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Have you ever experienced standing on the sidelines unable to participate despite wishing to? It has happened to us in various situations: in school, at sports practice, at work, or even at parties. Our experiences are normal episodes in everyday life, but imagine if they were consistent. Being systematically excluded from basic opportunities, rights and services in society is a different matter.

This book is about social exclusion as it may appear at different times in life. Eleven authors have contributed with conceptual discussions, empirical studies and enlightening thoughts about social exclusionary processes and the structures they evolve within and create.

We think that practitioners, researchers and students of sociology, social work, social services and social policy will appreciate this book.

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Social welfare
Social exclusion
A life course frame

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Social welfare
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A life course frame

Lars Harrysson and Michael O'Brien (editors)

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Preface

This project started some time ago. To be fully correct a cloudy afternoon in late November in 2004 at a meeting in Lund, following a day's teaching with social work students. It has been a process some will see as slow. However, this volume is the work of people engaged in social research, but whose contribution has been one made on top of their everyday workload. The same has been the case for the editors and it is a small victory to see the book in print. We are grateful to all those that have participated and without complaints made changes to their texts on request.

Already at the start of this project it was decided that this volume should be made accessible as a book to libraries free of charge and to the public via the World wide web. Thus we have to thank our employers for keeping us employed. The printing was made possible by a research grant (which after fulfillment had some minor left overs) from several Swedish governmental institutions in Vellinge kommun. Riksförsäkringsverket and Vetenskapsrådet provided support regarding chapter six, and FAS regarding chapters three and seven. Finally our sincere thanks to the publisher, Värpinge Ord & Text, for letting us do this without any financial interests.

The volume is downloadable from **http://lu-research.lub.lu.se/** and then by searching the title. This is provided by the School of Social Work at Lund University. Please read carefully the creative commons license information on the title page.

It is possible to reach the editors via e-mail or mail. Please do not hesitate if you have questions.

A summer's day in Lund A winter's day in Auckland 2007

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Introduction

Lars Harrysson
Michael O'Brien

Choosing a title for a book is not easy. How do you reflect a very complex social process in just a few words? The question raised - 'If we're so clever, why ain't we all within?' - is a matter of our concern. What can we do?

> Academics and researchers tend now to be seen as a rather gloomy group - carping at the deficiencies of contemporary conceptual analysis and pessimistic about the impact of emerging social policies. We have decided, with what degree of justification time will decide, to strike a different and more optimistic note. We believe that, under the umbrella of social inclusion, intellectual and policy interests are interacting today more closely than for several decades. We also believe that social work - understood broadly to include all the public, voluntary and private agencies and groups concerned with individual and community welfare - has a significant place in this agenda. (Barry & Hallett, 1998 pp. 130-131)

The quote is some ten years old, but still valid. A concern of ours is that the arenas where we may meet with other professionals and with consumers are still hard to bridge. The social relations among social work professionals, social policy makers, social scientists etcetera are still somewhat distant. If we include service users and consumers the gap seems even more pronounced. As social scientists we have to ask ourselves where we have our comparative advantages, to use a classical economic terminology; What can we add? We have to consider how we can engage as well, and what consequences this may cause. In the final discussion of this volume these particular issues are highlighted.

There are signs of change. For example, Ruth Lister (2002) points to a project in Britain where people in poverty take direct a part in the planning of services affecting them. The legislation in Sweden (LSS) concerns among other things the rights for disabled persons to organise and run their own planning for subsidised service provision with some restrictions (Elmér et al. 2000). The list of examples can be long. We believe that a process in the direction of enabling people to be involved is of great value

to society. Even further value is gained if this involvement includes being able to influence the decisions made about them.

Participation is a crucial term. In many areas the term is used to denote empowerment in groups where resources are scarce. James Midgley and Anthony Hall (2004) connect the two in social development essential to human dignity in social welfare distribution. 'Most critically, the livelihood approach acknowledges the fact that "the poor" are not a homogenous mass nor are they always merely weak, passive recipients of government handouts. It emphasizes the fact that they also have strengths, assets and capacities that may be mobilized for pro-active participation in the development process (Ellis, 2000; Helmore and Singh, 2001).' (Midgley and Hall, 2004 p. 7).

They continue by pointing out the increasing professionalism and specialisation in development, and demonstrate how organisations grow around the professional competences involved. In such a course the social agenda inevitably becomes in part one of organisational strength and survival rather than proclaimed social goals, and those whose welfare this professional development primarily affects are easily left behind. In an interesting dissertation Tord Jacobson (1991) demonstrated such a development in the midst of Swedish welfare development, in public housing. His work 'Benevolence reversed' is clarifying and an eye-opener.

Despite such knowledge, now more than fifteen years old, the gap between policy formulation, social policy, social work and humanity is wide. Children, families, older citizens and many more are neglected in the western world regardless of massive resources. The working poor are continuously exploited and have their chances of being good parents in line with their own expectations limited. This is a structural problem of society today, not a mere question of morally questionable or passive individuals.

Poverty is a most important issue in social exclusion. As scientists and as social service practitioners it is our responsibility to provide meaning to social processes of exclusion and their durability. In science exclusion is not necessarily limited to poor people, but it may very well reflect the withdrawal of affluent groups from societal responsibilities. However, in social work, social exclusion by choice is not often acknowledged as a problem, but instead the negative social consequences of exploitation and neglect form an important arena of action.

In the task of writing for social workers and social policy makers we have to be self-critical. What rights do we anticipate people to have? How

do we see social workers' actions; as advocates of the poor? On which groups do we focus in a life course perspective? Are the young more important than the old?

This book presents seven chapters providing insights into several of these questions. As editors we have presented some normative issues. This has not been requested from the different authors in this volume. Neither have they been asked to accept our views. It has been open to the authors to relate to the concept social exclusion as a process or exclusion as relational, or as is the case in some of the chapters, how these meet. However, there is a common acceptance between the authors that social exclusion is a process when viewed in a life cycle, and that this process has social consequences, negative and positive, to which social policy is to be aimed as well as social service delivery actions are to be directed.

The seven chapters focus on different aspects, but all relate back to the first as a way of reference. That means a commonality, but not a constraint. The book is thus one following a main focus of social exclusion but presenting particular problems based in very different contexts. As a basic structure we use a life cycle model. However, this is not exhaustive even though we start with children and families and finalise with elderly care.

Chapter one is conceptual. Paul Littlewood, Sebastian Herkommer and Max Koch are all sociologists who turn and twist the concepts of social exclusion, underclass and welfare in search of their question. 'But what exactly does social exclusion mean? To anyone reading the literature on the topic, it soon becomes apparent that different authors mean very different things when they use the term. /.../ But behind this difference in the application of the term lie much more profound contrasts in the ways "social exclusion" has been and is conceived.' (p. 10) The authors take you on a journey through definitions, practices and structures maintaining social exclusion.

In chapter two Michael O'Brien discuss children and families in New Zealand/Aotearoa. You are invited to follow a quite significant political reform era and its consequences for those families without major resources. The author is highlighting the space for and work by social workers. 'In this exploration, the focus is on developing and building the relevant background information and discussion on each issue and on the implications for social work practice and social work practitioners who are

faced with combating exclusion and/or mitigating its effects on the children and families they work with.' (p. 33)

Lars B. Ohlsson has interviewed young people with immigrant backgrounds living in the relatively impoverished housing estates on the outskirts of Malmö, Sweden. In this chapter, the third, you meet young people telling their stories about troubles in school, lack of qualifications and hardships in finding employment. However, you will also realise how hard these young citizens work, how creative they are, and how their values and norms are much the same as those of everyone else. The author analyses the issues of categorical and structural inequality and asks: 'Is it by pure chance they ended up there or is a migrational pattern at work, a choice? Is it a coincidence that they have settled in these areas or is it as a consequence of a belonging to the "others", those who are segregated and socially excluded.' (p. 60)

What then are the labour market conditions like in Sweden, and what is done practically to ease the transition from school to work? Jonas Olofsson discusses this in chapter four. The four sections carefully move you along descriptions of the Swedish school systems, theoretical and vocational, and the labour market structures. In furthering the description along recent changes a final discussion moves to the issue of whether visible problems are specific to Sweden and other fairly regulated labour market regimes. The investigation thus connects to the final parts of chapter one.

Chapter five is about Denmark. Particular interest is given to the ways exclusion is defined and used scientifically and politically. Aase Mygind Madsen brings you insights into how different paradigms provide optional policy traits and choices, but also how changes are slow and restricted by existing structures. 'Although Denmark has been led by a liberal-conservative coalition government since 2001, traces of many years of Social Democratic rule is visible in the sense that the country is still a highly equal society with a large public social sector, providing services and income transfers at a relatively high level to a considerable number of its population.' (p. 123)

The importance of being active in the labour market has been accentuated in the last decades. In chapter six retirement preparations are discussed. Lars Harrysson and Erika Werner present results from a study comparing how it is to prepare in different pension regimes. Australia, Denmark, New Zealand and Sweden are compared. In line with accep-

tance of social exclusion as a process the authors discuss pension regimes as basically a meeting between systems and agency and the delay of the impact of pension reform on pension regimes. Despite many differences in system design highlighting financial aspects at different levels, pension regimes illustrate how important other aspects of life are in retirement planning.

In chapter seven Staffan Blomberg and Jan Petersson discuss social citizenship with public elderly care in Sweden in view. They set out to create a model which you can use to explore the meaning of social rights. The model covers the three dimensions of formal rules about the rights, the materialisation of these rights, and the values framing them. In their research they have found that the formal status of social rights in public elderly care is strengthened at the same time as the broader status of social citizenship is weakened. In doing so they offer a concept of institutional exclusion to add to the over arching concept of social exclusion.

Enjoy your journey.

ONE Social exclusion, the underclass and welfare
A critical analysis

Paul Littlewood
Sebastian Herkommer
Max Koch

The terms 'social exclusion' and 'underclass' have come to be very widely used by politicians, policy makers, practitioners and academics, particularly in relation to debates about welfare support. Although various conceptions of social exclusion were being developed as far back as the 1960s and 1970s, the very end of the millennium witnessed an upsurge in the publication of a wide range of books and articles on the theme. Most have concentrated on various aspects of economic exclusion, or more precisely, the exclusionary effects of economic restructuring - see, for example, Brown and Crompton, 1994; Paugam, 1996a; Lawless, Martin and Hardy, 1997. Others have restricted their use of exclusion to analyses of poverty (see Rodgers, Gore and Figueiredo, 1995; Room, 1995; Walker and Walker, 1997). Many, perhaps most notably Levitas (1996, 1998), have made explicit the intimate connection between the social exclusion/underclass discourses and debates about welfare provision. Yet others have explored social exclusion along other dimensions such as the political (Roche and van Berkel, 1997), and the criminal justice system (Young, 1999), while others - most famously perhaps, Jordan (1996), although his central focus is also poverty - have sought to develop holistic theoretical approaches based on the concept. There is also a growing body of literature on the overlapping theme of the 'underclass' (MacDonald, 1997). This list is very far from exhaustive, as we demonstrate in the following review of the relevant literature.

Closely associated with the explosion in the use of the term by academics, 'exclusion' has come to hold a prominent place in the political discourse of all governments in the European Union and in the European

Commission itself (Levitas, 1996, 1998). It figures importantly in various research agencies' funding priorities, attracting researchers to develop and conduct major programmes. Why should the term have acquired such salience? What do those who use the term understand by it? And what are its origins? In what follows, we seek to answer these questions before attempting to provide an outline of what social exclusion and the associated notion of the underclass have come to mean in general terms.

The emergence of the exclusion discourse

Arguably the growth in popularity of the expression 'social exclusion' marks attempts to understand and interpret new patterns of social cleavage emerging during the last third of the twentieth century, particularly in relation to changing patterns in employment and unemployment, modifications to welfare-state provision, changing patterns in demographic mobility, both nationally and internationally, and changing definitions of eligibility for a variety of civil rights and duties. Our focus is largely on Europe, both generally and specifically, although many of the trends we seek to describe and explain can be found in societies throughout the world.

The latter half of the twentieth century has been marked principally by a series of inextricably intertwined trends:

- changing patterns in the nature of work, both paid and unpaid;
- concomitant changes in the demand for and supply of different forms of labour;
- developments in and modifications to the provision of welfare support, particularly for those in low paid work or without paid work;
- changing patterns in interpersonal relations in the home, at work and in the locality;
- new patterns in inter-relations between ethnically, nationally and culturally diverse groups;
- changes to the definitions of the juridical rights and duties of those living within both national and supra-national boundaries.

Turning our focus towards the forces of social exclusion we would draw particular attention to the following emergent trends:

- the presence of high rates of endemic unemployment and under-employment, particularly among the young, and the growth of insecure or precarious employment;
- the relative and absolute diminution in the availability of manual work and the corresponding growth in the availability of white-collar work;
- the increasing participation of women in paid work;
- the introduction of ever more sophisticated technological innovations both within and outside the workplace;
- a growth in the demand for and supply of an ever greater number and diversity of educational and vocational qualifications;
- growth in the flow of population movement across national boundaries, and indications of a rise in resistance to such movement among sections of indigenous populations.

These massive changes to the world we live in have led to major changes in the explanatory models developed by social commentators. Many have argued for some time that traditional forms of explanation, particularly those giving central place to social class, are no longer adequate, as is evident in feminist and post-modernist critiques. Thus some approaches are predicated on the axiom that as society has become more classless, the major social divide is one which demarcates the poor, the dispossessed, the marginalised, the excluded. The application, particularly among scholars in North America and continental Europe, of perspectives informed by Durkheimian and Parsonsian models of social integration to the treatment of exclusion, are also clearly prevalent. So too are approaches which draw on libertarian precepts of the centrality of the choice-making individual, with their development of the notion of 'underclass'. The focus on either or both social integration and individualism lends itself readily to a conception of society made up of the included and the excluded. As we shall see, however, those for whom social class as an organising concept retains its validity have also incorporated exclusion into their analyses. In sum, then, exclusion has become a very popular term.

The meanings of social exclusion

But what exactly does social exclusion mean? To anyone reading the literature on the topic, it soon becomes apparent that different authors mean very different things when they use the term. Roche (1997) distinguishes between broad and narrow definitions. The former refers to the ways in which particular sections within society at large can be deemed to be more or less excluded from a variety of economic, social, political and cultural resources and activities; and the latter depends more specifically on economically rooted inequalities in the sphere of work and income (p. 4); but behind this difference in the application of the term lie much more profound contrasts in the ways 'social exclusion' has been and is conceived.

Perhaps the clearest account of the conceptual confusion surrounding the term is that by Silver, who writes, 'By all accounts, defining exclusion is not an easy task' (Silver, 1994/5, p. 535). She goes on to say that 'exclusion appears to be a very vague term…, loaded with numerous economic, social, political and cultural connotations and dimensions' and that 'the expression is so evocative, ambiguous, multidimensional and elastic that it can be defined in many different ways' (*ibid.*, p. 536).

She proceeds to identify three dominant paradigms, reflecting different theoretical perspectives, political ideologies and national discourses. She labels them the *solidarity*, *specialization* and *monopoly* paradigms, each attributing exclusion to a different cause and being grounded in a different political philosophy: in turn, Republicanism, Liberalism and Social Democracy. To make these distinctions clearer to a more general audience, however, it might be easier to link them to major schools of sociological thought: respectively, Durkheimian functionalism, pluralism as developed by Kronauer below, and the conflict theories of Marx and Weber.

Silver identifies a number of key differences between the paradigms. At a very general level there are contrasting *conceptions* of integration - in a sense the other side of the coin from social exclusion. For the solidarity paradigm this means an emphasis on social cohesion through group solidarity and cultural boundaries, whereas that of specialisation centres on the interdependence of separate, specialised spheres, and that of monopoly relies on a conception of social closure. Next, Silver distinguishes the paradigms in terms of the *sources* of integration they identify: moral integration, exchange and citizenship rights respectively. She also distinguishes between the *discourses* through which the paradigms are predominantly

expressed. The term exclusion itself is basic to the solidarity discourse, whereas for specialisation, terms such as discrimination and underclass figure widely. Underclass has also permeated the discourse of the monopoly paradigm, along with an emphasis on 'new poverty' and inequality more generally.

Following Silver, within the solidarity paradigm 'the "social" order is conceived as external, moral, and normative, rather than grounded in individual, group, or class interests. A national consensus, collective conscience, or general will ties the individual to the larger society through vertically interrelated mediating institutions' (p. 541). Integration is attained by assimilation into the dominant culture or in more contemporary contexts, the mutual adaptation of dominant and minority cultures to each other. Exclusion on the other hand is 'inherent in the solidarity of nation, race, ethnicity, locality, and other cultural or primordial ties that delimit boundaries between groups. Yet applications include discussion of cultures of poverty and long-term unemployment and of trends toward "flexible specialization" in political economy' (p. 542).

The key defining characteristics of the specialisation paradigm is a social order made up of 'networks of voluntary exchanges between competing individuals with their own interests and motivations' (p. 542) and the consequent separation of social spheres. 'Specialized social structures are comprised of separate, competing, but not necessarily unequal spheres, which leads to exchange and interdependence between them. Social groups are voluntarily constituted by their members, and shifting alliances between them reflect their various interests and wishes' (p. 542). Exclusion as a consequence 'results from an inadequate separation of social spheres, from the application of rules inappropriate to a given sphere, or from barriers to free movement and exchange between spheres' (pp. 542-3). Because of the separation of social spheres, there is a multiplicity of causes and forms of social exclusion, related fundamentally to individual choice and initiative, or the lack of them. In terms of economic strategy, emphasis is placed on the acquisition of skills, and on work incentives and disincentives.

The monopoly paradigm rests on a very different set of axioms, with the social order being essentially coercive and imposed downwards through a set of hierarchical power relations. According to this paradigm, 'exclusion arises from the interplay of class, status, and political power and serves the interests of the included' (p. 543). Social entities delimited by

class, status and political power enjoy a monopoly of scarce resources which gives them a shared interest and which they seek to preserve through processes of social closure, whereby others are kept out against their will. In turn, the excluded seek to gain access through claims of citizenship and equal rights. While traditionally this paradigm has given primacy to social class, some proponents have incorporated the notion of underclass into their analyses.

Silver goes on to indicate the cultural embeddedness of the concept of exclusion, noting the different concerns expressed in debates at different times and in different countries. This not only leads to problems in cross-national comparison, but also points to the need to unpack the meaning of the term in all instances of its use. Her subsequent account also makes clear that the three sociological paradigms she identifies are a/ ideal types - which by implication means that students of exclusion may well merge tenets from two or even three of them; and b/ not exhaustive of all uses of the term - demonstrated by her account of a number of *organic*, non-sociological models of integration and exclusion. She also indicates that applications of exclusion differ in terms of whether it is treated as an identity or condition, a dynamic process or an institutionalised outcome. They also differ in terms of the dimensions they explore, whether they are economic, social, political or cultural.

It has been suggested that we need to recognise another, fourth paradigm, evident in the work of such authors as Bauman, Beck, Giddens, Touraine, Lash, Wacquant and others, and in such a way conceptualise the key means to integration as that of reflexivity (Virtanen, 1996, p. 150). We shall not explore this 'fourth paradigm' in any more depth here. Given the plethora of meanings and applications of the term 'social exclusion' already in circulation, one might be tempted to suggest that it would be better to rid ourselves of the term, but this would be to ignore its extraordinary salience in current discourse and its importance in framing our understanding of a vast array of social issues, and in proposing various solutions.

The dominant paradigm?

It would appear that the current prevalence of exclusion discourse originated in France at the end of the 1980s or at least the early 1990s. Room writes of the degree of discomfort French researchers for the European

Commission felt with the British model of poverty lines, based on issues of distribution, preferring to develop an exclusion model centred on relational issues of inadequate social participation, lack of social integration and lack of power (Room 1994, p. 5). Yépez del Castillo cites Gaudier's survey of current uses: 'social exclusion is considered by many of the authors consulted to be a typical mechanism of poverty in the industrialised countries, especially in the case of the increased numbers of the new poor. The many varieties of exclusion, the fears of social explosions to which it gives rise, the dangers of social disruption; the complexity of the mechanisms that cause it, the extreme difficulty of finding solutions, have made it "the major social issue of our time"' (Yépez del Castillo, 1994, p. 614).

It appears to be this conception which predominates in European studies of social exclusion. In the 1995 document *Thematic Priorities*, circulated by the Economic and Social Research Council - the principal state-funding agency for social science research in Britain - one of the nine themes identified is 'Social Integration and Exclusion'. In the 'Rationale' it says:

> The need to understand the major societal processes whereby *individuals* are either *integrated* into, or excluded from, society and the ways in which these processes are changing presents social science with an important and urgent research agenda. The problem of how to create *social order* and positive social change which will *benefit society* is a traditional focus of social science research. However, the need to identify the factors which underpin stable societies is assuming a new and profound urgency. Rapid social change, the disruption of traditional political, cultural and societal allegiances, and changing forms of governance and political participation, is a source of great concern. Indeed, the scope for greater marginalisation in society may be increasing. Technology, suggests the findings of the Technology Foresight Panel, may further divide society through the creation of an *underclass* of people with neither access to nor understanding of new technologies. The prospect of such widening gaps within society suggests an urgent need for a greater sense of responsibility and *cohesion within communities*. (ESRC 1995, our italics)

The document then goes on to list a series of 'Research Issues', one of which is called 'Social exclusion':

> The factors which underpin social exclusion and an *individual's* response to that exclusion are key research topics. Also, the extent to which increasing crime and violence can be viewed as an indicator of *failing social and political cohesion*; and the effectiveness or otherwise of political representation, pressure groups and economic safety valves such as the 'black' and 'grey' economies in diffusing (*sic*) the effects of exclusion. Are social and welfare policies doing more harm than good in *integrating individuals within society*? (*ibid*., our italics)

It can be argued that the way in which these research priorities are expressed indicates a distinct set of social research paradigms predicated on a particular view of the world which is fundamentally at variance with the view underlying other paradigms used in the analysis of social exclusion. The italicised terms above highlight the way in which research analysis is to be tied to the place of individuals in society at large, with particular stress on social cohesion and integration. Society is viewed as ideally a cohesive, integrated whole - essentially a functionalist framework, in which the key concern is a perceived *dys*function: the apparent exclusion of certain categories of individuals and the possibility of social disorder emanating from their exclusion, and the key aim of research is morally prescriptive - to promote greater degrees of integration and social order. This framework is closely tied to the first of Silver's paradigms discussed above.

The ESRC is not alone in championing this particular sense of social exclusion. Levitas (1996, 1998) arrives at a similar interpretation of its use in, among other documents, two of the European Commission's White Papers (1994a and 1994b). She suggests that social exclusion is here conceived as in opposition to social integration and cohesion, and is used to refer predominantly to the unemployed - thereby ignoring issues about the nature of unpaid and low paid work, of poverty and material inequalities. Thus the excluded as a category is more or less identical to the unemployed, whose integration would be achieved through paid employment (Levitas 1996, p. 13).

In later work, Levitas discussed social exclusion in the context of welfare. She developed her now famous classification of social exclusion discourses:

> A redistributionist discourse (RED) developed in British critical social policy, whose prime concern is with poverty; a moral underclass discourse (MUD) which centres on the moral and behavioural delin-

quency of the excluded themselves; and a social integrationist discourse (SID) whose central focus is on paid work. They differ in how they characterize the boundary, and thus what defines people as insiders or outsiders, and how inclusion can be brought about. RED broadens out from its concern with poverty into a critique of inequality, and contrast exclusion with a version of citizenship which calls for substantial redistribution of power and wealth. MUD is a gendered discourse with many forerunners, whose demons are criminally-inclined, unemployable young men and sexually and socially irresponsible young mothers, for whom paid work is necessary as a means of social discipline, but whose (self-) exclusion, and thus potential inclusion is moral and cultural. SID focuses more narrowly on unemployment and economic inactivity, pursuing social integration or social cohesion primarily through inclusion in paid work. (Levitas, 1998, pp. 7-8)

Levitas traces the move in Britain under New Labour in the 1990s from the dominance of MUD to that of a combination of SID and MUD – a model intimately connected with the Durkheimian 'solidarity' paradigm outlined by Silver above. Citing the misleadingly entitled report, *Social Justice: Strategies for Social Renewal* by a Labour think tank, the Commission on Social Justice, she wrote:

(W)hile the welfare state is seen on the one hand as an essentially redistributive mechanism through which unpaid work could be recognized, on the other hand its job is to get people off welfare… (I)t must be transformed 'from a safety net in time of trouble to a springboard for economic opportunity'. High social security spending is a 'sign of economic underperformance, not social success.' (Commission on Social Justice, p. 37)

Yet if this model does predominate in social exclusion policy and research, it is not the only one available to sociologists. What is intriguing in Yépez del Castillo's coverage is that, despite claiming 'to place the French concept of social exclusion within its context' (p. 613), she does not cite the work of Bourdieu. Yet arguably it is through the influence of earlier work by Bourdieu and others that much current exclusion discourse originated, even although their senses of the term might differ markedly from that of other French researchers.

Earlier uses of social exclusion

In the 1960s, fairly early in the development of his massive holistic theory of domination, Bourdieu and his collaborator Passeron developed their Foundations of a Theory of Symbolic Violence, which crucially involve the notion of exclusion - in this case of the pupil by the teacher for failing to be inculcated into acceptance of dominant cultural forms as presented through formal education (Bourdieu and Passeron, 1997). Exclusion and the associated concept of self-exclusion have come to occupy a central position in the whole of Bourdieu's work - see in particular his writing on student culture (1968), cultural capital (1977), taste (1984), French universities (1988), cultural production (1993a), school certification (1993b), academic discourse (1994), the *grandes écoles* (1996a), its graduates and more generally the 'state nobility' (1998), and the genesis and structure of what is deemed to be great literature (1996b). Bourdieu's treatment of exclusion clearly falls within the monopoly paradigm, as elaborated by Silver (1994/5).

Another sociologist who was writing of exclusion before the term came into widespread usage in the 1990s is Parkin - again, clearly located within the monopoly paradigm (Parkin, 1979; Koch, 2006, pp. 8-13). Parkin's thesis on exclusion draws its inspiration from Weber's conception of social closure - a process or strategy whereby members of more or less any social collectivity try to restrict access to resources and opportunities of the collectivity, by reference to a group attribute - ethnic identity, language, social origin, religion and so on. The denial of access to outsiders contributes to the nature of the distributive system, including the distribution of power. Parkin goes on to develop this thesis by identifying and analysing 'the two main generic types of social closure, the latter always being a consequence of, and collective response to, the former' (Parkin 1979, p. 45): *exclusion* and *usurpation*. Exclusion is the strategy adopted by the excluders and usurpation that adopted by the excluded, in an attempt perhaps to be included: 'Modes of closure can be thought of as different means of mobilising power for the purpose of engaging in distributive struggle' (pp. 45-6). Parkin goes on to claim that 'exclusion is the predominant mode of closure in all stratified societies' (p. 47) - in striking contrast to the treatments of social closure examined above, with their reticence to acknowledge the existence of social stratification, at least in the form of social class. In capitalist society, however;

> ... the process of class formation and social reproduction of the bourgeoisie is significantly different from that of preceding classes in that the conditions for membership are, in principle at least, attainable by all. Exclusionary rules and institutions must always be justified by universal criteria that are indifferent to the pretensions and stigmata of birth. There is thus a permanent tension within this class resulting from the need to legitimate itself by preserving openness of access, and the desire to reproduce itself socially by resort to closure on the basis of descent. (Parkin p. 47)

Quite clearly Parkin's conception of exclusion, in terms of strategies of social closure, is radically different from that currently employed by such institutions as the European Commission and various economic and social research agencies. This is principally because, first, his conception presupposes a fundamental role for social class. This is not to say that closure strategies are not used by groups and categories other than classes - indeed, Parkin goes on to consider intra-class exclusionary activities, particularly within the working class, based on ethnic, gender and religious identities. Second, Parkin gives an identity to those excluded, whether they be a class or a class fraction or a status group; they are not treated as an amorphous mass of discrete individuals with no common identity of their own.

Common themes in exclusion discourse

So far in this chapter we have sought to establish the rise in the use of the term 'social exclusion', the socio-economic, political and other changes which have lead to this rise, and the array of meanings which have been accorded to it. The term is now firmly embedded in official discourse for the foreseeable future. An alternative approach is to stop seeking the 'right' or the 'best' meaning, and heed the warning of Serge Paugam, the French author of *L'Exclusion* (1996a), who elsewhere has written:

> On questions as socially and politically sensitive as poverty and exclusion, sociologists must first of all recognise the impossibility of finding exhaustive definitions. These concepts are relative, and vary according to time and circumstance. It is unreasonable to expect to find a fair and objective definition, which is distinct from social debate, without falling into the trap of putting unclearly defined populations into clumsily defined categories. (Paugam, 1996b, p. 4)

This is an important point to bear in mind when reading studies about exclusion, poverty and the underclass. In what follows, we wish to follow Paugam's advice and instead try to identify *what most uses of exclusion and related terms actually have in common* - that is, to focus on *consensus* in the various analyses rather than on *differences*. We have identified several interconnected and overlapping features about which most analyses would seem generally to agree.

The 'newness' of social exclusion

What most uses of 'social exclusion' have in common is a sense that it refers to *new phenomena*. Social research reports are predominantly concerned with *new* poverty, *new* cleavages, *new* dimensions of social inequality; and *new* phenomena need new terms. One reviewer of reports from the European Union writes, 'All the reports emphasise the newness of the term "social exclusion"' (Chamberlayne, 1996, p. 1). Against the background of a long period of economic prosperity, the poverty, mass unemployment and widening gaps within today's society (i.e., polarisation between the rich and poor) *seem* to be 'new' in that they were more or less unimaginable in the affluent or welfare society. While old aspects of earlier capitalist society are now re-emerging, other divisions have been observed to be new in the sense that they cannot be explained by class theory and traditional theories of social stratification.

> The end of the class struggle paradigm and the retreat of Marxist categories that provided both an analysis of social conflict and a vision of a social order without classes, leaves us without the theoretical means to analyse the phenomena that survived the death of the paradigm. (Procacci, 1996, p. 10)

Poverty and exclusion from work are such survivals, she goes on, but these forms of exclusion:

> ... do not represent so much an aggregation or a class, but rather the result of a social decomposition, the indicator of a low degree of integration and the rupture of social ties. 'Exclusion' reflects a holistic conception of society, in which social cohesion is undermined by the polarisation of inequalities. (*ibid.*, p. 11)

Those cleavages which are not primarily explained by class structure are characterised by ascriptive features such as gender, race and ethnicity,

which are used to discriminate against competing social groups and categories, immigrants and other minorities. As Parkin makes clear in his notion of closure, the strategies of both exclusion and usurpation involve intra-class activities, particularly within the working class, based on ethnic, gender and religious identities.

But are these cleavages consequent on exclusion really so new? It is not so long ago that women were not allowed to vote or participate in public life; and in many ways that discrimination continues in the present. And the fate of newcomers to the United States, getting the worst jobs and the meanest housing as described by Park and the Chicago School back in the 1920s - is it so fundamentally different today? However we answer these questions, it is clear that there is novelty in some of the *theories*, for example on 'gender and class', 'ethclass' and 'ethnic stratification' (Körber, 1998). These at any rate reflect some of the cross-cutting and overlapping elements in the class structure, and of intra-class exclusion.

These forms of competition and exclusionary activity between social groups, and hence the debates about integration and marginalisation, are therefore perhaps *new* only in the sense that they are re-emerging after a long period of prosperity and welfare.

Another aspect of current society which might be termed 'new' relates to the increased possibility of *déclassement*, of downward social mobility for those placed in once secure middle-class occupations such as highly qualified engineers, who now find themselves unemployed with little prospect of finding another position. Sociologists conceive of this phenomenon as a 'transversal category' (Newman, 1988; Bude, 1998; Sennett, 1998). So now there are losers on all levels, sharing the fate of those unskilled, superfluous workers, excluded even from exploitation. Again, however, there is nothing utterly new about downward social mobility for members of the petty bourgeoisie.

Social exclusion as the effect of economic and social restructuring

There seems to be broad agreement about the underlying causes of social exclusion - the massive economic changes, particularly over the two or three decades, at international, national and regional levels, the concomitant intensification of competitive conditions and the consequent restructuring of social and political institutions. As Weber recognised, when and where such intensification occurs:

> Usually one group of competitors takes some externally identifiable characteristic of another group of (actual or potential) competitors - race, language, religion, local or social origin, descent, resident, etc. - as a pretext for attempting their exclusion. It does not matter which characteristic is chosen in the individual case: whatever suggests itself most easily is seized upon. Such group action may provoke a corresponding reaction on the part of those against whom it is directed. (Weber, 1968, cited in Brown and Crompton, 1994, p.5)

For Mollenkopf and Castells, Marcuse, Davis and others, it is the economic changes in capitalist society which are fundamentally responsible for the recent trends in polarisation and pluralisation, and the consequence of exclusion. In an urban context according to Marcuse, 'The post-Fordist city results from four inter-linked processes: technological change, internationalisation, concentration of ownership and centralisation of control' (Marcuse, 1996, p. 176). The post-industrial city 'has been transformed from a relatively well-off, white and blue-collar city into a more economically divided, multi-racial, white collar city' (Mollenkopf and Castells, 1992, p. 8).

Social exclusion as a process

Social exclusion, however, has not merely been treated as a result or a consequence of other societal changes. Importantly it has also been widely treated as a process. *Déclassement* provides an excellent example of the treatment of social exclusion as a temporal process, in the sense of the *making of superfluousness*. Seen from the point of view of the individual, this involves first, the experience of losing one's job and not finding another one; second, the absence of subsidising, supportive institutions such as the family and neighbourhood; third, the humiliation of the control procedures related to public welfare; fourth, possible physical reactions in terms of apathy, alcoholism, drug dependency and so on (Bude, 1998, p. 378; Sennett, 1998, p. 202). Here too we can see the process of *self-exclusion*, in the sense of despair, a feeling of being of no use to anybody.

One of the advantages of treating exclusion as a process is that it allows us to avoid strict 'either/or' definitions. Some schools of sociology adhere to system logic which necessitates the treatment of people as being either members or non-members - leading to the ultimately absurd argument that all individuals in a multifunctional society are included in the legal,

economic, etc. subsystems, even the poor and those resorting to criminality (see the critical discussion of the all-inclusion theses of Luhmann and Nassehi by Kronauer, 1997). For others, however, the temporal aspect of exclusion allows them to take into account the experience of changing situations, of precarious conditions, of being periodically excluded and included, leading to a conception of indefinite boundaries separating the included from the excluded. In Germany, both the 'dynamic' school of poverty studies (Leibfried *et al.*, 1995) and the 'life course' studies of Kohli (1999) explored the finding that many more people have experienced poverty than are presently poor. From this, Kronauer draws a distinction between the notions of social exclusion and underclass: exclusion is a process, whereas underclass is a more or less stable situation which results from the exclusionary process. And Marcuse too gives a processual, dynamic connotation to exclusion in his account of the effects of globalisation, the concentration of private economic power, the retreat of state power and the reduction in welfare programmes, which may all combine to lead to latent and manifest victimisation. In the end of this process there is the concentration and isolation of the excluded in the urban ghetto (Marcuse, 1996). We shall return to this theme shortly.

Social exclusion as multi-dimensional

Another very common aspect of the treatment of exclusion is its *plurality*. Kronauer gives an almost exhaustive list of the most important dimensions. First and most commonly, there is *exclusion from the labour market* - long-term unemployment with no prospect of new work. Second, there is *economic exclusion* in a more general sense of poverty, conceived of in relation to social and cultural values about standards of living. Third, there is *cultural exclusion*, in which the nature of dominant patterns of values and behaviour has an exclusionary effect on those who adhere to and express different patterns. Fourth, there is *exclusion by isolation*, manifested by the restriction and circumscription of social contact, social relationships and group identity exclusively to the marginalised and stigmatised. This dimension is also close to the fifth, *spatial exclusion*, such as the confinement of the excluded within distinct neighbourhoods or zones of a city or region. And Kronauer's sixth dimension is *institutional exclusion*, manifest in and consequent on the retreat of private and public institutions from welfare programmes, the inclusionary conditions of access to welfare insti-

tutions and the direct exclusion from access to such public services as schooling (Kronauer, 1997).

But this list is not exhaustive, as other proposals for classifying the dimensions of exclusion reveal. The most general is that which identifies the *economic*, the *social*, the *cultural* and the *political* (including restrictions on citizenship rights). Of the political, Roche writes that '"Social citizenship" refers to those rights and duties of citizenship concerned with the welfare of people as citizens, taking "welfare" in a broad sense to include such things as work, education, health and quality of life' (Roche, 1992, p. 3). He goes on to relate this to social exclusion:

> Poverty is antithetical to full citizenship… Poverty represents a strategically important limit for the concept of social citizenship. Beyond this limit in some respects people are not full and participating members of society, and also they are not full citizens. Beyond this limit people are politically and civically as well as socially 'excluded', they are 'second-class citizens' or less. (Roche, 1992, p. 55)

Social exclusion as cumulative

The multiplicity of dimensions of exclusion is closely related to its cumulative nature. 'Exclusion is a multi-dimensional, cumulative and sequentially combined process of exclusion from a plurality of functional systems' (Stichweh, 1997, p. 123). Paugam too talks about an 'accumulation of handicaps' (Paugam, 1996b), and Scherr gives a simple example of a person with no income not being able to consume in a culturally acceptable way, to guide their child through schooling or to find a lawyer to defend their rights, and so on (Scherr, 1998). What is particularly important here is the way in which a multiplicity of deprivations combine to reinforce the state of social exclusion. Room writes that 'Deprivation is caused not only by lack of personal resources but also by insufficient or unsatisfactory community facilities, such as dilapidated schools, remotely sited shops, poor public transport networks and so on; indeed such an environment tends to reinforce and perpetuate household poverty' (1995, p. 238). And children subjected to this multi-dimensional and cumulative set of forces are unlikely to be able to escape, given the spatial segregation they experience. This dimension occupies such an important place in the literature on social exclusion that it deserves separate attention.

The spatial dimension of social exclusion

Accumulation of exclusionary effects is most obvious and in fact most visible in the case of its spatial concentration. But paradoxically exclusion is at the same time made *invisible* for the majority of people. This is because of the underclass being hidden behind the walls of the modern ghettos, no-go areas, from the hyper ghettos in the USA and the Latin American favellas to the less dramatic housing schemes in some European countries. Research into segregation within modern cities has been undertaken by a variety of urban sociologists and human geographers, such as Wilson, Wacquant, Sassen, Harvey, Soja, (Mike) Davis, Marcuse and many others.

> On both sides of the Atlantic, the theme of dualization, or polarization, of the city has taken center stage in the most advanced sectors of urban theory and research, as the extremes high society and dark ghetto, luxurious wealth and utter destitution, cosmopolitan bourgeoisie and urban outcasts, flourished and decayed side by side. (Wacquant, 1996, p. 122)

Marcuse combines the concepts of segmentation and segregation with economic functions and housing areas in such a way that he can identify five types within the post-Fordist metropolis: *luxury housing spots* - not really part of the city but enclaves of isolated buildings, occupied by those at the top of the economic, social and political hierarchy; *the gentrified city* - the city of those who are making it, occupied by professional, managerial and technical categories, whether yuppie or muppie without children; *the suburban city* - sometimes single-family housing in the outer city, at other times apartments near the centre, occupied by skilled workers, middle-range professionals and civil servants; *the tenement city* - sometimes cheaper single-family areas, most often rented, occupied by lower paid workers, both blue and white collar, and generally including a substantial proportion of social housing - although less so in the USA; and finally *the abandoned city* - the city of the victims, the end result of trickle-down, left for the poor, the unemployed, the excluded, where particularly in the USA, housing for the homeless is most frequently located (Marcuse, 1996, p. 196). Marcuse's chief interest here is the spatial segregation 'between what used to be called the "working class" and those poorer than they, largely excluded at least from the formal economy, more and more often impoverished and even homeless'. Significantly, he desists from using the term 'underclass' preferring to talk of the excluded:

> ... the victims of economic change, the very poor, squeezed more and more out of the mainstream of economic activity, presumptively no longer needed even as a "reserve army of the unemployed", with no perceptible long-term prospects of improvement through normal economic channels. (Marcuse, 1996, pp. 205-7)

The spatial dimension is also central to the conceptualisation of New York as a 'dual city' in the work of Mollenkopf and Castells (1992). 'The "two cities" of New York are not separate and distinct' (p. 11), given the cross-cutting and fragmentary complexity of the divisions between the rich and poor, blacks and whites, men and women, and the variety of ethnic and cultural identities. Nevertheless, there is a fundamental duality. The city is divided into two antagonistic forces: at the centre, the overwhelmingly white, male elite of top managers and professionals at the centre of power, well organised in a global network of economic decision-making; and on the periphery, fragmented segments and groups without common interests and values, and lacking shared instruments of organisation and influence. The authors conclude, 'This differential capacity for social organisation is expressed and reinforced in the cultural, spatial and political structure of New York' (p. 403).

Other approaches also give primacy to the spatial dimension, such as Fassin's use of three pairs of *oppositions spatiales* in analysing new forms of poverty: inside/outside, high/low and centre/periphery (Fassin, 1996). There is also Offe's (1996) spatial model involving the differentiation of three 'topographic metaphors' of base (or bottom), outside and inside. Thus we can visualise a *vertical* dimension with the excluded at the bottom of the social structure, marginalised and superfluous; a *horizontal* dimension, with the ethnonationalist exclusion of immigrants from certain rights; and a dimension of *internal* exclusion involving the lack of universally shared norms and values. Offe proceeds to construct diverse cases of more or less severe consequences, dependent on the precise constellation of these three dimensions.

Consideration of the spatial dimension in the analysis of social exclusion leads one almost inevitably to studies seeking to classify and categorise those concentrated in usually urban based conditions of extreme poverty where long-term unemployment and dependence on welfare are endemic. We are referring to another, closely related notion that, like social exclusion, has become widely used in social research literature: the 'underclass'.

The 'underclass' as an effect of exclusionary processes

While some researchers into social exclusion, such as Marcuse, prefer not to use the term 'underclass', others, given the striking concentration of intense poverty in urban locations, have adopted the term while trying to free it from the moralistic and negative baggage which all too frequently accompanies it. Some of the most thorough research on the 'underclass' has been conducted by Wilson, who concentrated on the specifically American phenomenon of urban, inner city class formation of the poorest members of the African-American and Latino minorities (Wilson, 1987, 1993). The author argues that, in opposition to such New Right rational-choice analysts as Charles Murray, the 'culture of poverty' should be seen as a *response* to restricted opportunities facing the poor, a *consequence* of the crisis rather than its *cause*. Social isolation has to be seen as the result of two processes mutually reinforcing each other: race segregation and class division.

Others like Wilson also try to formulate a comprehensive conception of the 'underclass', including importantly Devine and Wright (1993) and Schmitter-Heisler (1991). Finally Roche extends his analysis of citizenship and the lack of it to incorporate the underclass:

> This relatively small but socially isolated, alienated and anomic category has come to be referred to as the 'underclass'. Members of the underclass are effectively not so much 'second-class' citizens as 'non-citizens' … excluded from citizenship… The underclass, even more so than poverty in general, is thus a theoretically strategic 'limit case' for social citizenship. (Roche, 1992, p. 57)

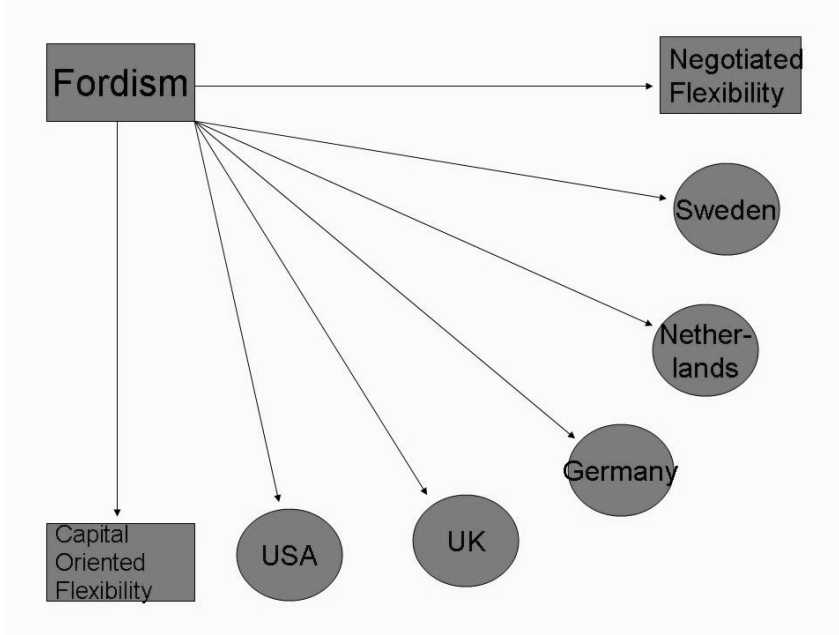
In our view, one cannot conceive of the excluded as a social class in a meaningful way, in either a Marxist or a Weberian sense. The 'excluded' and 'superfluous' parts of contemporary capitalist society do not constitute a homogeneous social category, either economically or in terms of cultural identity. Class theory in the Marxian tradition is closely tied to the concept of exploitation, and in the Weberian tradition to common positions in the market relations as well as to common ways of *Lebensführung*. And drawing on Bourdieu again, one might say that the excluded are at most a 'class on paper', comprising all those who have no access to any kind of capital whatsoever (whether it be economic, social or cultural); but they are still far from constituting a class in reality because they are not, as Bourdieu would demand of a class, mobilised and politically represented.

Social integration after Fordism

Attempting to combine political economy approaches with the analysis of the social structure, we observed a dual gap in research: on the one hand, social structure played only a minor role regulation theoretical debate on the transition from Fordist to Post-Fordist growth strategies; on the other hand, regulation theoretical concepts have been hitherto rarely considered in the debate on social inequality and stratification. We would agree with authors such as Aglietta (1987), Lipietz (1994), Becker (2002), and Jessop (2002), who tend to regard the abstract features of capitalism as largely constant, but address both development strategies and their particular mode of social integration in the context of their institutional, social and political 'embedding'. 'Fordism' - the prevailing development strategy after World War II - was characterised by a parallel restructuring of both the technological and organisational basis of the production process as well as the lifestyle of the wage earners. Social cohesion rested predominantly on the productivity growth associated with the general achievement of economies of scale. The share of wages within the total costs of employers decreased, but the real wages of workers increased. The cheapening of industrial products raised the purchasing power of wage labourers, so that both the employers' profits and the employees' wages increased. The state benefited from this favourable situation and used its growing income from taxation for the expansion of a welfare system, which, in turn, provided a guaranteed minimum standard of living for those who, for whatever reason, could not participate in the labour market.

In the course of the 1970s, the Fordist growth model became crisis-prone. The dimensions of the economic crisis were multi-layered and extended from the exhaustion of the productivity potential of economies of scale, through the changing demand structures for industrially manufactured goods and the spatial reorganisation of the working process, to the new role of financial capital and investment practices (Lipietz, 1994). The pressure increased to either establish new forms of wage formation – the levels and the content of collective bargaining, in particular – or to optimise the leeway of a given model by changing the content and orientation of collective bargaining. Both adaptations were complemented by corresponding changes in the general mode of regulation, and, in particular, the role of the state (Koch, 2005).

Figure 1: Roads to Post-Fordism



At one end of a spectrum of possible roads to Post-Fordism, we can envisage what we suggest calling the capital-oriented road. It features a lack of wage coordination (typically achieved by bargaining at company or individual level) and a general orientation towards (short-term) capital interests (for example, through reforms that improve the conditions for capital valorisation without much consideration of other parameters such as the development of real wages or economic participation). Collective bargaining is decentralised and flexibility manifests itself in negotiations between employer and the individual employee, or at company level. Wages are no longer index-linked and this is accompanied by structural weakening of the unions. Work organisation and working hours will, for the most part, be arranged to achieve short-term gains in competitiveness, and new technologies will be introduced largely to decrease labour costs and to reinforce controls without actually transcending Taylorism. At the same time, contributions made by employers to pension schemes, holiday pay, health

insurance, etc. are reduced, while public services are increasingly privatised. Legislation is introduced to facilitate hiring and firing, and dismissals lead less often to legal penalties for the employer. During individual or company level bargaining, employees rarely experience work situations that allow them to coordinate and manage their professional and private life. Part-time work is organised in a way that maximises the insecurity of workers: it is involuntary and flexible according to the changeable, competitive needs of the employer. The role of the state is weak as it carries out reforms that are exclusively in the short-term interest of capital-owners (for example, the attraction of international capital through low labour costs and reduced taxes and contributions, while demoting previous goals of state regulation such as full employment and the avoidance of greater income inequalities). Once these reforms are achieved, the state withdraws from any active role in regulation and leaves it to 'market forces'. Where a capital-oriented and labour extensive growth strategy predominates, the return to fast growth rates in GDP and to full employment is carried out at the expense of slow productivity growth. The social structure is further characterised by relatively long working hours, due to the labour-extensive orientation of the growth strategy, and huge wage inequalities due to the low level of wages at the lower end of the occupational system and to the decreased level of state transfer payments. Relative poverty is therefore advanced, often taking the form of *working poor*. Part-time workers are especially likely to be affected by poverty. Self-employment rises, often motivated by despair caused by the lack of satisfactory alternatives in the formal occupational system.

At the opposite end of the spectrum is what could be called the negotiated road. Here, wage coordination continues to take place either at the national or sector level and is oriented towards achieving a balance between capital valorisation, productivity growth, wage developments, and labour market participation. The company's internal distribution of work will not only consider the competitive interest in the short-term but also the worker's interest in long-term employment contracts and the enhancement of his or her commitment to the job. The flexibility of working hours and overtime will be organised within defined limits and related to the length of the working week. Part-time work also increases in this system, but since it is subject to central bargaining, combining professional and private life is easier here than in the capital-oriented road.

Table 1: Two Post-Fordist growth strategies

Features of growth strategy	Capital-oriented	Negotiated
General orientation	Extensive: capital valorisation through decrease of costs; orientation at (short-term) capital interests	Intensive: capital valorisation through optimisation of technological basis of working process; combination of capital interests and employment rights
Wage determination	At individual or company level	At sector or central level
Level of employers' contribution to public funds	Low	High
Role of trade unions	Weakened	Important
Labour market and welfare system	Deregulated to accommodate capital interests; welfare level quantitatively reduced	Re-regulated: qualitatively restructured but maintained at quantitatively high level
Working hours	Changeable according to needs of employing company: 'generous' margins for overtime and short-time work	Flexibility of working time within defined limits; part-time workers are entitled to additional public transfer income
Role of the state	Initially strong achieving capital-oriented reforms; makes itself redundant and becomes 'weak' thereafter	Strong and engaged: continues with its active role in managing the economy and to invest, for example, in key technologies and infrastructure

Source: Koch, 2006, p. 37

Information technologies will be used in order to modernise industries and to find an alternative to Taylorism. The role of the state remains strong or is strengthened as supply-oriented policies are combined with the maintenance of employment rights. Such an 'engaged state' is generally oriented towards rationalisation, rather than the downsizing of the labour market and the welfare state, and continues to invest in key technologies, infrastructure and/or in active labour market policy. New technologies will be used to modernise industries and to find an alternative to Taylorism. The use of labour is intensive, enabling productivity to recover much faster from the Fordist crisis. Real wages can therefore remain at a relatively high level, thereby minimising the percentage of the working poor. The welfare state supports this through the continuing provision of benefits, especially for part-time workers. As in capital-oriented growth

strategies, self-employment will increase, but in this model, it will be supported by national and regional planning as well as by intensive training programmes. In a nutshell, the high productivity orientation allows the return to full employment combined with rising real wages, relatively short working hours, stable wage inequalities and, consequently, a low level of poverty. This growth strategy is therefore a genuine class compromise, clearly going beyond short-term interests in competitiveness and actively embracing the participation of employees.

Comparative research indicates that the existence of a corporate tradition (as in the Netherlands) and of a strong labour movement with a correspondingly heavy emphasis in corporate bargaining (as in Sweden) are likely to prevent large wage inequalities and the impoverishment of those outside the corporate triangle (Koch, 2006). Here the chances for the realisation of negotiated growth strategies and its corresponding mode of social inclusion are better than in countries with weak corporatism and fragmented labour movements. A sizeable population of the working poor, typical of capital oriented growth strategies, can be found not only in developing countries, but increasingly so in countries such as the United States of America and the United Kingdom. In all these countries, we are witnessing a comeback of full employment after the crises of the 1970s and 1980s, but at the cost of poverty levels being higher than three decades ago.

Conclusion

The relationship between capital accumulation and various forms of relative surplus population has become more mediated as a result of social policy in modern welfare states. At the same time, however, it can be argued that political institutions and representatives of the welfare state in the recent period of economic crisis are no longer willing or no longer able to act against market forces. As a consequence particularly of neoliberalism, long-term exclusion from work and declining public action against poverty together lead to new cleavages which overlap with the class structure and make it difficult to include the poorest members of the population in activities of the unions and other political movements opposing fundamentally the ongoing processes of deprivation and polarisation.

In order to make this more concrete, one must examine national and regional realities, as Paugam has proposed. He indicates the existence of a

close relation between levels of economic development, family cohesion and perceptions of poverty within different capitalist societies:

> It is evident that poverty is perceived differently according to the degree of economic development. Collective representations thus partially account for national contrasts found in statistical evidence. In those regions where the level of poverty is high, 'the poor' or the unemployed are not heavily stigmatised. Social integration seems to be founded principally on belonging to the family unit. Those who are most economically disadvantaged do not lose this security, as is often the case, for example, in France and Great Britain. In the statistical analysis ... we could observe a lack of correlation between low standards of living and weakened family cohesion in Spain and in Italy ... In these countries, results obtained from other indicators, such as private aid networks, were similar: even those who were poorest economically were not deprived of contacts or the possibility of help if needed. (Paugam, 1996b, pp. 10-11)

The following general conclusions to our discussion might initiate further research.

The new quality of exclusion and segregation of 'superfluous' and 'surplus' parts of population in modern capitalism is not a direct consequence of capitalist production and the corresponding principal distribution of wealth between the classes, but is mediated by social policy. It becomes more important than ever to look at the contents and institutional forms of politics in the various contested terrains. The fields of contest are multifold and include the shop floor as well as social policies at state level and in local communities (Kreckel, 1990).

The possibilities of combining and organising heterogeneous interests of the various groups of excluded will depend on temporal aspects such as the length of joblessness and the duration of poor living conditions. Therefore contemporary research in pauperism is right in distinguishing between periodic and permanent poverty (Leibfried *et al.*, 1995).

The same is valid regarding spatial aspects of exclusion (Lynn and McGeary, 1990; Marcuse, 1996; Mollenkopf and Castells, 1992). Poverty and social isolation are not necessarily connected with their local concentration, but are always situated in a specific, historically grounded social space.

Traditional class analysis was reluctant to consider the relevance of race, ethnicity, gender and the structure of the family (Frerichs, 1997). The underclass debate has provided an incentive to rectify this. In addition, thanks to Bourdieu, recent analysis of social stratification and class structuration is now taking into account the symbolic dimension of inequality and its reproduction.

These various features are common to much of the literature on social exclusion; and they are also closely intertwined. Thus the fundamental role assigned to socio-economic restructuring in the formation of social exclusion can be seen to be processual, cumulative, and multi-dimensional (including here crucially the spatial dimension). It is when all these features are seen in combination that the phenomenon of social exclusion assumes the particular salience that it had at the end of one and the start of another millennium.

TWO

Social and economic exclusion / inclusion
A complex paradox

Michael O'Brien

Social workers and many social service workers often work with families and individuals who have been excluded, marginalised, treated as 'outsiders' in their own society. All too often, these families and individuals have been excluded and/or marginalised by the economic and social processes in the society, economic and social processes which shape and determine opportunities and the allocation of resources, using the word 'resources' in its widest possible sense. This economic exclusion and cultural marginalisation and/or definition as an 'outsider' form two of the most powerful forces creating and sustaining exclusion. In addition to being forces with which social workers and social service agencies have to engage directly as they undertake their work with users, they are also forces with which they have to engage indirectly through their social work practice and through their delivery of social services because social workers and their agencies are faced with the consequences and effects of the marginalisation and exclusion at an individual, family and community level. It is the engagement at both the individual (micro) and societal (macro) level which is a hallmark of good social work and community development practice.

This chapter explores some of these issues in two areas, the effects of poverty on children and the development and basis of bicultural work with families and children in Aotearoa New Zealand. In this exploration, the focus is on developing and building the relevant background information and discussion on each issue and on the implications for social work practice and social work practitioners who are faced with combating exclusion and/or mitigating its effects on the children and families they work with. The focus here is on children and families because those effects are particularly strongly experienced by children and families. They are, of course, also experienced by a number of other groups in New Zealand

society (as elsewhere). Although not directly examining the New Zealand experiences and data, the effects and issues affecting some of those groups are taken up in some of the other chapters. Suffice to say here, the experiences and issues canvassed in those chapters are equally applicable, in many respects, to New Zealand.

The first chapter of this book reviewed a wide range of dimensions and debates surrounding the idea of social exclusion. Important aspects identified in that review included the multi dimensional nature of social exclusion, its processual features and the widening of focus beyond issues of class to extend to a range of other dimensions of social and economic life by which citizens and their families are excluded. Alongside class, ethnicity, gender and disability form important ascribed dimensions of exclusion and its associated inequalities. As Littlewood and Koch note in this book's introduction, there is nothing new about any of these dimensions, particularly when the importance of poverty is threaded through all four dimensions (class, gender, ethnicity and disability). What is newer and not so well explored is the ways in which exclusion currently works and is worked with in the context of families with young children. That is the subject of this chapter.

The mechanisms and processes by which families are excluded are examined here in the context of Aotearoa New Zealand society. There are two reasons for the specific focus. First, space precludes a more international examination. Second, and more importantly, while there are general and international dimensions and features to social exclusion, the particular shape and form, and the relationship to social exclusion takes a specific historical and conjunctural shape in New Zealand, as indeed it does in other countries. Appendix One provides a snapshot of the New Zealand family and the changes between 1976 and 2001 (the most recent census for which relevant data are available). The report from which the table is drawn also notes that 46.3% of all households in 2001 were two generation family households. There were significant ethnic differences in these figures, with 41.4% of European families being in this category, compared with 79.8% of Pacific peoples households at the other end of the distribution (Ministry of Social Development, 2004a, p. 3).

The chapter falls into three parts. In order to contextualise and adequately understand social exclusion among families in Aotearoa New Zealand, the chapter begins with a brief descriptive and historical section. The emphasis in this section is on the specific issues of poverty and social ser-

vices for children and families, because these two dimensions represent both fundamental components of social exclusion and areas of recent and current policy and practice in the country. The section includes brief descriptive information about the family in Aotearoa New Zealand currently. The second section discusses the social exclusion and social development dimensions of current and recent policy and political direction and focus, with special attention to what that direction and focus means for issues of poverty and social service provision. The final section identifies and elaborates the social work practice and social service implications of the Aotearoa New Zealand approach to social development and social exclusion.

Readers will have noted in the introductory paragraph at the beginning of this chapter that I referred to 'working with social exclusion'. This is a quite deliberate phraseology designed to highlight the link between social exclusion, social development and social work. The multidimensional nature of social exclusion, its cumulative and processual features and its intimate linkage with economic factors and with changing and declining public provision mean that social work practice is inevitably, intricately and intimately involved with social exclusion and responses to it.

Setting the base

Recent Aotearoa New Zealand developments

New Zealand is a country of approximately 4.2 million people, of increasingly diverse ethnicities, scattered through three major islands. Historically, its economy relied extensively on agricultural production and exporting, but this has diversified significantly over the last three decades with increasing emphasis in areas such as tourism and niche manufacturing production. The state traditionally took an active part in shaping and managing the economy and accompanied this with an active role in welfare provision through public education and health programmes and a social security regime which provided basic economic and social protection. Integral to the particular New Zealand version of welfare was an emphasis on using the power of the state to maintain low levels of unemployment, an emphasis which has led Castles to describe New Zealand historically as a 'wage earners welfare state' (Castles, 1985). Two other important features of this history warrant mention, namely the nature of the historical settlement of Aotearoa New Zealand and historically low

levels of poverty. (Readers interested in a more comprehensive discussion of the history should read King, 1998).

In brief, New Zealand was settled as a British colony in 1840 through the Treaty of Waitangi, a Treaty signed between the representatives of the British government and the Māori as the indigenous peoples who trace their settlement of the country to the last millennium. As a host of authors in a recent publication on the Treaty of Waitangi note, the precise nature of the settlement remains an issue of substantial political, legal and social debate (Belgrave et al., 2005). While there is significant political and policy debate around the contemporary meaning, the Treaty remains the fundamental basis of settlement and intrinsic (in both policy and practice) to understandings and practice in relation to exclusion and inclusion. Central to the Treaty (and to the current debates surrounding its application and interpretation) are three clauses which create the basis of sovereignty of Māori as indigenous people, their relationship to the Crown and their rights as British subjects. I will return to these issues below, but for now it is important to note that in subsequent period following the signing of the Treaty Māori numbers dropped significantly as a result of the Land Wars and of the deterioration in their economic, health, social and cultural circumstances. The deterioration was such that by the end of the nineteenth century it was predicted that they would entirely disappear. On their migration into urban areas following World War Two, Māori were heavily over-represented in labouring and unskilled occupations. Moreover, this urban migration also had the effect of weakening and fundamentally altering the nature of their kin relationships, relationships which are at the core of Māori society.

The combination of full employment, and the system of income payments finalised in the Social Security Act 1938, meant that little poverty was evident throughout the two decades following World War Two. However, by the end of the 1960s this was no longer valid and the establishment of the Royal Commission on Social Security in 1969 was a clear acknowledgement that the historical compromise was beginning to unravel. In particular, lone parents and older people were feeling the effects of poverty and of economic and social exclusion. Despite its social democratic roots and heritage, the election of the Labour government in 1984 resulted in a range of economic and social policies which dramatically altered the existing welfare state structure. Informed substantially by neoliberal politics and philosophy, the new policies led to extensive economic

and social exclusion, particularly in the areas of unemployment and the associated and consequential growing poverty and inequality. Māori and Pacific peoples were substantially over-represented among both the unemployed and those below the poverty line, as were families as a whole. (For some of the key data, see Kelsey and O'Brien, 1995). Māori unemployment reached 27% in 1992 and only fell below 12% a decade later. In December 2006, the Māori unemployment rate was 7.2% compared with 3.7% for the population as a whole (Statistics New Zealand, 2006). The growth in unemployment and changes to the tax regimes during this period and immediately afterwards resulted in New Zealand experiencing a greater growth in inequality than any other comparable country (Hills, 1995).

However, alongside their deteriorating economic position, there were also important gains for Māori. There was increasing expression related to the rights of Māori as indigenous people in both legislation and policy documents, although considerable confusion as to what this expression meant or required and extensive debate about substantive rights as distinct from procedural rights. While reference is frequently made to 'the principles of the Treaty of Waitangi', there is considerable debate as to the exact nature of these 'principles'. The three clauses of the Treaty are often summarised under the terms 'protection, possession and partnership' (Kawharu, 2005). The Labour government widened the coverage of the Waitangi Tribunal in 1985. The Tribunal is the body responsible for hearing historical claims related to confiscation of lands and associated losses (Belgrave, 2005; Belgrave et al., 2005). Opportunity to present these claims and receive both recognition of historical harm and compensation for that harm were important from both a cultural and economic perspective. It was in the period of the Fourth Labour government that the Children Young Persons and Their Families Act 1989 (CYP&F Act), the legislation determining state social work in relation to the care and protection of children and responses to youth offending, was passed.

Because of the focus in this chapter on inclusiveness as a key part of social work practice and because practice within the framework of the CYP&F Act is a significant part of the discussion here, brief discussion of the Act is necessary here. The Act fundamentally altered the ways in which the state was to deal with care and protection of children and with young people appearing before the Courts. In brief, rather than using formal institutions of state care, the family (in the widest sense of the term) be-

came the group from whom assistance was to be sought first. Inter alia, this legislation laid the base for both a more inclusive approach to social work practice and was argued for by Māori and others as an important means to reduce the extent of social exclusion experienced by Māori in relation to their dealings with the state around the needs of family, or whanau among Māoris. Given the importance of whanau to Māori social structures noted above, this represented an important contribution to the reduction of the sense of exclusion.

Following the rejection of the Labour government by the electorate in 1990, the newly elected National (conservative) administration advanced the neoliberal agenda, initiated by Labour, even more dramatically. Most significantly for our present purposes, social security benefits were cut, in the most significant instances by more than 20%. Industrial relations legislation assaulted unions and dramatically reduced the extent of legislative protection for workers and a range of economic and social policies produced significant increases in inequality, poverty and unemployment. Mowbray succinctly captures the extent of the growth in inequality:

> Those comprising two adults with superannuation and those comprising three or more adults with children had mean disposable incomes in 1998 that were, on average, still 9% and 8% respectively below their 1982 levels. Two adult households with children, on the other hand, had mean disposable incomes in 1998 that were between 10% and 15% higher in real terms than was the case in 1982. (Mowbray, 2001)

While unemployment increased significantly, the nature of employment also changed dramatically with casualisation of work. (The nature and effects of these and other National government changes to social and economic policies are discussed in (Boston and Dalziel, 1992; Boston et al., 1999; Roper, 2005).

The extent of the increases in poverty rates resulting from the policies of both the Fourth Labour government and the subsequent National administration are demonstrated by a number of important statistics. Foodbanks increased dramatically. For example, in the first six months of 1998, the Auckland City Mission, which acts as a central distributor of food parcels in Auckland, distributed 3442 food parcels, compared with 2990 three years earlier. The total value of food parcels distributed by the Mission in 1998 was $2.4 million, compared with $1.6 million in 1995 (Auckland City Mission, Foodlink and Food Parcel statistics, 1995–98).

Easton's research shows that there were between 480 000 and 540 000 living below the poverty line in 1991/92 compared with 430 000 in 1989/90 (Easton, 1995). Although not the highest in an absolute sense, larger working households (more than two children) and lone parent families were significantly over-represented among those living below the poverty line. A range of research studies and other documents consistently shows that approximately 30% of children were living in poverty, defining 'poverty' as having an income 60% below the median income, a measure of poverty regularly used in international studies (Stephens, 2000; Stephens et al., 2000; Ministry of Social Policy, 2001; St John et al., 2001; Krishnan, 2002; Krishnan et al., 2002). More recent work has focused on living standards rather than poverty measurement. That work also identifies children as being the group most at risk of living in significant hardship, particularly the children of lone parents (Krishnan et al., 2002; Jensen et al., 2006).

The consequences of this social exclusion for children are established in many of these and other studies. They are consequences which are also reflected in the international literature (Bradshaw, 2001; Vleminckx and Smeeding, 2001). Summarising the New Zealand work, children in poverty do not have adequate diets, are less able to participate in recreational and social activities, are more likely to move house regularly, suffer poorer health and are more at risk of catching serious and potentially fatal childhood diseases, have reduced access to core amenities such as a family vehicle and television (Hassall, 1996; O'Brien, 1996; New Zealand Network against Food Poverty, 1999; Stephens, 2000; Barnardos New Zealand, 2001; Ministry of Social Policy, 2001; St John et al., 2001; Krishnan, 2002; Krishnan et al., 2002). Almost irrespective of how exclusion is defined and interpreted, children living below the poverty line are clearly excluded, particularly in the sense of their being able to take and active part in the society.

Turning from children to the position of Māori, their exclusion was exacerbated by the economic and social policies of the 1990s. Certainly, some policy initiatives continued both settlement of historical claims before the Tribunal and extension of participation in a range of social policies, including identification of iwi (tribe) as providers of care and protection services for children and families. The government entered into its first formal contracts with iwi, and an urban Māori authority, the Waipareira Trust, became a significant provider of services and programmes for

Māori in Auckland. Paradoxically, economic exclusion was pursued alongside different forms of inclusion on the basis of ethnicity and identity. To draw on Levitas' widely used framework, it was an inclusion based on integration rather than redistribution. At best, it was SID rather than RED and the exhortation often made to Māori to take control of their own circumstances and not remain 'in grievance mode' was much more characteristic of the MUD discourse.

By way of summary, then, the arrival of the new millennium saw a society in which exclusion in the sense of being excluded from key economic and social processes was the experience of many, particularly the most vulnerable and most marginalised. The thrust in social work practice towards greater family/whanau involvement in providing for children and young people, a thrust strongly supported and promoted by indigenous peoples, occurred at the same time as those indigenous peoples (and many ethnic minorities) struggled to provide for children in an environment of greater poverty and economic exclusion. A key task in this chapter is to explore the relationship between these two contrasting dimensions. At the same time as many experienced greater poverty and economic exclusion, those with the greatest economic and social power were well established. Indeed, they had had their position strengthened and consolidated by those same processes. They were included and they established the basis of exclusion and inclusion. This embedding had happened on the economic and the ideological level in that while they were lauded as risk takers and active entrepreneurs who held the key to the wellbeing of much of the rest of the society, those who were excluded were either encouraged or required to take a more proactive response to their own circumstances and thus give themselves a chance to be included. Concurrently, an emphasis was placed on the need for greater social cohesion and integration to ensure that those who were excluded/outside were able to be integrated and come inside.

Of course, as we have noted, there were important contrary pushes. Understanding exclusion as a process rather than as an outcome opens up the possibility for resistance, even if the constraints on that resistance are sometimes very powerful. In particular, the growing sense of Māori identity and the wider emphasis on diversity and difference throughout the social services field reflected and were reflected in a range of initiatives which were aimed at enhancing inclusion and combating the practice and experience of exclusion. No longer was it possible, for example, to develop

services, deliver programmes or undertake research without actively attending to the position and aspirations of Māori. Increasingly, their inclusion had to be demonstrated at a number of levels. What then of developments and progress since the turn of the century?

Contemporary policy and practice

Social development and social exclusion in the new millennium

Strictly speaking, the Labour-led government was elected three months before the end of the twentieth century. On election it found itself with a society where social exclusion and its devastating consequences had existed for some time, partly created as a result of policies and processes it had put in place during the late 1980s. In brief, poverty had widened and deepened, inequality had increased dramatically, unemployment had grown and significant social divisions and exclusions were clear, on a number of fronts affecting families and children. While there had been some important gains for Māori, these were in a context within which the state remained the dominant entity and the slowly developing cultural 'self-determination' and autonomy were located within and influenced by significant economic exclusion.

Labour was elected amidst great hope and expectation of a significant shift in social and economic policy. While the exact nature of the new directions was uncertain, the exclusionary policies of the previous fifteen years and their exclusionary effects could, it was anticipated, now be put aside. A new mood of consultation, participation and involvement in decision making processes, based around enhancement of inclusion on a range of fronts, would, it was anticipated, shape policy and in turn would impact positively on practice and on the families and communities with which social workers worked.

In the two areas of specific focus for this chapter, children and families and social services, there were important early initiatives. For example, the government proceeded to establish an advisory process around the needs of children, known as the Children's Agenda. A central feature of the group's work was to argue strongly for policy initiatives which would reduce child poverty (Ministry of Social Policy, 2001). The focus on child poverty and inadequate living standards was also an important dimension of the Social Reports which began in 2001 (Ministry of Social Policy, 2001; Ministry of Social Development, 2004b). While these reports do

not explicitly use the language of social exclusion, it is clear that they are informed by an analysis in which both inclusion and exclusion are a critical underlying focus. As the 2006 Report says: 'The Social Report uses a set of statistical indicators to monitor trends across 10 "domains", or areas of people's lives. Together these domains provide a picture of wellbeing and quality of life in New Zealand' (Ministry of Social Development, 2006, p. 3). The reports are designed to contribute to debate and policy which will in turn produce greater inclusion and reduce levels of exclusion.

What then informs and underpins the 'new' approach and what is the nature of the inclusion that is envisaged? First and most evidently, in 2001 the central government body for social policy advice was renamed 'Ministry of Social Development' in place of the previous title, 'Ministry of Social Policy'. This title change reflected the Minister and the government's emphasis on social development as the over-arching framework for the new shape of social policy and of the welfare state (Clark and Maharey, 2001).

In its document on social development, social exclusion is both defined and given a particular meaning. Social exclusion is defined as referring to a situation: 'where people fall below some minimum threshold of well-being and are hindered from fully participating in society' (Ministry of Social Development, 2001a, p. 3). It is an approach to exclusion based on the inability to participate (SID) rather than on the set of institutional frameworks and processes associated with redistribution (RED). Social exclusion is seen to include a range of elements including poverty, illiteracy, unemployment or poor quality employment, poor health, criminal victimisation, social isolation, discrimination and alienation from political participation. This list is extended further in an accompanying document to occur in circumstances of child abuse and neglect and social isolation, and in employment which is: 'marginal and insecure'. Again, the definition is given a slightly broader meaning in this document to refer to situations: 'where individuals and groups are involuntarily deprived of the opportunity to participate and belong to various aspects of society' (Ministry of Social Development, 2001b, p. 3).

In the statement of intent in 2003, the Ministry of Social Development identified two main elements in the social development approach. These are social protection which, inter alia, 'provides a safety net for people in hard times by providing a minimum level of income'. The ra-

tionale for social protection is that it: 'helps society function more smoothly' and assistance is provided: 'because the private market and people's families cannot adequately do so' (Ministry of Social Development, 2003).

The social investment dimension of social development is justified on the basis that 'it will reduce the future burden on the social protection system and provide the flexibility and resilience required to deal with future pressures on New Zealand society.' In the context of this discussion, it is argued that benefits need to help people towards independence, defined implicitly as economic independence. In order to do this, an active approach is required which: 'ensures that policies and service delivery are meeting the needs and focuses on achieving future, longer-term outcomes for the individual and their families' (Ministry of Social Development, 2003).

This echoed an earlier keynote speech from the Minister in which he defined social development as including three key elements, namely having a competitive rather than protectionist bias in relation to the economy, being employment friendly and being equitable (Maharey, 2001). He identified tackling poverty and social exclusion as one of the key features of his and his government's approach to welfare reform. Reducing exclusion, identified as a multidimensional phenomenon, would occur by extending opportunities, ensuring that groups have full rights, including: 'the right to fair treatment, the opportunity for everyone to achieve their full potential and the right to security when in need' (Maharey, 2001). Exclusion he noted, occurred because of inability to participate and belong resulting from: 'financial hardship, poor health, crowded and poor housing, unemployment, and poor education' (Maharey, 2001). Redistribution was quite explicitly rejected as one of the areas of focus for the new direction. Redistribution was, he argued, characteristic of the old welfare and by implication was not part of the new welfare regime and framework. Social justice (the last phrase used in the Minister's speech) is linked with opportunity, not with redistribution. It is a position which Lund (2002) and others have noted critically. SID not RED reflects the approach to social exclusion.

What does this mean then for the inclusion of families? With this framework of exclusion, what is the model for inclusion? The clearest answers to these questions were indicated in three places, the government budget of 2004, a later document significantly entitled 'Opportunities For

All' and the 2005 proposals for social security reform based around the replacement of benefit categories with a core benefit. Running as a central thread through all of these documents and their approach to families was a model of inclusion (and implicitly a definition of exclusion) in which inclusion belonged to those who were in paid work. By implication and by default, those who were not in paid work were treated as outsiders, as others who did not belong inside the society. (See Lister, 2004 for a fuller discussion of the idea of 'othering' in relation to poverty and social security). Symbolically and poignantly 'entitled 'Working for Families' (WFF) the budget provisions extended financial support for families through a range of direct financial payments to families, increases in housing and childcare assistance and the introduction of a direct payment to working families. The latter, entitled the In Work Payment (IWP) is paid to families where the adult is working for more than 20 hours per week if a lone parent and more than 30 hours per week (combined total) in a two adult household.

The exclusion of benefit families is clear and palpable. Despite the extent of child and family poverty among benefit families, those children who live in households where their carer is receiving a social security benefit and is working less than the requisite number of hours will not be eligible for this payment. At the time of the policy announcement, it was estimated that this would extend to approximately 200,000 children. The discriminatory and exclusionary nature of the policy decision is obvious and is well documented in St John and Craig (2004). Children and families are only to be included if the adults in the household are in the paid workforce. Those children whose parents are not in paid work are to be excluded. They are outsiders. Exclusion is based on social integration (SID) with participation in paid work as the basis for inclusion in society. Moreover, it is only paid work which ensures and guarantees inclusion. Voluntary, unpaid work does not count as work. Financial support becomes increasingly commodified, with income adequacy determined by participation in paid work.

Even more importantly and significantly for our purposes here, the work of caring for children and of parenting does not count as work. Those whose work is looking after children and providing them with the opportunities to be children and to become effective adults are defined as not being engaged in productive activity which would allow them to be included in the society. The exclusion caused by poverty is significantly

reinforced by their further exclusion from the extension of state income support for families. Paid work, irrespective of the quality of that work or the adequacy of the income, provides inclusion. Not being in paid work means exclusion. Only those who take up the opportunities and engage in paid work are to be included.

The emphasis on paid work as the mechanism for inclusion is reflected too in both 'Opportunity for All' and the benefit reforms. It is opportunity that is integral to social justice. In turn, social justice is described as: 'valuing the equal worth of all people, promoting their right to be able to meet their basic needs, spreading opportunities as widely as possible, and eliminating unjustified inequalities' (Maharey, 2004, p. 4). The overarching policy goals are expressed as: 'achieving and sustaining improvements in social wellbeing for all New Zealanders and reducing disadvantage and promoting equality of opportunity for all New Zealanders' (Maharey, 2004). Creating 'Opportunities For All' is designed to create cohesion and inclusion and, while the background discussion refers to inequality in passing, the specific policy areas addressed make no reference to reducing levels of inequality. Elimination of poverty is not referred to in the five priority areas identified in the document. Inclusion comes from enhanced safety and from participation in economic activity.

To reiterate the central argument, work has replaced income adequacy as the central focus of social security payments. While levels have been seriously inadequate for some time, the central inclusionary idea of the purpose of social security expressed by the 1972 Royal Commission on Social Security (Royal Commission on Social Security, 1972) that benefits should be set at a level to allow beneficiaries 'to belong and participate' in society represented a critical statement of aspiration for the social security system. The inclusionary aspiration of that statement has been fundamentally replaced by a statement of vision in which the core of inclusion through state income support becomes the extent of belonging and participation in paid work. Belonging and participation means engaging in paid work rather than having adequate income.

This book's initial chapter by Littlewood and Koch identifies growing inequality as a central element in the growth of social exclusion. The importance of this emphasis here is that New Zealand has experienced significant increases in inequality (and poverty) over the last two decades. As demonstrated above, those increases have been greater than in any other comparable country. The emphasis on paid work and the exclusion of

those who are not in paid work will widen and deepen those inequalities, privileging one group while disadvantaging the other. If, as the current policy directions reflect, work is the route to income and social inclusion, those not in paid work are then excluded from the central area of activity in society. By their very nature, inequalities discriminate in favour of those with power (in this case those in work) and against those without power (those not in work).

Social exclusion and social work

Towards inclusive practice

Earlier in this chapter, I noted the excessive extent to which Māori are over-represented in both the poverty and the unemployment statistics. Indeed, this over-representation extends to a range of social and economic statistics. (For a fuller discussion, see Te Puni Kokiri, 2000). One of the most significant arenas in which this over-representation has been evidenced is in the state care of children and young people. The extent of Māori deprivation and disadvantage (and the associated and consequential social exclusion) is well documented in Puao Te Ata Tu (Ministerial Advisory Committee on a Māori Perspective for the Department of Social Welfare, 1988). One of the important outcomes of the Report was the Children Young People and Their Families Act 1989. (The issues and processes surrounding the passage of the Act need not concern us here. Interested readers should read Cheyne et al.,1997). What is critical about the Act and its subsequent practice for our current purposes is both the efforts to develop processes of inclusion in the passage of the legislation and, more importantly, the subsequent effect of the Act in shaping social work with children and families in ways that were socially inclusive. That impetus was assisted by the general neo-liberal climate of hostility and suspicion towards the service delivery role of the state and associated general rejection of state provision provided an important context and conjuncture within which a greater role for the family and the concomitant reduced role for the state could sit with comparative comfort.

Although not actively applied at the time the Act was passed, the three principles of partnership, participation and possession associated with current interpretations of the Treaty of Waitangi (referred to above) were essential to the new framework for working with children and their fami-

lies. In brief, whanau were to become the source to which social workers and the law would look for assistance in meeting the care and protection needs of children. Whanau were also to be the first source of assistance in dealing with the behaviour of young offenders. The Family Group Conference became the primary initial tool in intervention with families where there were issues of care and protection or of youth offending. (For a discussion of the nature of Family Group conferences and of professional practice utilising this model, see Connolly, 1999; Connolly, 2004). The Family Group Conference model has been extended subsequently beyond issues of care and protection and of youth offending. For example, it is also used from time to time in applications by young people for the independent youth benefit, a payment made to young people who establish that they can no longer live with their parents. It has also been taken up internationally as a model for social work practice (Connolly, 1999).

Following the introduction of the Act in 1989, social work and social service practice faced significant changes to work effectively with the new requirements for inclusive, culturally effective and culturally appropriate practice. Social work practice and social services delivery were required to shape the nature of their practice and delivery to actively reflect Aotearoa New Zealand's bicultural basis. This focus on biculturalism (in contrast to the more often used term, multiculturalism) warrants explanation. It is a focus which arises from and is embedded in the nature of the settlement of the country through the Treaty of Waitangi which, as noted above, has partnership between Māori and the Crown as its central component. While the nature, form, shape and extent of that partnership are the subject of ongoing legal, political and social debate, the concept itself requires that the Treaty partners (Māori as the indigenous people and the Crown on behalf of the new arrivals in Aotearoa) engage in continuous efforts to build and develop their relationship in ways in which the history, experiences, aspirations, expectations and practices of both cultures are afforded equal importance. While these goals can be stated with comparative simplicity, their application and operation is, of course, much more difficult. (For a good discussion of both the issues surrounding partnership, see (Durie, 1989).

The emphasis in the CYP&F Act lies very heavily on working with families and seeking solutions to difficulties through the family. However, many of these families, particularly, but not exclusively Māori families, were also significantly over-represented among those most affected by the

neo-liberal economic reforms that were occurring concurrently. The unemployment of the 1980s and early 1990s, the associated layoffs, industry closures and redundancies had a particularly significant impact on Māori. As summarised above, Māori featured excessively in the poverty numbers and they were also much more likely to be unemployed. Furthermore, forestry, the meat processing industry, public utilities such as the railways, the industries in which they had been significant parts of the labour force, featured highly among those industries where economic restructuring took its greatest toll. In other words, Māori families which were being looked to to provide more extensive support and assistance to families in difficulty were also the most impoverished families. For some of those families, and for families from other ethnic groups facing the same economic exclusion, there were extra demands which placed very heavy additional burdens on the families. (For a fuller discussion of this, see Duncan and Worrall, 2000).

In line with our focus here on social exclusion, there are, then, two dimensions in fundamental tension with one another. On the one hand, there is significant and extensive economic exclusion arising from unemployment, poverty and inequality. This exclusion results in being placed outside key social and economic relationships and in inability to participate effectively in key activities and relationships (Jensen et al., 2006). (Dimensions of this as they affect children were summarised above). Concurrent with this exclusion, however, there were important developments related to legislative and social measures which were aimed at reducing the levels of social exclusion arising from monocultural professional practice and legislative requirements. Those professional and legislative behaviours effectively disregarded a range of cultural requirements which were (and are) central to social inclusion.

This contradiction raises important consideration about the nature of social exclusion. Much of the literature on social exclusion, including the introductory chapter for this book, highlights the multi-dimensional components of social exclusion (Barry, 1998; Room, 1995). Indeed, by definition, social exclusion is multi-dimensional. Often the literature implies, and indeed in some cases argues, that the multiple components are interlocked and are, to a large extent, mutually reinforcing. Without wanting to argue against its interlocking nature, the experience here suggests that we should not automatically assume the connection of these variables to be universal and automatic. There is no doubt about the powerful effects

of economic and institutional dimensions of exclusion as experienced by Māori throughout the latter part of the twentieth century. The cultural developments represent an important challenge to that exclusion and in doing so test the extent to which exclusion is total and unitary. At the same time, however, there remain very open, and unanswered, questions about the extent to which the cultural challenges to exclusion will counter the effect of economic exclusion.

This, of course, raises one further vital question, namely what is the relationship between these two competing dimensions of exclusion and inclusion. How are the comparative weighting of economic exclusion, inequality and poverty to be placed alongside the inclusive importance of active recognition of core cultural beliefs and practices and the inclusion that comes from this recognition? Are competing, or at least contrasting, cultural assumptions and beliefs being drawn on in exploring this initial question? If there are contrasting beliefs, how significant are those contrasts and how do they affect the approach to the question itself? Equally significantly, how might the emphasis on the inclusion of whanau, and the recognition associated with that, serve to deflect attention away from the ways in which whanau was being harmed by economic exclusion? As noted in a recent article, significantly, the emphasis on cultural inclusion in social work practice in Aotearoa New Zealand occurred at the same time that the social work profession almost totally ignored economic exclusion (O'Brien, 2005). Might, in fact, effective and appropriate cultural inclusion be significantly hindered by economic exclusion?

The discussion thus far in this section might easily be interpreted to suggest that the inclusion of whanau in social work practice with children and families was unproblematic and straight forward. Such an implication would, not surprisingly, fail to do justice to the tensions and contradictions surrounding attempts to reduce social exclusion. On a general policy level, following its election in 1999, the Labour-led government adopted a policy entitled 'Closing the Gaps'. As Humpage and Fleras (2001) argue, the policy had competing goals, particularly in relation to accommodating the distinctive distributive and recognition rights of Māori under the Treaty of Waitangi. A range of policy measures were announced to meet these competing requirements. Affirmative action and positive discrimination measures were introduced to attempt to reduce the extent of the social and economic gap between Māori and Pacific peoples and the dominant Pakeha group. These included measures in fields as diverse as educa-

tion, health, housing and economic development. The policy was finally formally abandoned in 2000 after sustained political criticism premised on sets of arguments which emphasised notions such as minority privilege and one law for all. The criticisms had both racial and elitist underpinnings and privileged the inequalities associated with and arising from the existing levels of social exclusion. (For a fuller discussion of both the basis of 'Closing the Gaps' and the key debates and tensions see (Humpage and Fleras, 2001).

'Closing the Gaps' was, of course, a much wider policy initiative than that traversed in the Children Young Persons and Their Families Act 1989. Indeed, interestingly, the premises on which that Act is based were not fundamentally challenged in any of the debates surrounding either the introduction of 'Closing the Gaps' or its formal demise. Rather, criticism of the Act focused on the extent of its implementation, inadequacies of resources and associated arguments for better resourcing (Weeks et al., 1994). These arguments have on different occasions over the last decade led to increased funding for the Department of Child Youth and Family Services, the Department currently responsible for the implementation of the Act. Some of the strongest criticism of the implementation of the Act and of the associated practice came from a formal review undertaken in 2000 (Brown, 2000). Brown was particularly critical of a range of practices that had emerged under the 1989 Act, but was strongly in support of the general thrust and orientation of whanau involvement. Inter alia, he noted in particular both the economic pressures faced by Māori whanau, the implications of these for work under the Act and the fundamental importance of the Act itself in contributing to a reduced sense of social exclusion.

What does all this mean for social development and for practice?

Social work practice has long prided itself on the central place of social justice in effective practice and as a core part of its definition, its professional identity and its code of ethics. The commentary on the International Federation of Social Workers definition of social work makes this link clear:

> ... human rights and social justice serve as the motivation and justification for social work action. In solidarity with those who are disadvantaged, the profession strives to alleviate poverty and to liberate vulner-

> able and oppressed people in order to promote social inclusion. (Quoted in Social Work Notice Board, July 2001)

A number of points about this description warrant comment. In particular, note the quite explicit inclusion of the terms 'social inclusion' and 'social justice' and the location of these within a human rights framework. Second, note the statements about alleviation of poverty and liberation of vulnerable and oppressed people. All of these elements – inclusion, justice, human rights, poverty alleviation, liberation – require social workers to be actively committed to a practice which both struggles against social exclusion and is proactive, rather than simply reactive. Three aspects of practice which engage with social exclusion and social inclusion are developed here, namely ideology, practice with excluded and included groups and research. I begin at the level of ideology.

The pursuit of ideology as the first point of exploration is quite deliberate. Social development practitioners, quite legitimately, struggle with activity to effect change at a range of levels. This emphasis on activity sometimes leads to a failure to adequately identify the ways in which sets of values, ideas and beliefs serve in various ways to construct and define those issues in the first instance and in doing so significantly shape the practice which follows, often to the extent of actively determining that practice. It is at the level of ideology that the particular dimensions of social exclusion are understood and explained and, then, subsequently, engaged with. By the very nature of ideology, the various elements of ideology are often absorbed uncritically and in a somewhat unreflexive manner. The elements are treated as 'common sense'. They are then reflected in language and practice, language and practice that can easily, and equally unconsciously, operate in ways which are socially exclusive.

The ideological beliefs and constructions are not just absorbed by the practitioner. They are also absorbed by the excluded. Thus, beneficiaries come to regard themselves as failures, as lazy and uninterested in work. Those caring for dependents define and describe themselves as not working. Ethnic groups attribute their economically and socially disadvantaged position to their own behaviour and/or to particular 'cultural' attributes rather than to systems of discrimination and oppression. Individuals adopt/accept beliefs and ideas that they are responsible for their own exclusion. They do not see that exclusion as resulting from the actions and performance of social and economic processes which exclude them.

Thus, to use a specific illustration arising from the policy processes and practice discussed here, those families where the adult is excluded because they are not in paid work would attribute this to their own failure to take the opportunities offered. After all, if there is 'Opportunity for All' my position as a beneficiary must result from my failure to take those opportunities. My work as a carer for children or as a carer for a dependent adult is not defined as work. I am not being paid a wage for it and, even more importantly, the state does not pay me for it unlike what it does for people who are really working. This set of ideological constructs is reinforced by both the media advertising around the Working for Families package and, even more significantly, by the practices in which my case manager regularly requires me to be developing a work plan, to be preparing for work and/or to be actively seeking work.

The focus for this very brief account of the ideological components of practice is not aimed at identifying how those components are created and reinforced, other than to emphasise that ideology by its very nature and definition operates in particular sets of interests. In the context of social exclusion this is an important emphasis because it provides an important elaboration to the general point made in chapter one of this book where the authors noted that exclusion needs to be seen not simply as an experience for the included. Rather, exclusion can only be adequately understood (and engaged with) if it is linked with the construction and reinforcement of inequality. Thus, meaningful discussion of the ideological dimensions of social exclusion must not be limited to the excluded. It must include discussion of the included and of the processes by which inclusion takes place and of the interests which are served by those processes of inclusion and exclusion. Recent discussion in New Zealand about the underclass has clearly demonstrated this, with the discussion focusing on the behaviour, lifestyle and attributes of 'members of the underclass', not on the social and economic processes.

This has important implications for social development practice. First, effective practice must engage at the level of ideology. That is, it must engage with those who have and use the political, economic and social power which constructs and reinforces the ideology. To be effective, this engagement must take place in the policy debates (whose interests are advanced and hindered by this exclusion?). It must also take place at a more general level in the society, asking the same question about exclusion and inclusion, challenging the interests of the included and acting as an

advocate with and, where and as appropriate, on behalf of those who are excluded. Second, effective practice requires the practitioner to engage with his/her own ideology. That is, effective practitioners must continually examine the source, nature and implications of their own ideology and beliefs. On what are these based? What are the implications for the ways in which they include or exclude the excluded? In what/whose interests are they working? As practitioners we cannot claim that we are ideologically free. This is an impossible and illogical proposition. We too are part of the society and of the social institutions within which ideologies are constructed and articulated and we also engage with the institutions which create those ideologies. How do we explain poverty, its causes and the circumstances and lives of those who are in poverty? How do we explain inequality and its perpetuation and extension? How do we understand and describe the ways in which culture affects our lives and the lives of those we work with? What assumptions do we make about our own families and the families of those with whom we work? What/who is family? The list could go on for some considerable length. The actual list is not important in itself. It is much more important that as practitioners we are continually and continuously examining the nature and effects of ideology in our own practice.

There is a further important element to the discussion of practice and to the development of practice which is inclusive. Inclusive practice requires a constant working with the processes and institutions which exclude service users. This work must include two fundamental elements. First, it requires an active process between the practitioner and the service user in which there is regular examination of the ideologies absorbed and articulated by users and their effect on the user and her/his family. Thus, for example, the practitioner will need to be prepared to discuss the sources and implications of the mother's description of herself as not working as she struggles on a social security benefit to provide as effectively as she would like for her children. To take a different example, inclusive practice will lead the practitioner to a discussion and appropriate action with the family about the nature, sources and implications of professional and legal definitions and decisions which lead to culturally exclusive experiences for users.

In addition to this ideological dimension, inclusive practice utilises advocacy extensively with and on behalf of clients (Lister, 2002). The phrase 'with and on behalf of' is used very deliberately. It draws attention to a

fundamental component of inclusive practice, namely that effective advocacy happens with users, whenever possible. The latter phrase 'whenever possible' is also important because there will be times when the circumstances facing the user or users and/or their history will mean that they are unable to act as their own advocates. The weight of current or recent circumstances and/or the history of experiences with an unresponsive service may make it impossible for the user to undertake their own advocacy. In such circumstances, inclusive practice will, nevertheless, still seek to find ways of maximising user involvement and participation.

The emphasis on agency highlights a challenge to the notion of the user as a passive subject/recipient to whom things are done but in which the user has little, if any, active part. The emphasis on both inclusive practice and inclusive research has led to a range of processes and activities in which the experience and knowledge of the user and/or the research participant has been actively acknowledged as central, in ways which determine or substantially shape the practice or the research. This approach to advocacy illustrates usefully a more fundamental dimension of inclusive practice. The focus on agency has highlighted the importance and integral validity of users' knowledge and experience, knowledge and experience which practitioners must work with. Effective inclusive work with agents must acknowledge the ways in which social and economic structures construct and constrain the exercise of agency. Lister makes the point well when she notes that central to the synthesis between citizenship rights and active participation:

> Is the notion of human agency, in which the individual is acting upon, and thereby potentially changing the world, a world that at the same time, structures the choices open to her. (Lister, 1998)

There are, of course, important challenges to the importance of agency with which the inclusive practitioner must engage. First and foremost, the pressure over the last fifteen years on social development practitioners and on social work practice has been to focus on individualised solutions and to pathologise social problems and concerns as resulting from individual failure and inadequacy. Structural assessment and analysis has been both conspicuously absent and actively discouraged (Barry, 1998). Thus, efforts to work in ways that are inclusive are pushing in the opposite direction, against strong and powerful forces. Furthermore, there is also a strong possibility that those with political, economic and ideological power will

use the emphasis on agency to argue for a further refinement of the deserving and undeserving poor and of self help in ways that have been argued for many years. That is, the argument will be made that users can effect change if they are determined enough and really want to change. The emphasis on agency can easily be used to criticise users and to blame them for their circumstances and for the lack of change in those circumstances. The current stress on responsibility (as a replacement for rights) reflects aspects of this emphasis. Individualism becomes an ideological notion. In this sense it is fundamentally different from approaching and treating each person as a distinct individual, different in that individualism as an ideological construct carries with it a range of assumptions and beliefs about self responsibility and self provison. They are assumptions which provide a strong basis for exclusionary behaviours and for denying and rejecting shared obligations and responsibilities in which social justice, social rights and meaningful opportunity are central considerations.

An inclusive practitioner will be alert to and will actively challenge any assertions that the control and direction exercised by an active agent means that users have total control over their own lives and are in control of their own destiny. Those who exercise this control become the deserving (and are, therefore, included) while those who do not become, by definition, the undeserving and are socially excluded. The task for the inclusive researcher is similar to that facing the inclusive practitioner. Research participants need to be included throughout all stages of the research process. Equally importantly, their knowledge and their expertise will continue to be faced with strong ideological and institutional challenges, from a range of places as to their validity and appropriateness. Engaging with this challenge will be much more difficult than the process of participation in the research project itself.

Practice in an environment where social exclusion is so strongly part of the social structure will not be easy, but good practice never has been simple. Clarity about the processes and basis of exclusion and inclusion will assist the practitioner to proceed much more effectively. It will also significantly enhance effective practice.

Appendix

Percent of households by type, ethnicity and total population for 1976 and 2001

	European		Māori		Pacific		Asian/Other		Total	
Household type	1976	2001	1976	2001	1976	2001	1976	2001	1976	2001
Couple only	21	29	8	12	6	7	21	12	20	25
Two-parent family	43	27	48	27	42	34	32	39	43	27
One-parent family	5	8	7	19	5	14	5	10	5	10
Parents plus	9	6	22	20	35	32	11	22	10	9
Non-family	7	5	7	6	8	4	10	7	7	5
One-person HH	15	25	7	16	4	9	22	10	14	23
Total	100	100	100	100	100	100	100	100	100	100

Source: Ministry of Social Development, 2004:30.

THREE

Young at the margins of welfare
A study of immigrant youth and labour market establishment

Lars B Ohlsson[1]

This chapter concerns social exclusion and survival strategies among young people living in economically and socially segregated districts of Malmö. It is based on a research project which had its data collection completed in 2002-2004. Malmö is the third largest city in Sweden with approximately 266000 inhabitants. The proportion of immigrants is large and the unemployment rate is high, particularly among the younger population (Angelin & Salonen, 2005; SCB, 2005).[2]

In this chapter I use theories that focus on social exclusion and integration to enable me to discuss the situation of young marginalised people in poor neighbourhoods.

Loic Wacquant (2004) argues that changed conditions in the European labour market have made it more difficult for young people to gain a foothold. Sweden is no exception in that respect. Despite relatively strong economic development and increased productivity an increase in employment has not been seen (Eurostat, 2005)[3]. There are tendencies towards rising social and economic segregation among the population (Ds. 2000:47; Schröder, 2003; Magnusson, 2004; SCB, 2005; Social Rapport 2006). Intensified marginalisation is illustrated in high unemployment rates in the immigrant and youth groups, and in these groups hardships in establishing themselves in the labour market (Ds. 2000:47; SCB, 2005).

Just a few decades ago a labour market for unskilled labour, such as adolescents finishing high school, existed. Paul Willis (1983), a British

scholar with interests in youth and cultural research, clearly showed this. At the time of his study unemployment in Europe had not reached today's levels, and most working class children found jobs after leaving school, or in other words; as long as industry demanded labour 'lads' were needed to be fostered as workers. Today there is no such demand for young labour.

Young people and immigrants are the groups in Swedish society that are economically most vulnerable (LO-rapport, 2004). In Skolverket's (The Swedish National Agency for Education) (2004) survey of school children it was shown that pupils in the ninth grade with immigrant backgrounds had lower average grades. Further they did not reach the requirements for upper secondary school or pass in English and Mathematics as often as pupils with Swedish born parents. The lowest results were shown by those that had moved to Sweden during their schooling years.

The Social Rapport, a governmental periodical (1994, 1997, 2001, 2006), reports that working class and immigrant youth show particular problems in moving from adolescence to adulthood. Their difficulties have become more severe over time, and have been accompanied by an increased polarisation in youth society. While these groups have experienced worsened conditions, those from white collar families have had better conditions to enter the labour market and thereby in society as an adult later in life. (LO-Rapport, 2004) A second generation immigrant in the age range 18-24 and with a non-European background is clearly worse off in the labour market than other second generation immigrants in the same age group (SOU 1997:118; Social Rapport 2001 & 2006; Schröder, 2003).

Young people that face problems in establishing themselves in adulthood also have problems in safeguarding their interests against employers, public authorities and adult society. To be both young and an immigrant increases the risk of being segregated and socially excluded (Ungdomsstyrelsen, 2005). A number of labour market programmes have been introduced to prevent youth unemployment and to facilitate the integration of young people into the labour market, and thus an established position in society. Examples of these programs are education, work training, trainee positions, as well as programmes for young people (KUP) and an activity guarantee (UNG). An increasing number of young people are in this sector of constructed activities and labour market preparation, or in other words not demanded in the regular labour market (ibid).

There is an obvious risk that many young are caught in labour market programmes. This is what Lena Schröder (1997) labelled the 'Vicious circle'. Even if youth unemployment tends to decrease sometimes it remains at high levels in some specific groups in economically, culturally and socially segregated areas (Schröder, 2003; Hedström et.al., 2003). Several studies establish the fact that the higher the unemployment in an area the higher the risk of a prolonged duration of unemployment (Hedström et.al., 2003, p. 11). On average unemployed young people find work quicker than others, but there are research findings that indicate that teenagers leaving upper secondary school for unemployment tend to find it harder to find a first job and to gain a foothold in the labour market (Nordström Skans, 2004).

Research presented in the Social Rapport (2006) has noted a clear causality between economic stress/unemployment and bad health/social problems. However, there is other research indicating that it is not necessarily the lack of material wealth that causes bad health but rather the inequality in a society. Richard Wilkinson (2005) has in extensive empirical studies substantiated that chronic stress caused by relative poverty leads to health hazards and shortened longevity.

In the public investigation, 'Divided cities' (SOU 1997:118) it was established that the four districts of Malmö; Möllevången, Augustenborg, Lönngården and Rosengård, where my respondents lived, are all among the twelve poorest in metropolitan Sweden. Common to all districts are many people with immigrant backgrounds, as well as high levels of unemployment and social assistance recipiency. As an example in Herrgården, a part of Rosengård, 93% of the inhabitants were of foreign origin, 88% of the households received social assistance, and only 9% of the adults had employment at the time of my study (Statistik Malmö, 2002).

Further it is clarified in SOU 1997:118 that in these twelve poor city districts children have either very low grades in school or none at all. Current investigations in Malmö strengthens that picture showing that only half of the immigrant children pass high school with complete grades (Statistik Malmö). This means that large groups of teenagers are unable to move on to upper secondary school studies.

In later years discussions have been apparent arguing that these groups of youth are a 'lost generation' or a 'ticking bomb' that will not accept further marginalisation at a time when other people in their age group become better off. There is a movement in major European cities express-

ing less tolerance to poverty and its consequences. Demands on law and order and requests for the control of the poor from the rest of the community and politicians have led to demonstrations and rioting by young people (Wacquant, 2004). When vandalism and gangs exist, as in one of the districts in my study, it shall be seen as a sign of such resistance (Levander, 2004). A similar movement is seen in the 'Invisible party' (Osynliga partiet) which through vandalism and non-democratic actions has shown its disrespect towards established political parties and business organisations.[4]

Objective and questions

The research on which this chapter is based had the objective of studying how socially excluded young people in the ages 19 – 24 years of age managed economically and socially, what attitudes they had regarding work and unemployment, and what survival strategies they had developed to cope with their situation. Several issues were examined in this study. What happens to pupils finishing school with incomplete or no diplomas? How do they cope with the imminent risk of unemployment? What strategies do they develop to survive mentally and socially? In what ways does their marginal position in society affect their personal identity and self image?

Common to all the respondents in my study was that they lived in the most segregated and poorest areas in the poorest districts of Malmö. Is it by pure chance they ended up there or is a migrational pattern at work, a choice? Is it a coincidence that they have settled in these areas or is it as a consequence of a belonging to the 'others', those who are segregated and socially excluded.

I refer to the term social exclusion when I discuss the marginal positions of young people. The term is vague and multidimensional and often used as a meta-theory about society in trying to explain how inequality and otherness appear and are maintained. Postmodern and feminist theories are often recalled. Exclusion and otherness are all but new, neither are theories about them. However, during a fairly long period of economic and social welfare development, a tendency of recoil of class divisions and marginalisation has called for the reintroduction of the term social exclusion to explain structural inequality.

Method

Interviews with twenty-two young people were carried out. Twelve men and ten women in the age span 19 – 24 and all unemployed. Fifteen came to Sweden when they were children as refugees from war and persecution. Four of them are from Bosnia-Herzegovina and one from Serbia. Three are Palestinians, and five from Iraq, whereas two are Kurds, and two are from Africa. The other seven were born in Sweden. Three of them have parents who immigrated to Sweden, and four have parents born in Sweden. All respondents were at the time of the study living in Malmö's poorest and most segregated areas. Since my main focus is on the situation of young immigrants the four latter ones, those with parents born in Sweden, have been deselected. In all therefore the basis is eighteen interviews.

To catch a bird in flight

Originally it was planned that I should conduct all the interviews. However, things had to change. This is not surprising since investigations where people are involved seldom turn out the way they were planned. This is particularly the case when the study focuses on a group in the margins of welfare, not rooted in one place, lacking employment, and turning the day around.

After repeatedly telephoning and visiting places out in the districts, such as youth recreation centres, youth organisations and labour market offices, but without one single person volunteering to be interviewed I gave up. Instead I employed a young assistant to conduct the interviews, and the design of the study changed somewhat. At this stage I was forced to abandon the stratified selection and follow a more randomised pursuit. My assistant spent a lot of time in the chosen districts where suitable people could be found.

A new problem arose. Most people were not interested in participating. To take part meant that their time was required and they were forced to agree on times and places for an interview. They felt that it was complicated since they did not want to be interviewed at home, and more neutral places like cafés and youth centres made them feel uneasy and vulnerable.

After several weeks my assistant had been able to book some interviews, but only fulfilled two. At that tempo I realised that this was not a way forward. Beyond this attempt the investigation idled for six months until a PhD-student at my department accepted the challenge of trying again. For

just over a year she struggled to recruit suitable respondents and succeeded in carrying out twenty-two interviews. Eighteen of these interviews are used here. They follow themes and were in most cases conducted at the young person's home. They have then been transcribed and analysed. In the analysis patterns, marked changes and terminology have been transformed in to themes and analytical categories used to present the results.

I have never met the interviewees, but came to know them through the transcriptions of the interviews. It may be an advantage to lack the pre-understanding provided by a direct relationship with the respondents, but on the other hand, of course, making observations during an interview and gaining an insight into the interviewee's everyday situation may facilitate a better understanding of the material.

Mercy and suspicion

To what extent can an interview study be certain that the respondents tell the truth? It is clear that an unquestionable truth is not possible since subjective opinions are collected, but can one differentiate honest answers from purposely distorted ones? My position is exposed to trust and respect, the 'truth' presented to me is based on the respondent's genuine and personal reality. This is called the principle of mercy (Gilje & Grimen, 1997). Qualitative research like this becomes meaningless if what is told in interviews is not trusted. However, it does not mean that what is said can be used uncritically. There is a second principle to be considered in this type of study, namely the principle of hermeneutic suspicion (Ibid), which requests critical examination of both collected material and analysed results.

Another problem in studies such as mine is that the respondents are dependent in one way or another on the researcher, or that they withhold the truth of tactical reasons due to an expectation of future disadvantage. In my study this dependency problem has not been visible.

The structure of the guide used in the interviews was based on themes and straight forward questions. It has minimised misunderstandings and misinterpretations, and thereby provide good validity. It is hard to say though, if the interviewees would repeat the same answers if they were to be interviewed again. Probably descriptive parts such as biographies, migration patterns and events would be repeated, while intentions, feelings and experiences are aspects that may well be altered a second time around since they are clearly dependent on interview context. This methodologi-

cal problem is more or less impossible to avoid, thus making it hard to value the reliability in this type of research.

Theoretical perspectives

It is necessary to relate to the context in which the studied group of young people is living in and shaped by and to be able to understand their living conditions, preferences and behaviour. If you want to know why they reason and act as they do, as well as finding common patterns to their marginalisation and social exclusion, you have to bring their stories in to a wider cultural and societal context.

System theoretical models highlight how structural and institutional patterns in an interdependent way gear and steer social relations. They also tend to show the role of cultural and material factors in such relations, but are unable to help us understand young people's intentions and actions.

People form and test their values and actions based on personal as well as common experiences, relations and notions. Culture and ethnicity are neither independent nor static entities, but change over both time and space. This means that both relational and agency perspectives have to be introduced to better understand those mechanisms facilitating and restricting the actions of young people. This is an important part of my analysis.

Traditional Marxian class theories and Weberian theories on social closure are not fully equipped to explain the exposed situation of youth in later modernity. A more relational and modern theory is needed to explain why some young people end up in certain disadvantaged sectors more or less excluded from societal resources and rights. Zygmunt Bauman (2000) views globalisation as one of the most dominant processes of stratification enriching those able to move and impoverishing those not. He argues that the reverse of globalisation is a process of chaining people to specific areas, enclaves, residential areas etcetera, from which they are only able to leave with great trouble.

Stories from the youths' horizon

In this chapter I use four categories that I found in my analysis of the empirical material. They are important and show how these people gradually become marginalised and excluded in Swedish society. The areas are; migration patterns, education, work and income, and integration.

Migration patterns

Among the eighteen interviewees fifteen had immigrated to Sweden together with their parents, often as refugees as a consequence of religious and political persecution. The other four were born in Sweden. The majority of them have extensive experience from both international and national migration. They have lived in asylum in other countries waiting for residence permits. Some of them have stayed in up to five countries and when in Sweden they have all moved several times. Yasser is Palestinian and born in Lebanon. His father moved to the United States and lived there for a few years before he returned to Lebanon was married and had children. Some years later the family moved to Germany, but returned to Lebanon shortly after. A year later they moved to Sweden.

> As the war started in the eighties we arrived here. We came to Flen from the refugee camp in 1984 when I was three years old. Then we moved from Flen to Göteborg. Later, when I was seven, we moved from Göteborg to Rosengård. I have lived here for 15 years now. (Yasser)

When Ahmed, who is born in Iraq, was one year old his family moved to Algeria. At seven they moved to France where they stayed a few years before returning to Algeria. After just a short while they continued on to Russia, and then back to Algeria again. When Ahmed was eleven he had lived in and moved between five nations. In Sweden he first lived in Stockholm followed by Hörby, Eslöv and Malmö.

Another example is Hassan from Iraq.

> My family has been on the run since I was young. My dad was politically active in Iraq. He was imprisoned and tortured. He escaped and we fled to Syria, but the problems of persecution were the same there and we had to move on and ended up in Sweden by the end of the 1980s. (Hassan)

Further clarifying examples of migration patterns are available. Sira moved from Israel to Syria when she was two years old. When six she had moved to Sweden and Västerås. While in Sweden she has moved four times between different localities. Zlatko on the other hand was born in Bosnia-Herzegovina. When the civil war broke out they fled to Croatia and a refugee camp where they stayed for two years before a visa was approved

for the family to move to Sweden. They arrived in Ystad, but moved around a bit before settling in Malmö and Rosengård. Zlatko had moved to his own apartment at the time of the interview. Stephan came to Sweden from Banja-luca in Bosnia-Herzegovina together with his mother in 1993. His father stayed in Bosnia and Stephan has visited him. After arriving in Sweden and Kalmar the family has moved to Malmö via Luleå and Skellefteå in the far north of Sweden. Stephan reckons that the main cause of the moves has been to find work.

Carmen is born and raised in Sweden, but her parents are immigrants. Her story is a good example of the migratory patterns and housing situation of young people.

> I grew up in Rosengård. My dad is from Spain and my mum from Norway. When my parents separated I moved with my mum to the centre of town, but later to my dad in Rosengård. When I finished upper secondary school I went to London as au pair. When I came back I had nowhere to stay. I have lived at home for periods and otherwise with friends. It has been rather divided. (Carmen)

Many of the young people in the study enjoy trans-national social networks and thus they travel between nations. They regularly visit relatives that have migrated to Germany, Denmark, Holland and France, as well as of course relatives in their former home country. Ismail, for example, labels himself a traveller and migrant. He moves between several countries in northern Europe. He is born in Kuwait. His parents are Kurdish from northern Iraq. When Iraq invaded Kuwait, where his father was a guest worker, they had to flee and ended up in Sweden. Some years ago his parents divorced. His mum moved to England, while his father left for Holland. Ismail decided to stay in Malmö, but often visits his parents. When he needs a job or money he visits his father whom has a firm in Holland, and when he needs motherly care he goes to London. He has family in Germany and Denmark as well and visits them if he needs help or work.

> I have lived in Holland for eight months and then left for England for six. I married and left for Germany where I worked for three months before I came back to Sweden. I have uncles, aunts, cousins and friends who live and work in these countries. (Ismail)

A dream of returning back home

None of the interviewees have expressed plans or wishes to return to their 'home countries'. 'I don't want to move back to my home country. My opportunities aren't there, actually not in Sweden either. I want to move out in Europe or elsewhere in the World.' (Zlatko) The migrations they have experienced have given them an international and global perspective giving them an alternative in moving for work, education and housing.

> Sweden is a good country to live in, but I can see better chances for work and a good life abroad. I have nothing keeping me here apart from my parents, and they did the same thing once. They left their parents to survive and support themselves. (Soma)

If the adolescents do not wish to return to their home countries my interviews show that their parents' dreams of a return and, more symbolically, have never unpacked their suitcases. The 'suitcase syndrome' has been used earlier as a label of people in exile not wishing to integrate, but only waiting for the opportunity of going back, regardless of minimal chances of doing so.

> My father lives here but is very dissatisfied due to a wish of returning home to his country. He watches cable TV a lot and analyses and reads and observes, and this with money and rent and all that, has really worn his body. He only wants to go back home! (Mejra)

> I definitively get on here because I have lived for a long time, but my mum and dad want to return. We still have our house, but if we move there what shall we work with? That is not possible for them. (Zoran)

There are two tendencies in the youth migration pattern. First an international migration away from persecution and poverty in European and non-European nations towards security and safety in an exile country. Secondly a pattern of domestic migration in their new country characterised by urbanisation. A quite clear flow from the countryside and smallish towns, often refugee camps, to segregated areas in cities is visible.

The young people that have lived all or most of their lives in Sweden have moved a lot as well. None have stayed in the same place growing up. They have all moved in Sweden and in Malmö as children together with their parents and alone as young adults.

The migration patterns tend to be progressive, marked by many not wishing or being able to return to their home countries, but successful for none because they all end up in poor segregated areas.

The young immigrants in my study are not as geographically and nationally bound as those born and raised in Sweden. They are more open to move, particularly those without a defined nation, such as Kurds and Palestinians, and show a more instrumental and pragmatic view of nations (e.g. Benedict Anderson, 1993). Nations in focus are those good to live in, providing good education, work and somewhere to stay. At the same time they wish for a nation of their own, of Palestine or Kurdistan. They have lived in exile most of their lives and are trained in keep up cultural and religious values wherever they happen to be. It may be compared to how Jewish, Greek and Armenian groups despite being scattered far and wide have kept tight ethnical and emotional ties to their homeland.

Paradoxically it seems as when they have widened their international horizons and contacts, their free space has been delimited to quite small geographical areas.

Education

Low grades and unfinished schooling

The extensive migration and restarts have made the youth's schooling suffer. Most of them have low grades or incomplete certificates. Stephan has for example followed seven years in a Bosnian school before he came to Sweden as 16 years old. 'I was the only Muslim in the class, and one day I was not allowed to continue' (Stephan). When he came as a refugee to Sweden he had not been to school for two years. He started to study Swedish followed by upper secondary school, which he did not finish. 'It did not work out. We moved all the time. It was impossible to stay in a program, and now I am too old' (Stephan). He lacks a final exam from high school, has not fulfilled any upper secondary school program, and is thus unable to show his proof of an exam when applying for work.

Mohammed has finished high school and started several programs in upper secondary school, but never fulfilled them. 'I started primary school and first grade at Örtagårdsskolan and continued to sixth grade. Then I continued at Rosengårdsskolan for high school, grades seven to nine. I have not finished upper secondary school. I have moved around a lot.' (Mohammed).

Zoran tells me that his time in school was rough and that he changed schools several times to fulfil his studies. 'First I went to Örtagårdsskolan, from grades one to six, and I thought it went really well. Then I started at Rosengårdsskolan and was there for about one term, but my parents imagined there was too much trouble there and they moved me to Augustenborgsskolan.' (Zoran)

Sira had to repeat the fifth grade when she arrived. 'I came here when I was eleven years old and I had been to school in Lebanon. When I arrived I had to repeat fifth grade because I did not know Swedish. I followed a preparatory class for a year and then in a normal class. In seventh grade I moved to Rosengård, and then to upper secondary school and the social care program. I quit that and started to study fashion design instead.' (Sira)

Ismail started to cut class early and went along in gangs to steal and rob. He does not have any school leaving certificate. 'I have not finished upper secondary school. I have been placed in treatment for three years. I lived in Eslöv for six years and until sixth grade, but I was away a lot. Then I went to Rosengårdsskolan. I was sent back to sixth grade. To start from the beginning again, you know! It did not work out. Instead I started to be with gangs and fight and rob and other shit.' (Ismail)

Language barriers

A major factor to explain the their shortcomings in school is problems with the Swedish language, among themselves as well as their parents. Zoran is an example. He did not start school when he came to Sweden because of his problems with the language. 'It took more than a year until I started school. I didn't know any Swedish, it was only English for me. I am self taught in that. Most of it I have picked up when we fled and from TV, I learnt English, Swedish was to hard.' (Zoran) In Mohammed's case it had a direct impact on his possibilities of receiving information on studies and work. 'I never met with the student counsellor because I didn't know how to do that, neither did my parents. They didn't know what to say and were afraid of making fools of themselves. We just didn't worry about it.' (Mohammed)

The participation of several of my participants' parents in their children's school work and in communication with school staff was greatly hampered by their limited Swedish language skills. 'In our teacher-parent

meetings it was me or my siblings that told dad what the teacher said, or else the home language teacher was present.' (Istvan)

For those young people with more than their language skills as a disability, schooling become even more complicated. 'I have such problems with my reading. I just can't get it together. Writing is a bit better, but not reading. I have tried my best but it just won't go.' (Ismail)

Exposure, bullying and chaos

Nearly all the young people talked about troubles and hardships in school, that they have felt excluded and misunderstood. Carmen moved in her teen ages away from the poor city district for a wealthier one. She explains how she felt outside and bullied in her new school.

> When we moved I ended up in a fairly snobbish school in the city centre and I was not very appreciated since I came from a ghetto district. I had to take a lot because I stood out. I had no rich and correct Swedish parents. It was as if I came from Harlem in the US /.../ It wasn't really to look sexy or provocative as the girls had done in Rosengård. Rather there was a focus on high grades and flashy brands of clothes to fit in and be invited to parties by the right people. Malmö is a very segregated city. That's why it was quite a shock to move from Rosengårdsskolan to a "rich man's world". The contrast was so sharp that it is hard to describe. I was rather excluded and bullied and I felt bad for many years in school. (Carmen)

Many of them present a turbulent picture of compulsory school. 'It was total chaos in school. I'm surprised I learnt anything.' (Yasser)

> I felt pity for the teachers at school because they could barely give a lesson. The pupils threw things at each other, they shouted, they slammed the doors and ran in and out at will. They paid no respect to the teachers or anything. They fired fireworks in the corridors making us all have to leave the building. They kicked the lockers, jumped and scribbled on them. It was anarchy. (Sheila)

Yasser describes how many of the children and young people that he has been to school with have had big problems, and that the school lacked the resources and ambition to deal with them. 'At Rosengårdsskolan there were many immigrant kids with problems and the teachers were exhausted. They had no energy to meet each individual pupil, many of them

coming from war and chaos. They (*the kids*) have attitude problems. They fight a lot, they feel bad, they have problems at home. You end up in a strange situation between school, home and family.' (Yasser)

The importance of education

Despite the bad experiences of the respondents in school they believe school to be important. They are clearly aware of the necessity in Sweden of an education to achieve a good job and a position in the labour market.

> Education is important to get on in life. If you don't have an education chances are slim. My parents are stuck. They arrived here some 30-40 years ago from Yugoslavia and Greece and they thought only about work, work, work, but we, that are born here or arrived later know what education means. (Zana)

> If you don't study you have to do all the shitty work for the rest of your life, but if you have a good education you are your own master. You are mastering your own future and have possibilities of being someone. (Jannis)

Those interviewed that had been unemployed for longer periods have had the importance of education validated and it has improved their motivation for studies.

> It is very important with education, like when you are unemployed as I am. It is not possible to find even the simplest jobs because you need an education, you are not even allowed to walk along and learn by the trade, but you must have an education. (Hassan)

> I have been unemployed and tried dirty jobs. It makes me motivated to study now. It is important with education. It is a pity that there are so few trades where you are able to work even without an education. Today you have to know what you want to do in life already when you are fifteen. Especially with my parents generation in mind, they found jobs and they learned to work while there. We do not have the same opportunity which is a pity. (Winnie)

Istvan finished school in ninth grade without a complete certificate. He states bluntly that with no education there are no good jobs. 'I have not finished school. Yeah! May as well to take a shitty job, clean, polish shoes

instead. No schooling, this is the result.' (Istvan) They are also conscious about that they are not in the wrong, but that the causes for them not getting a job lay outside their control.

> The current Swedish society rests on service and information services. It is not as much factory and tradesman work around just top be done by hands. It is more brainwork, then it is important with an education. (Gloria)

> Education is important. Earlier it was an industrial society. It is not any longer. Education is needed. It is the Swedes that educate themselves and make career and get the jobs. It is us, second class citizens that have to take on the shitty jobs. (Ahmed)

Work and income

Limited schooling and lack of a certificate from high school and upper secondary school have in addition to insufficient language skills led to a particularly difficult situation for finding employment in a shrinking labour market for unskilled labour.(Social rapport 2002, 2006)

'All are unemployed'

All my respondents were unemployed when I made my study. None of them had had a permanent position. They support themselves through occasional jobs, informal jobs, unemployment benefits and social assistance. Most of them live in a vicious circle of periods of unemployment, training and project positions, occasional jobs, and studies. Soma, who is 21 years old, has only had odd jobs since she left upper secondary school. She has worked as a waitress, in a warehouse and as a purchaser. All her positions have been time limited as substitutes, whereas the longest lasted for six months. All except one, which was organised through the labour market office, she has arranged herself. Many of the young people went straight into unemployment after school. 'I didn't know how to do. How to fill in an application and so forth. It isn't easy to leave school, where you have lived a protected life, and be thrown into reality and apply for work.' (Hassan)

> When I finished upper secondary school I was unemployed and started to look for work without any success. I visited the labour market office

> and the social services and enrolled and started "datortek" (computer centre) and then I was unemployed again and then I had a trainee period in a project. (Carmen)

> When I finished school after three years it was time to work but there were no jobs, only training. I didn't want to do practice. My supervisor sent me to "datortek" for four months. It was really boring. Everyone there was adults but me. (Sira)

Gloria has finished upper secondary school. Since then she has mixed adult education (Komvux), university studies and labour market practice. 'I had a trainee position last autumn, and before that I had been to another one, and before that I had been unemployed for quite a while, so I felt that it was time to do some studies again, but absolutely not "Komvux" again.' (Gloria)

> I have been to a course for unemployed, but it didn't make any difference. I then started university studies for a semester, and now I am unemployed again, but I shall start a new program here in Malmö. (Jannis)

It is not just the young themselves that are unemployed. Most commonly all their friends, parents, siblings, and other relatives are unemployed too.

> My dad is unemployed and has never had a real job, my mum has worked occasionally as a cleaner and in home services but is at this moment unemployed. My sisters are unemployed. Most people I know are unemployed. (Mejra)

> Almost all of my friends are unemployed except those in school. There are no jobs. When my parents can't get a real job how should I be able to? (Ahmed)

Sira tells me about her mother. 'She has studied and improved her grades to find a job, and then she realises that she can't. She has applied for a lot of positions without getting one.' (Sira)

'I take any job!'

It is with a feeling close to desperation in the hunt for a job that many of the respondents are prepared to take on any position offered to them. 'I

take any job as long as I get one. I like challenges and to me all jobs are okay now.' (Sheila)

> They can't even give me a temporary position those that are there to help me. Me and my mates become tired and went around shops and asked for a job or some training, yes anything. They said, sorry, we have none. (Soma)

> I don't think there is a job offer I would decline today. You can't really choose but have to accept what's there. (Zlatko)

An informal economy, exploitation and unsafe working conditions

In their desperate hunt to support themselves they are prepared to take any position, even in the informal market. Many of those interviewed could consider working informally, but the majority had problems in justifying it since 'it is illegal and you have no rights'. There was no difference between boys and girls in their view of informal jobs, but there was one between those born in Sweden and those that had immigrated. Those born in Sweden were more open to taking on an informal position. Better education and more working life experience among the group increased the negative attitude towards informal economy jobs, but the differences were small. The view of informal positions did not follow eventual experience of holding such a position.

Sheila, Stephan, Zana, Mohammed and Istvan are directly opposed to informal jobs and none of them have ever had one. 'I will never take an informal job. If you work illegally and something happens you get nothing. You have no insurance, nothing.' (Zana) 'I have never worked illegally. To me that wouldn't be good.' (Stephan)

> I really dislike informal jobs because you are more or less used, and you get less paid. Informal jobs benefit no one. Society gets nothing. Neither will the employer, because a worker can leave whenever. (Sheila)

> No, it is not good. You have no insurances. If something happens you get nothing. What to do? You have to wish for not getting hurt and disabled for the rest of your life. No! (Mohammed)

> I believe you shouldn't work illegally at all. You aren't sure of anything. If you hurt yourself you've only yourself to blame. Another thing is that it's illegal, you've to pay tax on what you earn, and you have no connection to the unions. I principal they can do whatever, and you have no say. I've never done it and will never do. (Istvan)

Some of the others in the study were very negative towards informal positions as well, but regarded themselves forced to accept them if offered. Soma, as an example, does not approve of working informally. She is conscious of what risks there are involved and try to keep away, but if she runs into financial troubles she does. 'I don't think you should. I'm totally against it as far as it is possible to avoid. However, if you've serious financial problems I think it's okay for a short while and then stop.' (Soma)

Slatko gives a similar description. Despite being clear about risks involved and that it is against his moral principles, he holds informal positions. 'You have no insurance, no unemployment benefits, you can't contact the unions, and you're unable to use the job as a merit. You pay no tax. I feel as if it's theft. You rob society of a lot. I've tried to keep away, but it isn't possible.' (Slatko)

The other youth are not as negative and would accept an informal position if they were unable to find a real job and in need of money.

> I've worked illegally some, because when in a situation being desperate and the money from social welfare isn't much. You want to be able to do things. Then you try other ways. I apply for jobs four days a week, but of course I take on an illegal job if there's a chance, I do, but it is just for the money. Actually I don't know anyone saying no to an illegal job. When I've no money there are no options. (Gloria)

> No, I haven't worked illegally, but many do. It's good because it is a pity for those who won't get a real job. They approach and ask someone, 'I want a real job', but don't get. Then it's good that they find an illegal job. It's better than getting money from social welfare. (Sira)

Hassan and Yasser have no real moral objections towards working informally. On the other hand they are well aware of the advantages and disadvantages involved.

> I've worked illegally. I've worked legally. Why work illegally? To many it's all taxes you've to pay and you don't earn much more in the cash

register at Konsum. I'd prefer to work legally, of course. Not because illegal jobs are bad or illegal, but because you've times, rights, vacations and a set wage. You can negotiate and agree in a totally different manner than when working illegally. Then it is good socially to be able to say that I've this job at this company. But if you work illegally you can't say that you work there. (Hassan)

I've worked illegally. It has its pros and cons. You get your money instantly. You don't need to wait a month. But if you happen to break an arm or your neck the boss will deny that you've worked there. I've worked illegally but in the long run it is stupid to rely on the informal market. (Yasser)

'We all live on social welfare'

All of those interviewed are, or have been, living on social assistance. Soma supported herself on occasional jobs mixed with social assistance for three years. Soma has been unemployed for eight months at the time of the interview. She lifts social assistance, so is her mother.

Mejra speaks Swedish poorly, is married to a cousin, and lives in an extended family without much contact with the Swedish society. Her mother and father are both unemployed and receives social assistance. Her husband studies Swedish and also receives social assistance. 'Everyone is in school and survive on social assistance', Mejra says.

Sira has lived on social assistance as well. She has mixed it with different types of unemployment benefits for a long time. Her father is also on benefits. 'Dad lives alone and on social assistance. He has done so for nearly 30 years. I don't think that's much of a life.' (Sira)

Those interviewed are all unemployed, and had been so for a long while. No one accepts their situation but all want to work. Several are so eager to get a job that they would accept any position to lift them out of unemployment and welfare dependency. For many unemployment is close to normal life since they live in an environment characterised by high unemployment where family and friends are all out of work.

The lack of work pushes them into education and unemployment projects that they often understand as meaningless and uninteresting and not leading to a job. Their stories show that they have often been in more than one labour market project alternated with education, trainee positions and

social assistance. This is what Lena Schröder (2003) labels 'the vicious circle'.

The lack of work also leads the young people into informal market jobs, which the majority of them are opposed to, but, as they say, to survive it is not possible to decline an offer regardless if they want or not. Their exposed position and poverty make them see no choice.

'No one wants to live of benefits'

Everyone wants a job or an education to be able to support them. No one wants to be dependent on social assistance or other benefits.

> I've lived on social assistance in turns but all the time worked hard to get out of it. I've managed to get trainee positions or I've studied because I refuse to unemployed more than six months and live on welfare. (Carmen)

> I don't want to sit here and live on welfare so I applied to university, and then I've studied there for a year and now I'm unemployed and on welfare again. I want a job and not live on assistance. (Jannis)

> It's good to be able to visit the social welfare office and receive assistance when you can't get a job. But I dislike as much every time I go there. I want to earn my own money. (Istvan)

Shame and guilt

The lack of employment makes them dependent on social transfers in early years. They do not want it and the position promotes feelings of shame and guilt. This is the case despite that benefit dependency and unemployment is the norm in their social network. Many of them explain how it is to be unemployed and dependent on transfers. 'I receive money from an activity guarantee and when I was in a trainee position I received social assistance as well. Still I feel as a burden to society, since I don't make my own money.' (Gloria)

> I'm not happy to live on social assistance. I don't want to, it lowers my self-esteem and I feel as a parasite, sure I do. (Mohammed)

> Social assistance is not good. You don't feel well by being dependent. You don't feel free and independent. (Carmen)

Integration

The young respondents' incomplete education and lack of work experience make them less coveted in the labour market. They have to support themselves through whatever job they can get. In desperation many of them are prepared to work informally. None of them wish to live on social assistance and feel, as they say, the shame and guilt it involves. To be excluded from higher education and not demanded as part of the labour force means, to the young people in the study, an exclusion from two main arenas for integration in society. Unfortunately they are not very active in other arenas providing chances for integration.

The majority of the youth expressed a wish to be integrated in the Swedish society and establish themselves through work and family, but some would like to return to their home nation or migrate somewhere else. 'I'm in Sweden, I'm a Palestinian. I don't say this is my country and that I'll stay. That's not the case. Okay, I live in Sweden, it isn't my nation and in the end I'll go back to mine.' (Yasser)

> My future isn't here, not in my home country either. I want to experience Europe and the world and find a good place to live in. (Ahmed)

Many relate differences between themselves and their families in the view of their new home nation Sweden, and how this blocks their integration. 'I've not the possibility of living the life I want in Sweden. It isn't just the fault of Sweden and the Swedes. It is as much the fault of my parents and our cultures not letting me live the same way as Swedish girls.' (Sheila)

> I tried to make her understand that she's in another culture and that they have to adapt to it. I say to mum I think as a Swede, I think as a European. I don't want to marry when I'm thirteen. I can't imagine someone deciding for me. For her it was acceptable but for me it isn't. It is hard for them to understand. It feels as if you betray them, betray yourself and your country, but this is my country now. (Soma)

Asking the question if they feel part of the Swedish society the most common answer is prompt no. When they get a chance to develop their answers a more subtle picture evolves. 'No, I wouldn't say that. I don't feel a

part of it, but not directly opposed to it either. It isn't easy to blend into Swedish society.' (Stephan)

> I'm not particularly part of the Swedish society, but compared to my parents I am. You need to know the language and have a job to be part of Swedish society. (Zana)

> There isn't anything wrong with the Swedes or Sweden, but they don't really understand that you want to enter and give a hand. They only display that can do it on their own. I've lived in many countries without feeling excluded. There has never been any racism. Then I arrive to Sweden and quickly the feeling of being an outsider appears. (Ismail)

Discrimination and exclusion

The interviews show that many feel excluded and discriminated against. 'You should treat everybody fairly and with respect, but that isn't how they treat me.' (Soma)

> I expected to be somewhat unfairly treated, but I was treated very unfairly. It became as I expected, even though I'd hoped for something else. (Hassan)

Zana explains how she experienced being discriminated against when she applied for a trainee position. 'It's hard to get a job when your name isn't Pettersson or Svensson or another Swedish name. I've experienced that myself applying as a trainee. You ring and ask if they have trainee positions and they all answer "Sorry, but we already have a trainee".' (Zana)

Mohammed describes it like this; 'I've never had a country which I can call my own. I'm Iraqi and Kurd. I adapt all the time. I can live where ever. To me it doesn't matter as long as society accepts me. I'm a lost treasure so to say. I've a lot of knowledge, I can learn a lot. I can offer society a great deal. But society doesn't take me on. That's a pity.' (Mohammed)

Winnie says this about the treatment of young immigrants; 'Many young immigrants I know only sit put and watch TV. You get nothing out of that. You don't study or work or anything. It makes you depressed, feeling useless, unsuccessful. Then you have to get rid of the feeling, because I know how it is when you aren't active and doing things. When I don't I don't feel well.' (Winnie)

Zoran reckons that apathy and destructivity follows young people's lack of activity and recognition. 'It's worse among young immigrant kids. They vandalise buses, they sabotage and destroy. They call the bus drivers' loads of things. These are young people not being a part of society.' (Zoran)

Identity and self image

Despite exclusion and marginal positions many of the young people feel strongly that they belong in Sweden, and they feel homesick when abroad.

Notwithstanding the opportunities Ismail's wide social network provides him with contacts around the world, he feels more at home and chooses to stay in Sweden. 'It didn't work out so well. I didn't want the system there, I missed Sweden. I feel as if I belong here. Sometimes I feel as a Swede, sometimes as a foreigner. Foreigners don't always see me as a foreigner and Swedes don't always see me as a foreigner or a Swede. Thus I float around somewhere in the middle.' (Istvan)

> I came from my country when I was young and the memories aren't that nice so I feel that I belong here. When I travel somewhere else it is Sweden and not Africa I miss. (Soma)

Discussion

As mentioned earlier the four empirical categories derived are; migration patterns, education, work and income, and integration.

Being a refugee as well as their extensive migration has meant that the young immigrants and their families have had problems in integrating in the cultures and nations where they stay.

When the young respondents that have immigrated to Sweden talk about their global networks and relations they do it naturally and with confidence, something those born in Sweden do not. When the interviews turned to subjects such as moving patterns, cultures and countries of origin, those who immigrated bring a global perspective with references to different nations and places in Europe and the rest of the world. It is nothing strange or a problem to them but they relate to it as natural in their lives, it is something that has invoked hardships and troubles but also given them new languages, new knowledge and experiences. In situations

where they see possibilities and prosperity, their parents see obstacles and barriers.

The international and global perspective of the young people does not correspond to their parents' view of their own exile. This difference leads to conflict. This conflict is created by the wedge of segregation and the clash between the values and norms of different cultures that permeate views on marriage, sexuality, drugs and religion. This can be seen as a social and structural exclusion that filters back into the socialisation process of the family.

That the parents in their 'exile' have found it difficult to integrate and been locked into segregated and marginalised housing estates is understandable in a structural analysis. But the situation of young people, or young adults, that despite a global view and a large network has not integrated is more surprising. Is it temporary? Does time work in favour of them, or are there other factors causing their exclusion?

One factor behind their exclusion is shortcomings in education. Incomplete studies and certificates have led to exclusion from higher education, and jobs requiring this. Their chances for integration through education are thus limited. The process has led to more limited Swedish language skills.

Youth migration, inadequate education and language skills have also lead to problems in claiming a position in a shrinking labour market for unskilled labour and thus been excluded from work and incomes. All those interviewed have been unemployed for lengthy periods. They have mixed unemployment with traineeships and education in a circular process, what Lena Schröder (1997) called "the vicious circle. In desperation for work, most of them are prepared to take any position, even informal ones in the informal market. In spite of their vulnerable position a majority of them are opposed to working in the informal market. In this respect they differ from other Swedes. In a survey conducted by Göteborgsposten and Sifo every third Swede was positive to informal market jobs, this attitude was particularly prevalent among younger men.[5] My study shows that those with the least opportunities of finding a job and being able to support themselves are most willing to take an informal position.

All the young people in my study are unemployed and dependent on different forms of benefits to survive. They have all lived from time to time on social assistance, and so have their parents. Both unemployment and a dependency on social transfers may be seen as normal to them, how-

ever unpleasant it is. They want to work and support themselves, so intensely that they are actually prepared to accept almost anything in order to be able to escape the shame and guilt connected to welfare dependency (Jönsson, 2004).

Their troubles in school, unemployment and low income have led to limited opportunities to participate in social and political life. Many of them feel discriminated and treated as a second class citizen. On a direct question regarding their participation in society more than half answered no. This affects their self image and identity. Many of them conveyed low self-esteem and a split picture of who they are and to what nation they belong.

To be able to understand the exclusion of the young people in my study a few perspectives from some different theoretical schools are used.

Social exclusion as a structure

To understand the exclusion of young people it is possible to refer to structural theory, e.g. historical materialism. It helps to explain how economical and material factors in for example education and labour markets lead to the exclusion of young people. To reconnect to chapter two of this volume it is possible to see how massive economic changes, particularly over the last two or three decades, at international, national and regional levels, the concomitant intensification of competitive conditions and the consequent restructuring of social and political institutions have affected the situation of young people. The authors refer to Mollenkopf, Castells, Marcuse, Davis and others to show that it always comes back to economic factors causing increased polarisation and exclusion of young people.

The stories from the respondents highlights such structural exclusion, or to institutional exclusion which is another label (Kronauer 1997, Ålund 1999, Wacquant 2004). The disadvantage of such an explanation is that its deterministic vein has a tendency of being static and categorical.

Social exclusion as a process

Another way of viewing the exclusion of young people is by reference to a process where not only the material aspects are considered but also time. An advantage is its more dynamic nature compared to structural explanations and that it allows for perspectives with agents able to make a difference, in this study the efforts of the young people themselves. In such a

perspective the migration patterns lead to lock-in effects in poor and segregated housing estates. The migration and their marginal positions contribute to dropping out from school, incomplete school certificates and low Swedish language skills, which in turn restricts their possibilities of higher education. Thus they are directed towards lower skill jobs in a labour market not able to offer any, thus, producing a welfare dependency scenario.

To view the exclusion of young people from economic, social, cultural and political spheres, as well as their inclusion in certain geographical areas, cultural patterns and poverty, as a process requires both. The one process is not possible to understand without reference to the other. Social exclusion is not just a function of societal changes, but as much one of change where the individual may be followed, like the youth in my study, in a lifelong process of exclusion and inclusion producing evidence of structural inequalities through class barriers and marginalisation.

Another advantage by viewing exclusion as a process is that it does not fix the explanation to an either/or situation, but rather views exclusion as a dynamic process. The young people may enter and exit the exclusion over time, in different arenas and contexts.

Social exclusion as multi-dimensional and cumulative

In summary we can witness the exclusion exhibited in the stories of the young people as a multidimensional cumulative enclosure process from a number of areas, spheres and systems. Kronauer (1997) refers to six dimensions of social exclusion that fit the young people of my study well. 1/ *Exclusion from the labour market*. This is a dimension to which all respondents are well established. 2/ *Economic exclusion*. In this dimension all are involved due to their dependency on social assistance. 3/ C*ultural exclusion*. They all live in estates with many immigrants of different ethnical, language and cultural backgrounds. Dominant Swedish cultural and social values will not be established very easily. Several studies (Sernhede, 1996; Ålund, 1997) have shown how young people develop a culture and a language of their own. 4/ *Exclusion by isolation*. This dimension is fulfilled as a consequence of the others, and 5/ S*patial exclusion* is confirmed by position in segregated housing estates. It appears to be a situation of exclusion in space, but also an opportunity of including new global 'rooms'. Zygmunt Bauman (2000) refers to dominant stratification processes favouring those that are mobile but at the same time locking others in enclaves and

in neighbourhoods hard to leave. In these areas nationalism and even fundamentalism is commonly rooted. Kronauer's sixth dimension, *institutional exclusion*, has been discussed earlier.

In my study I have discussed two possible ways of analysing and understanding the social exclusion of young people. Are they categorical? Does a structural perspective require that a process perspective is neglected and vice versa? A way of solving this incongruity is by using a semi-structural model of explanation, as Kronauer (1997) does, and view the young as an underclass in line with Marxian terminology and analysis, and the actual exclusion as a process. Then it is possible to view their economic and material exclusion as structurally determined, and their ways of moving in and out of the position as a process.

I will argue that social inclusion and exclusion must be understood as processes that change over time. The process is relational, i.e. it can only appear when people meet. Those excluded are not so in an absolute sense, making terms as 'social exclusion' a problematic one. Outsiders always have connections to others and with society. Thus the established and outsiders live in a symbiotic relationship where its figuration of power and dependency structures is guided by interaction and social structures.

Finally it is important to point out that in the current debate a number of terms are used to describe the positions of different groups and individuals, e.g. deviation, marginalisation, segregation, integration, inclusion and exclusion. The terminology aids us in giving everyday life a manageable structure and meaning, but works also as a tool of stigma and to keep large groups outside society, not least in the research agenda. By using the terminology as a structuring device and as analytical categories to describe and understand processes of exclusion we add, although not purposely, to the formulation of the boundaries of exclusion.

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1 The project on which this chapter is based was financed by Swedish Council for Working Life and Social Research (FAS).

2 Malmö statistik (http://www.malmo.se/faktaommalmopolitik/statistik) provides statistics for the local area of Malmö.

3 Länsarbetsnämnden, (2005), provides continuous updates about the labour market in the region: "Skånes arbetsmarknad" http://www.ams.se/Go.aspx?a=43148

4 DN (2006) "Osynliga partiet hotar Webbhotell-grundare", Dagens Nyheter 2006-08-25

5 GP (2006) "Svarta jobb allt mer accepterat", Göteborgsposten 2006-02-07.

FOUR

Vocational education and social exclusion among youth

Jonas Olofsson[1]

This book deals with different aspects of social exclusion. All contributing authors share a common view on the meaning attached to social exclusion: It has to be seen and understood in a dynamic perspective, not as a static condition. Furthermore, social exclusion has many different causes and characteristics. It is seldom the case that exclusion can be attributed to a single cause. The material terms of exclusion, for example in connection to financial hardship, is not the sole form of exclusion. We also have to consider other forms of difficulties, both of a subjective and objective nature.

But there is no question regarding the importance of labour market integration as a key to individual welfare and social inclusion. In this chapter I deal with questions concerning exclusion that are linked to problems and obstacles in connection to the transition from school to work. It is well known that this process has been prolonged and much tougher for certain groups during later decades, especially compared to the situation in the 1950s and 60s. The problems youth and young adults face in trying to establish themselves in the labour market are often contributed to the new information intensive economy, the ICT-revolution[2] and changing work organisations. There is a common understanding that growing demands connected to knowledge and qualifications have made the transition to stable work positions much harder for youth in general and low-educated youth in particular.

In this chapter I discuss exclusion among youth and young adults from a special point of view. International comparisons show that the general picture of growing hardship for youth moving from education to work still holds, but at the same time it is easy to recognise big differences be-

tween countries. I discuss in what way these differences can be linked to differences in educational models and especially the extent and organisation of vocational education at upper secondary level.

The point of departure in this chapter is, therefore, that the forces behind exclusion dynamics have to be seen in the light of institutional differences between countries. Not merely connected to differences in social policies but to differences in vocational training systems as well.

Background

Most countries in Western Europe have experienced rising unemployment and inactivity among youth and young adults during the latest two decades. At the same time, the fraction of youth entering post-secondary education has risen sharply. This is part of a picture in which those with lower educational skills find it harder to gain a foothold in the labour market. To this picture we should also add reduced youth income in comparison to middle-aged income, widening income differences within the age group, heavier dependence on social security and growing psychological health problem (ILO, 1998; O'Higgins, 2001).

Even if Sweden is well known for its ambitious labour market policy, it does not constitute any exception to this rather gloomy picture. Most countries in Western Europe have since the late 1970s found themselves trapped in high unemployment. What made Sweden different was that both unemployment and inactivity remained rather low until the beginning of the 1990s (Schober-Brinkmann & Wadensjö, 1991).

Questions about the causes and effects of growing difficulties for those with low education have generated considerable research interest in Europe as well as in the U.S. Several explanations have been put forward. First, many analysts have pointed to a demand for higher qualifications, and the loss of low skilled entry jobs, as a result of new technology and new work place organisations connected to high quality production (Juhn, 1999; Autor, Katz & Kreuger, 1998). Second, others have stressed the importance of growing competition from low wage countries in Eastern Europe, Asia, etc. This hardened competition should consequently have swept away a lot of those jobs that previously functioned as well paid stepping stones to the labour market for young people without higher education (Heinz, 1999; Crouch, Finegold & Sako, 2000). Third, some analysts point to changes in the institutional environment and industrial relations,

for example weakened unions, a stronger market ideology and – as a consequence – fewer political and educational measures to make the transition from school to work easier (Machin & van Reenen, 1998).

In this chapter I relate the worsened situation for the low educated in general, and youth in particular, to two institutional factors: a changed organisation of vocational education in upper secondary schooling and changes in labour market policy, where changes in vocational education are understood as the cause and changes in labour market policy as the effect of rising obstacles for the low educated. Of course, there are several other factors that have to be considered in order to obtain the full picture, but reforms in the upper secondary school system as well as in labour market policy are of great interest as they can be understood as part of broader changes in the traditional Swedish labour market model (Studies of changes in the Swedish model can also be seen as part of a wider research interest concerning the effectiveness of competing institutional models of capitalism (Baker, Glyn, Howell & Schmitt, 2002; Finegold & Soskice, 1988; Thelen, 2001 & 2003).

I argue that changes in schooling are an important factor behind increasing social marginalisation and income dispersion. My focus will primarily be on ages between 20 and 24.[3] Changes in upper secondary schooling must also be valued in connection to the supply of youth measures connected to labour market policy. Since the beginning of the 1990s, there has been a huge increase of participants in programs directed to youth. This can of course be seen as a direct effect of rising unemployment and increasing troubles for those with unfinished upper secondary education. However, we can also trace changes in labour market policy to broader institutional transformations in the Swedish labour market model. I will first and foremost analyse these changes as an expression of stronger segmentation forces.

The outline of the chapter is as follows. In a first section I discuss changes in the general labour market conditions in Sweden, with special reference to conditions for youth. Thereafter, in a second section, I describe recent changes in the Swedish school system and relate the upper secondary system in Sweden to education models in other countries. I also use some data to show the importance of education at upper secondary level – and especially of vocationally oriented education – from a social point of view. In the third section I describe and analyse some of the recent changes in labour market policy in Sweden. I argue that several of

these changes can be connected to a changed school system and the worsened conditions for young adults without completed upper secondary education. Finally, in the fourth and last section, I try to bind the loose ends together and ask of whether changes in upper secondary school and labour market policy can be seen as expressions of problems specific to Swedish and other regulated labour market regimes.

Changed conditions in labour market and education

Before the 1990s the unemployment rate among youth, and for the labour force in general, was very low, even if, as in most countries it was higher for youth than for adults. In 2006 the unemployment rate for young adults between 20 and 24 had risen to around 20 percent from 5 percent in 1990. For the labour force in general the corresponding figure was just above 5 percent in 2006. Unemployment affects all social and educational groups. In the first years of the 2000s growing unemployment among young people with higher-level education has raised much attention. But there is still a clear pattern of social selection: individuals with low education and a working class background, as well as ethnic minority groups, are generally over represented among the unemployed (see p. 93 for examples).

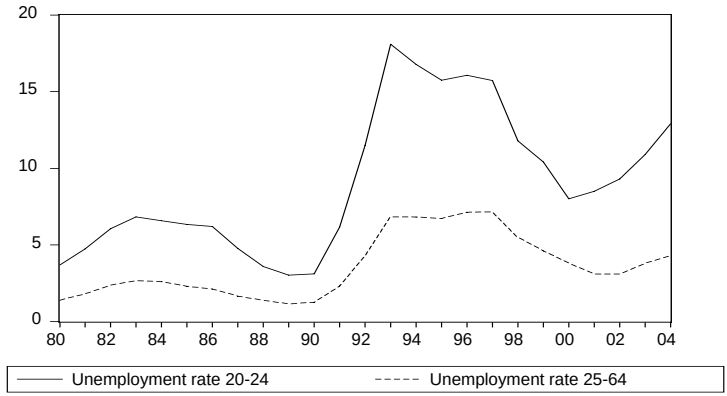
This, however, is not the whole picture. To the numbers of open unemployment we should add all unemployed engaged in labour market programs. In the first quarter of 2005 4 percent of the population in the ages between 18 and 24 was engaged in different programs (according to the Swedish National Labour Market Administration).[4] The participation rates in labour market programs have been rising since 2001 as a result of the efforts to lower an upward trend in long-term unemployment. Last year the public expenditures on active youth measures amounted to 10 percent of total expenditure on labour market programs. Total public expenditures on active measures have fluctuated between 1.5 and 2 percent of GDP.

Besides unemployment more and more attention has been given to inactivity – that is a group outside both the labour force and education. A recent public investigation showed that around 4-5 percent of the population between 20 and 24 belongs to this group (SOU 2003:92). There is also a growing amount of research showing that inactivity must be seen as a social problem and not – as is sometimes suggested – as an expression of

new post-modern life styles. Individuals lacking the economical, cultural and educational backgrounds that open networks and facilitate social wellbeing are over represented (Franzén & Kassmann, 2006). This means that young adults originating from low income and low educational families dominate the group. Immigrants born outside Europe are over represented among the inactive as well as those youngsters who have failed to finish upper secondary school.

The fluctuations in unemployment for youth are clearly related to fluctuations in unemployment for the labour force in general. And there is at the same time a connection between fluctuations in unemployment and variations in economic growth.

Figure 1. Unemployment rates (percent of the labour force) for those between 20-24 and 25-64 years, 1980 to 2004.



Source: Statistics Sweden. Labour force investigations. Yearly averages.

Of course, in a historical perspective structural and institutional factors are of higher importance than short-term fluctuations in demand, if we want to explain the deeper forces behind changes in labour market conditions (Schön, 2000). The early 1990s was a period characterised by profound transformation in the Swedish economy. At the same time economic policy went through changes in order to adapt to demands for price stability and for lower public deficits in the Maastricht treaty. A stronger focus on macroeconomic stability may, at least temporarily, have deepened the crisis (Wadensjö, 1997). The economic crises during the first half of the

1990s was in fact the severest recession experienced in Sweden since the 1930s, resulting in exploding unemployment and difficulties financing public welfare systems. As will be discussed in more detail shortly, youth was more affected by the crisis than any other age group.

Furthermore, changes in schooling are also connected to the transformation patterns of the 1990s – affecting both demand and supply for labour. The expansion of the education system has prolonged the transition from school to work. Those who fail to complete the three years in upper secondary schools meet great difficulties, partly because of stigmatisation and partly because the volume of well paid low skill-jobs has decreased during the last 15 years. As can be inferred from the job queue model, when the general level of demand for labour decreases, people with higher educational qualifications have to accept jobs that requires less formal skills, and this results in even more difficulties for those without secondary education. There may also be a rising demand for new social and cultural competencies as a result of changed working organisations and more service, sale and information related jobs. These developments may have been unfavourable for newly arrived immigrants lacking the language and cultural skills that is sometimes considered to be of the utmost importance today (Lundh & Ohlsson, 1994).

More difficult transition patterns

In recent years the prerequisites for the transition from school to work have been more difficult (Ryan, 2001; Shawit & Müller, 1998; Wadensjö 1997). With growing unemployment there has been an accompanying rise in long-term unemployment. Traditionally unemployment among youth has been characterised by short spells out of work – and has often been accepted as a natural expression of job shopping. But this view must be questioned when we know that around 40 percent of the unemployed youth in the OECD area in the second part of the 1990s were long-term unemployed (OECD 1999). A figure that can be compared to 50 percent among the middle aged and older populations to which the youth group has come clearly closer.

The fraction of youth and young adults with very low income has also increased in most countries. One major explanation is the general rise in educational participation. But this is not the only explanation. In Sweden the age related wage profile has taken a negative turn for youth (Börjeson, 2001). This means that youth today, compared to the situation two or

three decades ago, get relatively lower wages. Again, it is obvious that especially those without completed education at upper secondary level have been hardest hit by this negative income trend (Olofsson, Stanfors & Östh, 2003). From this it follows that the income gap amongst youth has widened.

The picture has been the same in most other comparable countries. In the United States, just to mention one example, the earnings development for youth with a high school degree has been very weak compared to youth with a college and university degree (Freeman, 1999; Freeman & Schettkatt, 2000). But youth without even a high school degree, 'drop-outs', have been those hardest hit. People with only comprehensive schooling get a relative wage comparable to high school educated. This is only half of the relative wage that those who left school without a high school degree 30 years ago received. These conditions can be seen as rather puzzling, not least because several economic and demographic trends during the 1980s and 1990s were – or at least could be expected to be – favourable for youth. First, the share of youth in the total population decreased in most industrialised counties. Second, structural transformations in the economy stimulated growth in labour intensive and service related occupations. Third, new technology could have benefited youth with an updated education and good language and communication skills.

Social conditions for young adults in Sweden

More precisely then, what can be said about the social conditions for young adults in Sweden? The crisis at the beginning of the 1990s affected every age group, but the consequences were – as pointed out before – especially severe for young people. The labour market participation rate fell dramatically. The employment ratio among young adults between 20 and 24 fell from 80 percent in 1980 to less than 60 percent after 1990. As can be seen in figure 2 below, there has not been any upward shift in the employment rate since the early 1990s.

One consequence of the decreased employment was a sharp rise in welfare receipt. In the age group between 18 and 24 the number of welfare recipients doubled during the 1990s (Salonen, 2000). The number was much higher among young adults than in the population as a whole. In the late 1990s the ratio dropped somewhat, and in the beginning of the 2000s just over 10 percent of the households in the ages between 20 and 24 were regularly receiving welfare.

Figure 2. Employment rates in Sweden for those aged between 20-24 and 25-64, 1980 to 2004.

Source: Statistics Sweden. Labour force investigations. Yearly averages.

As pointed out before, the falling numbers of employed was not only an effect of rising unemployment but also of a growing volume of post-secondary students. The fraction of students in the ages between 20 and 24 grew somewhat in the 1980s, and then more than doubled in the 1990s. Changes in the fraction of students among young adults are positively correlated to changes in unemployment figures. This is even more pronounced if the time period is streched to include the 1960s and 1970s as in figure 3 and 4 below.

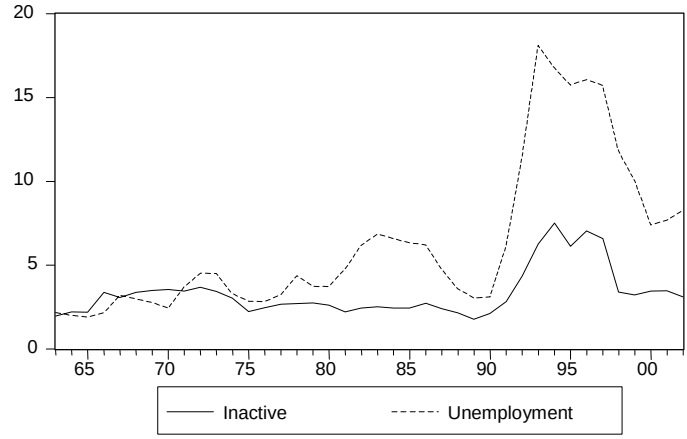
The growing numbers of people outside both the labour force and schools constitute another element in the picture of the 1990s, those groups most clearly illustrating an exclusion process. The change in the share of inactive, as a fraction of the whole population, can be seen in figure 4 below. In this group of inactive are handicapped, people doing their military duty, domestic workers, etcetera not included. We only count those individuals outside the labour force and educational system without obvious reason for being inactive (Ds 2002:30). There is a positive correlation between the yearly changes in unemployment and the yearly changes in the inactivity rate.

Figure 3. Students and unemployed as fractions (in percent) of the population and the labour force, ages between 20 and 24, 1963 to 2002.

Source: Statistics Sweden. Labour force investigations. Yearly averages.

As has been pointed out before, people without education at upper secondary level are overrepresented among the unemployed and inactive. In the Swedish case this is especially problematic, since the fraction of young people around or just over 20 years of age who have not completed upper secondary school, has risen sharply during last years. Almost 100 percent of the pupils leaving comprehensive 9-year school continue to upper secondary school. Among those between 20 and 21, the fraction without completed upper secondary education nearly doubled between 1995 and 2000. Today 20 percent lack diplomas from upper secondary schools.

Figure 4. The share of people outside the labour force and education (excluding conscripts, handicapped, domestic workers, etc) and the unemployment rate (as a percentage of the labour force) in ages between 20 and 24, 1963 to 2002.



Source: Statistics Sweden. Labour force investigations. Yearly averages.

With this overview of the labour market and social conditions as a background, we now have to discuss changes in schooling in more detail, in order to find answers to our questions about the upper secondary school system and its impact on social conditions.

Changes within the Swedish educational system

During the 1990s there were several fundamental changes in the Swedish upper secondary school system. In 1992 a parliamentary decision made it possible for parents and pupils to choose freely between schools, and at the same time forced local municipalities to support independent private schools. These decisions can be seen as a kind of turning point in Swedish educational policy as market forces were allowed to influence schooling at secondary level. A long tradition of centralised state regulation was abandoned. The dissolution of the Central School Board (Skolöverstyrelsen) and the Regional School Boards (länsskolnämnderna), as well as the liquidation of the earmarked state payment to the municipalities, in favour of

increasing local economic and political independence, were other signs of loosening state control.

Together with a greater local impact on the organisation of upper secondary education, which made schools and educational courses much less standardised than before, a parliamentary decision in 1991 meant that the organisation of streams, that originated from the setup of an integrated school system in at secondary level in the early 1970s, was abandoned (Olofsson, 2005). Until the midst of the 1990s Swedish upper secondary schools had several educational streams with a rather distinct vocational orientation. After the reform the vocational streams were transformed into broader programs with less pronounced connection to working life. At the same time the study period was extended from two to three years. The basic motive for this reform was that even vocational streams should offer general competence for entering higher education. This was seen as necessary in order to meet new and increasing demands on qualifications and mobility.

It is important to note that Sweden lacks those traditions connected to apprenticeships that can be found in other nearby European countries, for example Denmark and Germany. Nearly all organised vocational training has – at least since the 1950s – been organised in public schools. Vocational education has been a public responsibility, and involvements from companies and social partners rather unusual.[5] Industry schools have always existed, connected to larger companies, but there are still very few pupils in these schools. The deregulation of the Swedish school system, not least the development of independent schools, in the early 1990s has not changed the picture. This may be explained by differences in expenditure for different kind of education streams. General education is not as expensive as vocational education. Municipal and private schools that have to compete to recruit new pupils often choose less expensive and more popular educational streams (with a more general content, especially combined with aesthetic and media subjects) than work life oriented and expensive streams.

A change in the mixture of highest educational degrees among young adults reflects the general expansion of the volume of education in Sweden since the 1990s. First, as noted before, there was a growing fraction with a finished post-secondary education. This fraction, as part of the population between 20 and 24, grew from only 6 percent in 1991 to 21 percent in 1999. Second, there was a decreasing fraction with vocational education at

upper secondary level. This fraction decreased from 50 percent in 1990 to 30 percent in 1999 (Statistics Sweden).

More young women than young men entered post-secondary education. In 1990 8 percent of females between 20 and 24 had a post-secondary education compared to less than 5 percent among males. In 1999 the corresponding figures had changed to 24 percent for females and 17 percent for males. More boys than girls choose vocational streams at upper secondary school, even if the differences have decreased. In 1990 63 percent of men between 20 and 24 had went through a vocational stream compared to 41 percent among women. In 1999 the corresponding figures were 35 percent among men and 31 percent among women. It should also be emphasised that Swedish youth, as youth in other countries, choose education which reflected gender differences (Jonsson, 2004). At upper secondary level very few boys choose programs oriented at caring and nursing. At the same time very few girls choose programs aimed at work in industry, building or reparation services.

Differences in educational experiences between Swedes and youth with immigrant backgrounds are also very apparent. First, there is a much larger fraction of immigrant youth with comprehensive school as their highest accomplished education. In 1999 around 25 percent of the immigrants between 20 and 24 had not accomplished an upper secondary education (Statistics Sweden). The corresponding figure for Swedish youth was 10 percentage points lower. Relatively less of the immigrant youth choose to enter vocational programs. In 1990 37 percent of immigrants between 20 and 24 had completed a vocational stream. The corresponding figure for Swedes was 50 percent. In 1999 the figures were 27 percent for immigrants compared to 34 percent for Swedes. The differences between young adults of Swedish and immigrant origin were, however, much less pronounced if we compare the fractions that accomplished academic oriented streams at upper secondary level as well as the fractions entering post-secondary education.

Educational models and welfare regimes

An international overview shows that varieties in the organisation of vocational education and training are connected to differences in labour market regimes (Ashton, Sung & Turbin, 2001). Labour market regimes is an expression of different institutional means of dealing with the relation between employers and employees and state regulations concerning occu-

pations and wages. These different regulatory means are also connected to the way education is organised. Varying education models can be traced to differences in the relations between public authorities, and organisations representing enterprises and employees. Three distinct models are usually crystallised in studies concerned with schooling at upper secondary level. Differences between these models can be explained by varying institutional requisites, for example concerning the connection between schools and work life, state interventions in the economy and the strengths of organised employer and employee interests. Besides the Swedish state centred education model – with vocational education integrated in the school system – there are dual models dominating in countries like Germany and Denmark, and lastly a tradition of more general and academic education at upper secondary level in Anglo-Saxon countries (see the tableau below) (Ashton, Sung & Turbin, 2001; Olofsson, 2005). In the state centred and dual models, labour market organisations have traditionally played an important role in organising investments in human capital. In the voluntary model labour market organisations plays a minor role. Instead both education and training along vocational streams are postponed to post-secondary level – to colleges or universities – or just seen as a responsibility for single employers.

The stylised presentation of the major education models in the tableau below should not hide the fact that the models are changing (Müller & Wolbers, 2003). It is not only the Swedish state centred model that is in the midst of changes. In Germany there are endeavours to enlarge the space for subjects with a more general content inside the apprenticeship system, and at the same time widen the scope of the apprentice model to cover new fields in the labour market. In the United States there are endeavours to offer more high quality vocational training in high schools to meet the demands of single employers as well as to reduce the numbers of those who leave school without qualifications.

One way of analysing the differences between these models is to see them as varying means of coping with market failures connected to investments in education (Acemouglu & Pischke, 1999). As public goods in general, investments in education improve conditions for single individuals as well as for society as a whole. But the problem is that investments in education may be hampered by the insecurity that is connected to the distribution of costs and gains of education. Economic theory tells us that an individual as well as a single company may find investments in educa-

tion as too risky – especially if we deal with more general education – and this in turn motivates some kind of public intervention in order to facilitate investments and reduce transaction costs. The dual system and the state centred model can in this way be seen as examples of education models aimed at reducing the cost and insecurity connected to educational investments by more cooperation between companies and active state support. The Anglo-Saxon model differs from this picture by leaving settlements of cost and gain divided between the worker and single employer. In practice this promotes a system where most of the education will take place inside primary labour markets characterised by qualified occupations and long tenures. Those who belong to the secondary labour markets characterised by lower demand on qualifications and shorter job tenures, get very little formal education on the job.

Education models at upper secondary level.

A dual system model	-Legislation concerning apprenticeship -Collective agreements concerning education -Standardised education streams -Highly developed cooperation between companies and labour market organisations -Divided school system -Connections to social policy -Selection of countries: Germany, Austria and Denmark
A state centred system model	-School based vocational education -Integrated schools at upper secondary level -High standardisation -Influences by labour market organisations -Connections to social policy -Selection of countries: Sweden and France
A voluntary model	-Primarily generalised education -Integrated schools -Decentralised management. Differentiated streams -Training seen as a voluntarily responsibility -Vague connection to social policy -Selection of countries: United States and Great Britain

Two aspects of the education system usually receive most of the attention when the importance of vocational education for facilitating labour en-

trance among youth is discussed. First there is a question about the standardisation of education streams at upper secondary level, while the second aspect is attached to the degree of differentiation between streams (Hannan, Raffe & Smyth, 1996). Standardisation between education streams at different schools and different regions is supposed to facilitate transition from school to work by making potential employers, as well as employees, more assured about the working capacity and knowledge level of a person leaving a certain level of education. By differentiation we refer to the division between preparing educational streams and vocational streams. This differentiation can of course be more or less thorough. Vocational streams may encompass more or less general subjects, depending on traditions and labour market demands as illustrated in the tableu above.

A transaction cost approach makes it easier to understand the importance of standardisation and differentiation in an educational context. High unemployment among youth relative to the middle aged can be seen as an information problem (Müller & Gangl, 2003). Employers can not be sure about a young person's knowledge and working skills. The more a vocational stream is connected to a well-established vocational structure – and the more comparable this stream is between different schools and regions – the less insecure employers have to be about job applicant's skills. This means that costs connected to matching job applicants with vacancies can be lowered. Another conclusion is that a differentiated education model, relatively speaking, reduces the importance of internal labour market structures for training personnel, for evaluating performances of single employees and organising promotion structures. This also means that formal educational merits are more highly valued than work life experience, which in turn should facilitate young peoples capacity to compete for jobs.

Historical and international experiences tells us that a combination of standardised and differentiated educational streams may facilitate the transition from school to work in a labour market with a marked vocational segmentation, something that has been the case in Germany. During the last 10 to 15 years four nations with education along apprenticeship lines have experienced the lowest youth unemployment inside the European Union: apart from Germany, this also applies in Denmark, the Netherlands and Austria. At the same time it is true that a very far-reaching differentiation may influence motivation in a negative way. Low standardisation and unclear differentiation may also infringe negatively on

motivation, especially among pupils with social backgrounds lacking traditions of higher education. This may also result in higher incidents of social marginalisation as well as more difficulties for employers in grasping the true quality of different educational streams. Of course, this will also make it more difficult for newly educated job applicants to find work that matches their aspirations and qualifications.

Do vocational streams at upper secondary level make any difference? Experiences from the 1990s

Changes in the Swedish school system in the 1990s have been in the direction of the voluntary model. It is important to investigate of we can trace any social effects of these changes. In order to investigate whether Swedish experience concerning school to work transition corresponds with transition patterns in other countries, we have to analyse some data on primary occupations, income levels and social backgrounds for young adults. Data on grades from comprehensive schools is also important in providing information about previous school performances.

First, we can establish from table 1 below that individuals with only comprehensive schooling or vocational education at upper secondary level, aged between 20 and 24, have been over represented in the group with below average grades from comprehensive school. In the year 2000 the over representation for those with only comprehensive schooling was 65 percent, and 60 percent for those who had completed a vocational education. The opposite was true for those who had completed a stream preparing for higher education. This group was instead over represented among those with above average grades from comprehensive school.

Compared to those with a theoretically oriented education at upper secondary level, there was a much larger fraction of those with a vocational education whose parents had an income below average as well as highest education at comprehensive school level. Both among those with only comprehensive schooling and those with vocational education, the fractions with parents earning a yearly income below average were 20 percent higher than these groups share of the population as a whole. Those with an accomplished theoretical education had a 15 to 20 percent over representation among those with parents whose income exceeded average. The same pattern can be traced if we look at parent's educational backgrounds. The parents of those in the age group between 20 and 24 with only comprehensive or vocational education have generally lower education com-

pared to the parents of those with theoretical education. In 2000 the over representation in the group with parents with the highest education at comprehensive level exceeded 50 percent for those young adults with comprehensive schooling, and 40 percent for those with a vocational education.

Data on grades and parent's education and income levels illustrate how selections of pupils between different educational paths are influenced by social background factors. We will follow some of these aspects a bit further when we now turn to a more detailed analysis of the social conditions for three different educational groups: those with their highest accomplished education from comprehensive schools, those with a vocational education from upper secondary school, and finally those with a theoretically oriented education from upper secondary school (Statistics Sweden).

To get a rough picture of income variations between groups with different educational backgrounds, we use an income measure defined by the Swedish government annually, the basic amount. As can be seen in table 1 below, of those with a very low yearly income, less than one basic amount (36.600 Swedish kronor in 2000), those without upper secondary education constituted more than twice their share of the whole population between 20 and 24. Further, their share of those supported by social welfare was close to four times their share of the age group between 20 and 24.

Table 1. The fractions with their highest education from comprehensive schools, vocational education at upper secondary level and general education at upper secondary level, in 8 categories, proportionally to the fractions with the same education in the age group as a whole. 20-24 year.

	Comprehensive schools				Vocational education				General education			
Year	1	2	3	4	1	2	3	4	1	2	3	4
1993	-	0.7	3.7	0.6	1.2	1.1	0.7	0.8	0.6	1.0	0.6	1.2
1994	1.4	0.7	3.3	0.6	1.3	1.2	0.7	0.9	0.8	1.0	0.6	1.2
1995	1.3	0.8	3.2	0.6	1.3	1.2	0.8	0.9	0.8	1.0	0.6	1.1
1996	1.3	0.7	3.3	0.6	1.3	1.2	0.9	0.8	0.9	1.0	0.6	1.1
1997	1.5	0.7	3.5	0.6	1.5	1.2	0.9	0.8	0.8	1.0	0.6	1.1
1998	1.5	0.8	3.8	0.6	1.5	1.2	0.8	0.8	0.7	1.0	0.6	1.2
1999	1.5	0.8	3.9	0.6	1.5	1.2	0.7	0.9	0.5	1.0	0.5	1.1
2000	1.6	0.9	4.4	0.6	1.6	1.3	0.6	0.9	0.7	1.1	0.3	1.2

1=Grades below average from comprehensive schools.
2=Gainfully employed.
3=Social welfare as main yearly income.
4=Parents with a yearly income below average.

Table 1 continues

	Comprehensive schools				Vocational education				General education			
Year	5	6	7	8	5	6	7	8	5	6	7	8
1993	1.5	0.9	1.5	0.5	0.7	1.4	1.3	0.3	1.2	0.7	0.7	1.3
1994	1.4	0.9	1.6	0.6	0.8	1.5	1.3	0.4	1.1	0.8	0.8	1.2
1995	1.5	0.8	1.5	0.7	0.7	1.5	1.3	0.4	1.1	0.8	0.9	1.1
1996	1.6	0.8	1.4	0.7	0.9	1.5	1.4	0.4	1.1	0.9	0.9	1.0
1997	1.6	0.7	1.3	0.8	0.8	1.5	1.5	0.4	1.0	1.0	0.9	1.0
1998	1.7	0.7	1.4	0.8	0.8	1.5	1.4	0.4	1.0	1.0	0.9	1.0
1999	1.8	0.7	1.5	0.7	0.8	1.5	1.4	0.4	1.0	1.0	0.8	1.0
2000	1.9	0.8	1.6	0.6	0.7	1.6	1.5	0.4	1.0	1.1	0.8	0.8

5=Yearly income below one basic amount.
6=Yearly income higher than three basic amounts.
7=Main yearly income as unemployment benefit (for open unemployed) or activity support (for those taking part in unemployment measures).
8=Main yearly income related to income support for students.
Source: Statistics Sweden.

The figures in table 1 should be interpreted as follows. If the figure is exactly 1, that means that the representation for one of the three educations groups (for instance those with only comprehensive schooling) in any of the 8 categories (for instance among those with above average grades from comprehensive school) exactly match their fraction of the population between 20 and 24 as a whole. Any divergence higher than 1 or lower 1 shows that the education group (those with only comprehensive schooling) are over represented or under represented in the category (grades above or below average).

If we then turn to those with an accomplished vocational education at upper secondary level, we can conclude that their fraction of the unemployed was higher than could be expected, in average 20 to 30 percent higher. This should be seen as a negative divergence. But the income situation of the whole group points in the direction of lower financial problems, not only compared to those lacking upper secondary education, but also to those with a theoretical education at upper secondary level.

Those with a vocational education have since the beginning of the 1990s constituted a smaller fraction of those supported by social welfare. The same can be said about their fraction of those with incomes below one basic amount. Contrarily, they are clearly over represented among those with an income above three basic amounts. We can conclude from the data in table 1 that their fraction of those with a yearly income above 3

basic amounts was about 50 percent higher during the whole period than their share of the total population should suggest. The fraction of this group of those with gainful occupation was also higher than their share of the whole age group, approximately 20 percent higher.

One main conclusion then, is that the under representation among those supported by social welfare, as well as the high share of those with an income above three basic amounts per year, not only indicates that those with accomplished vocational education find jobs more easily, but that they also benefit more from unemployment insurance and other income related social benefits. This explains why they do not have to apply for means tested social welfare in case of unemployment or sickness.

It is important to note that the positive effects on employment and income for those with an accomplished vocational education seem to be of a long-term nature. This can be inferred from statistics on those born 1973 and 1974. In the middle of the severe economic downturn, in 1993, only 60 percent of those in this age group with a vocational education were gainfully employed (Statistics Sweden). The corresponding figure ten years later, 2002, was 80 percent. This can be compared to those in the same age without upper secondary education. In this group only 40 percent were employed in 1993, and 57 percent in 2002.

We can add that in 2002 less than 1 percent of those in the ages between 25 and 30, with a vocational education, were supported by social welfare. The corresponding figure for those without accomplished upper secondary education was 8 percent. We can also trace similar differences among those between 25 and 30 with a vocational and general education at upper secondary level. The employment rate was higher for those with a vocational education. The income level was also higher. The fraction of those in the age group between 25 and 30, with a yearly income exceeding three basic amounts, were three percentage points higher among vocationally educated. At the same time, the share of those with a very low yearly income, less than one basic amount, was one to two percentage points higher among those with a general education at upper secondary level.

We have to stress that the statistics discussed above refer to young adults with an education from the old upper secondary school system. In later part of the 1990s programs with a longer duration and broader content successively replaced clearly differentiated vocational streams. Naturally, a lot more research has to be done before we can determine the exact effects of upper secondary education, but we can at least conclude that the

statistics in table 1 indicate some important social functions of vocational education. I will return to this in the last section. The motive behind changes in upper secondary schooling in Sweden was that new labour market conditions, growing mobility as well as higher demands on general qualifications, had outdated the old vocational streams. As will be seen, this opinion can be questioned. There are no clear signs of new mobility trends in the Swedish labour market. But there are many signs of stronger segmentation patterns. In spite of all good political intentions behind the upper secondary school reform in the 1990s, the effect of the reform seems to be more segmentation and growing social inequality.

We will now leave the upper secondary school system for a while and focus on labour market policy. In what way has labour market policy changed during the last 15 years? Are these changes related to changes in the education system? Is it right to talk about fundamental changes in the Swedish labour market model – or are we dealing with adaptations to new conditions in the labour market within one and the same labour market regime?

Changes in labour market policy
A comparative and historical view

Labour market policy – or rather active labour market policy (ALMP) – has traditionally been one of the most important elements of the Swedish model. Already in the 1940s and 1950s two economists working for the Swedish trade unions, Gösta Rehn and Rudolf Meidner, formulated a few guiding principles for the expansion of labour market measures. These principles later become known as the Rehn-Meidner model. The Rehn-Meidner model had great impact on the actions taken by the National Labour Market Administration from the late 1950s, and still to this day is seen as a kind of ideological fundament for ALMP (Erixon, 1997).

According to the Rehn-Meidner model labour market measures were needed at all times, not just at times of high unemployment. Rehn and Meidner also emphasised the importance of active, educational and mobility oriented measures. This was part of their view that labour market measures were first and foremost needed to smooth structural transformation – for instance as a result of unions struggling to reduce wage differences – and to adapt labour to the demands of continual change in a growth- and export-oriented economy. Within the Rehn-Meidner model,

labour market measures played a crucial role in combining high employment with low inflationary pressure.

Influenced by this model, ALMP was given high priority as a part of the political strategy to promote sustainable economic growth. The policy was centralised in character and was directed by the belief that social costs, resulting from structural transformations in the economy, should be dealt with by the state. In accordance with this, the space for local or municipal influences was restrained.[6]

A comparative view on ALMP in Sweden

It is interesting to compare ALMP in Sweden and Germany. Like Sweden, Germany is known as a country with a regulated labour market, and ambitious measures connected to both vocational education and social policy. Concerning the concrete shaping of the regulation system, however, there have traditionally been rather profound differences between the two countries. The corporate structures in Germany are less centralised and more oriented towards single branches (Bamber, Greg & Lansbury, 2002). This may be connected to the origins of the social insurance system. The first social insurances, that were legislated during the 1880s, were directly tied to branches and occupational corporations. It was also company based and the single insured had to deal with both administrative burdens and financing. A basic structure for welfare systems developed that was much more occupationally and company oriented compared to the situation in Sweden. This can also be seen in agreements and legislation concerning industrial relations. In contrast to the situation in Sweden, companies and employees have to finance unemployment insurance in Germany (Blien, Walwei & Werner, 2002). In Sweden the costs are covered through the state budget. Special worker councils for direct employee involvements in company matters, established after the Second World War, are also an expression of the more decentralised nature of industrial relations in Germany (Wood, 2001).

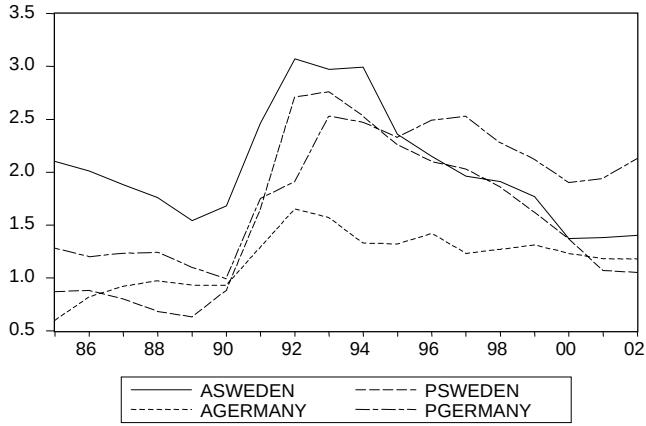
Even more interesting in connection to ALMP, is that these worker councils, in cooperation with management, have to draw up social plans at layoffs covering more than 20 employees (Houseman & Abraham, 1993; Hassel, 2003). The purpose of these plans is to find out if those under threat of being laid off can be transferred to other positions within the company, or if they should be trained for new occupations in other companies. Due to the existence of parallel and extensive employment protec-

tion the emphasis is often placed on the first goal. To this we also have to add the widespread use of early retirement and temporary cuts in working hours, partly financed through the unemployment insurances. One consequence of this policy is that only around 30 percent of the German population between 60 and 65 was gainfully employed in the late 1980s, a figure that can be compared to 65 percent in Sweden. After the economic difficulties following the 1990s, the use of early retirements, as a measure to keep down unemployment rates, has been more restrained in Germany at the same time as it have been more extensively used in Sweden, at least compared to the 1980s.

One conclusion, then, is that the differences between the two countries have something to do with ideas on social responsibility at the company level. The historical traditions in Germany have inspired benefit systems tied to single companies and occupations, and different political traditions in Sweden have contributed to a more centralised welfare system. At the same time as the Swedish labour market policy – at least theoretically – has been more mobility and supply oriented, German policies have been more oriented towards passive measures like early retirement and reduced working hours.

If we choose to look at separate parts of the labour market policy, during one single year, it may be easier to grasp the differences shown graphically in figure 5. In 2002 expenditures on unemployment benefits and early retirement support made up 69 percent of the total labour market policy expenditures in Germany, compared to 43 percent in Sweden. Education and training amounted to 27 percent of the total expenditure in Sweden, compared to 15 percent in Germany.

Figure 5. Public expenditures on active (A) and passive (P) labour market measures in percent of GDP in Sweden and Germany, 1985-2002.



Source: OECD. CDE Corporate Data Environment.

Changed policy direction in Sweden?

Is there a problem with diminishing effectiveness of labour market policy measures? Many Swedish and international studies seem to point in that direction (Calmfors, Forslund & Hemström, 2001). If we want to evaluate the effectiveness of different measures, however, we also have to distinguish explicit and implicit policy goals. Traditionally the Swedish labour market policy has been a part of economic policy. However, at the same time, a more short ranged social policy motive has always existed. As is shown below, the maintenance motive has been of greater importance during recent years (Arbetsmarknadspolitiska program, Swedish National Labour Market Administration, 1999-2004). One of the most important guiding rules for the Swedish National Labour Market Administration, according to the government, is that the most vulnerable groups in the labour market should be given highest priority. Amongst the most vulnerable groups youth are included alongside immigrants and those with functional handicaps.

Given the goal that labour market policy should promote fewer and shorter spells of unemployment, an evaluation of policy accomplishments should include at least three variables:

- Open unemployment.
- The fraction of long-term unemployed.
- The composition of the unemployed.

The unemployment rate is, as discussed earlier, still much higher than before the deep crisis in the early 1990s, in spite of rather high economic growth since 1995. The employment ratio in ages between 16 and 64 is approximately 5 percentage points lower and the number of people outside the labour force is 400 000 higher. This can be explained by growing number of early retirements as well as more students (Sysselsättning och arbetslöshet 1975-2003, Statistics Sweden, 2004).

Lower employment and higher unemployment are reflected in a rise in long-term unemployment. During the 1970s and 1980s the fractions of long-term unemployed – unemployment periods longer than 6 months - fluctuated between 15 and 20 percent. Thereafter the fraction went up during the crisis in the 1990s, and still constitutes over 30 percent (2004) (OECD, Corporate Data Environment).

The composition of the group of unemployed has also changed. The employment ratio has declined and the unemployment ratios have increased for youth, immigrants and those lacking upper secondary education. Among young adults the employment rates, as shown before, sunk from 80 percent in the beginning of the 1990s to 60 percent today. The employment rate for those borne outside Sweden decreased from above 70 percent in the 1980s to less than 60 percent today (Statistikrapport 2004, Swedish Integration Board, 2005). The difference in employment rates between Swedes and immigrants, in the ages between 16 and 64, amounts to 15 percentage points.

The third major change in the composition of the unemployed since the 1990s concerns those with a weak educational background. Those with only comprehensive schooling generally have, as discussed before, much lower labour force participation, lower employment rates and higher unemployment figures, than those with upper secondary and post-secondary education.

Table 2. Labour force participation (percent of population) and open unemployment for those lacking upper secondary education, 16 - 64 years.

	Labour force participation (%)		Open unemployment (%)	
Year	Women	Men	Women	Men
1971	55	91	2.8	2.7
1975	62	89	2.7	1.8
1980	69	88	2.8	2.3
1985	70	85	4.0	4.7
1990	80	90	2.4	1.8
1995	67	75	9.3	10.1
2000	67	79	8.5	7.6
2002	65	78	6.3	5.4

Sources: Arbetskraftsundersökningarnas tilläggsfrågor 1970-1995, Statistics Sweden, Employment Outlook, OECD, 2002 & 2004.

The decrease in labour force participation among low educated men began in the 1970s, as shown in table 2, but this decrease was compensated by an increase in women's labour force participation. However, after 1990 the picture changed. The labour force participation decreased among women as well as men, but in percentage terms more among women than men.

The general rise in educational levels must be seen as an important factor behind the increased competition problems for groups lacking upper secondary education. For the Swedish labour force in general, in ages between 16 and 64, the fraction with only pre-secondary education decreased from 60 percent 1971 to 25 percent 1995 (Arbetskraftsundersökningarnas tilläggsfrågor, Swedish National Labour Market Administration, 1970-1995; Selin & Tydén, 2003). During the same time period, the fraction with some post-secondary education increased from 30 percent to 50 percent. Differences in employment rates for young adults have, as shown before, been even more pronounced since the beginning of the 1990s. In the early 1990s the differences in employment rates between groups with and without upper secondary education was negligible. Today the gap in employment rates is 20 percent in ages between 20 and 24.

It is not possible to conclude that the changes discussed above implicate declining efficiency in ALMP. The changes must instead be seen as signs of structural transformation in the economy that affects demands for labour, in qualifications and in segmentation patterns. One possible con-

clusion, which we will return to in the last section of the paper, is that the labour market has become more segmented. Entrance obstacles and entrance requirements for those outside the internal labour markets, mostly low educated youth and immigrants, have increased. As a consequence of this, prerequisites for goals and measures in labour market policy have also changed.

The changes that have been recognised in employment and unemployment patterns are, of course, in no way peculiar to Sweden. We can identify the same trends in most comparable countries. In the United States, for instance, those with only pre-secondary education had an employment rate that was 10 percentage points lower, and an unemployment rate that was twice as high, as in Sweden in the end of the 1990s (Employment Outlook 2004). A liberal labour market regime is not necessarily more employment friendly than a more regulated regime (Baker, Glyn, Howell & Schmitt, 2002).

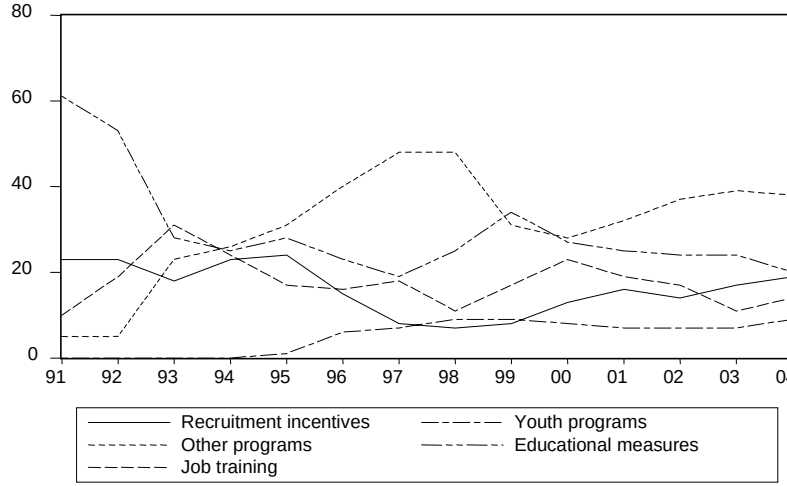
Expansion of labour market measures since the early 1990s

It has been stressed that the active measures in labour market policy are considered of great importance in Sweden. Since the beginning of the 1990s, the volume of unemployed in active measures has constituted approximately half of that in open unemployment. During the latest five years they have constituted 2.5 percent of the total labour force. In an international context, it is a very high figure. However, in a long-term perspective – and in relative terms – it is a reduced fraction compared to the 1970s and 1980s (Johannesson, 1995). As shown in figure 5 the expenditures on active measures, as a share of GDP, were lower during the last 5-years period than during the later part of the 1980s, even if the total unemployment was much lower during the 1980s. Furthermore, the volume of participants in active measures was higher between 2000 and 2005 than between 1985-1990. This means that the piece cost of ALMP, that is the average cost per participant and month, has decreased. There are two possible explanations to decreasing piece costs: first, reduced cost for every single program, or, second, a change in the mix of labour market programs in favour of less expensive measures. As will be seen, the latter is the most reasonable explanation.

In what way has the mixture of programs changed? Two circumstances can help us to clarify recent changes in ALMP: first, the program mix expressed as participants remaining in different activities (the distribution

of cost), and, second, the relation between occupational (preparing) and active measures (the orientation of activities). We begin with the program mix.[7]

Figure 6. The mix of programs with reference to the share of remaining participants (average per months), 1991-2004.



Source: Analys- och utredningsenheten. Swedish National Labour Market Administration.

The most apparent change from the beginning of the 1990s, shown in figure 6, is that educational measures have reduced their share of the total program volume. The same could be said about job training measures (activities enhancing work experience). Educational measures include qualified vocational education as well as preparatory training courses. Job training measures refers to various youth schemes, practice for academic graduates, practice for immigrants, and work placement schemes (which replaced the three first mentioned measures in 1995). Another change apparent in figure 6, is that those measures summoned under the title 'other programs' have increased their share since the early 1990s. 'Other programs' include a mix of different measures: work life development (a kind of relief work that was abandoned in 1998), resource work, project work, work oriented rehabilitation, start-up grants, computer activity centres and temporary public employment (for older people, abandoned in 2001). In later years this broad category of measures included introduc-

tion and follow up support, activities covering guidance and job placement, and projects with an orientation towards labour market policy.

Annual accounts show that educational measures are the more expensive programs. Vocational courses are on average – and in terms of piece costs – twice as expensive as other measures. Thereafter follows recruitment incentives and job training measures. All these measures have, as can be seen in figure 6, decreased their shares of the total program volumes. Youth measures, that in later years encompass the so-called municipal youth programmes and youth guarantee, are the cheapest programs with piece costs that amount to 20 percent of the piece costs for vocational courses. These youth programs have increased their share of the total program volumes during the last 15 years. In 2004 the share of the total program volume was 10 percent. As pointed out before, 4 percent of the population between 18 and 25 participated in some kind of labour market program.

Why has the mixture of labour market programs changed?

Efforts to minimise public expenditures are one strong driving force behind the rising share of programs with lower piece costs. In order to maximise the volume of participants for a given amount of expenditure, the piece cost per measure has to be decreased. During the acute crisis at the beginning of the 1990s this was also a guiding rule for the Swedish unemployment policy. The parliament decided how many unemployed should participate in labour market programs every year – the so called 'volume goal'. The strong expansion of local relief work in the early 1990s can be seen in this perspective (Ohlsson & Olofsson, 1998). Obviously there was a contradiction between the goal of maximising the numbers of participants, and the efforts to show good results in terms of enriched qualifications and job attainments. This contradiction originated in the directives from the government to the national labour market administration: ALMP should enhance economic growth and mobility as well as show special concern for socially vulnerable groups.

This contradiction in the guidance of ALMP has become more apparent since the early 1990s. Orienting and preparatory measures constitute a wider share of the total program mixture today than they did 10 years ago. These programs are not shaped to result in steady jobs for the participants. The main intention is to prepare the participants for other measures, either connected to further education or to work. The unemployed with a

history of long periods of registration at the employment offices constitute the main group of participants in these measures. There is no time limit for participation.

One of the most controversial programs in Sweden today is the guarantee of activity (aktivitetsgarantin) that was set up in 2000. The guarantee of activity does not denote a special activity but in fact embraces several different measures. These measures have some common characteristics: first, the local influence over the activities (a local action plan should be set up for every single individual); second, the absence of defined time limits, and, third, the dominance of groups with long periods of registration at employment offices. You have to have been registered at the employment office for at least two years to qualify as a participant in the guarantee of activity. In spite of this, the number of participants has grown very fast. Today – in the first quarter of 2005 – the share of participants in the guarantee of activity constitutes 35 percent of the total participant volume in so-called trade cycle dependent programs. Activities connected to guidance and employment service, and preparatory courses, are the two main measures in the guarantee of activity. About half of the participants in these activities only have comprehensive schooling. Many of the participants also belong to different immigrant groups. The expansion of these measures must therefore be seen as a direct effect of the worsened labour market situation for non-Scandinavian and non-European immigrants, as well as for those in the labour force lacking education at upper secondary level.

Even if public financial considerations have been a driving force behind the changes in ALMP since the beginning of the 1990s, it is obvious that structural changes in the economy, indirectly affecting labour market conditions, have also played a more important role. There is strong pressure on the labour market authorities to meet educational and activation needs for those who otherwise tend to be caught in marginalised positions: youth lacking upper secondary education, elderly unemployed, non-Scandinavian immigrants and the handicapped. The risks connected to long-term unemployment and inactivity are confronted through measures with the primary motive of counteracting further social marginalisation, not to facilitate immediate employment.

This change in the mixture of ALMP can accordingly be understood in light of structural transformation, changes in the demand for labour, and tendencies to a wider gap between internal and external labour market

segments. We will discuss this further in the concluding section. But we may round off this part by concluding that changes in the conditions for labour market policy affect our appreciation of the efficiency of single measures. If the main purpose of a program is to counteract social marginalisation, it is not enough to define the efficiency in terms of micro economic output as is often the case in efficiency evaluations conducted by economists.[8] The evaluations must also consider the long-term alternative cost, for individuals as well as for society at large, of human capital destruction generated by permanent inactivity. In other words, efficiency evaluations must consider effects on physical and mental health, use of drugs, criminal behaviour etcetera, as well as short-term employment and income effects.

At the root of the problem:
A more segmented labour market

Two important changes in public welfare institutions in Sweden have been analysed in this paper: first, the education system at upper secondary level, and, second, the ALMP. Now it is time to investigate in what way these changes are interconnected. I will argue that the origins are twofold, but at the same time interconnected. They are interconnected through real or perceived changes in labour market. And, as will be obvious in this section, changes in schooling must be seen as a factor contributing to stronger segmentation patterns in the labour market, and changes in ALMP as an effect of these new segmentation patterns.

Higher mobility – or not?

In the public debate it is a common view that safe and long-term employment relationships are dissolved as a result of the new IT- and project-based economy and strong globalisation forces. It is argued that atypical jobs will be the rule rather than the exception in the future, and there are references to the increasing numbers of part time employees, employees with fixed-term contracts and the growing amount of employment through temporary work agencies. But these notions are not easily confirmed by empirical investigations. In Sweden as well as in Western Europe 85 percent of employees have non-tenured appointments. The fraction of the labour force working part time has increased by 3 percent

since 1990. This is a considerable growth, but not as alarming as is often conceived. The same could be said about the temporary work agencies. Only 1 percent of the labour force in Sweden is employed in temporary agencies. Youth are overrepresented. But it is important to note that they work under the same rules as employees in other parts of the labour market. This means that most of them have non-tenured appointments, they are covered by collective agreements.

According to investigations performed by OECD the general job tenure, in one and the same company, did not change much from the beginning of the 1980s until the early 1990s (Employment Outlook 1984 & 2000). Later investigations tell the same story (Auer & Sandrine, 2003; Auer, 2005). In Sweden the general job tenure is ten to eleven years, and this is also the average for EU (fifteen members). Since the beginning of the 1990s there has, in fact, been a slight increase in job tenures in Sweden, something that can also be seen in other countries, for instance the U.S.

Even if we investigate job tenures from another point of view, and compare the distribution of employees with tenures longer than ten years with those of less than one year, we get the same picture. Forty percent of employees in Sweden have job tenures longer than ten years, and this fraction has also increased between 1992 and 2002. During the same period the fraction with job tenures shorter than one year decreased to 14 percent. In EU (fifteen members) the fraction of employees with job tenures less than one year was 15 percent in 2002.

If we compare these figures with statistics on job tenures in U.S., there are easily noticed differences. In the U.S. employees with short tenures – less than one year – constitute 25 percent of the total labour force. The fraction with long job tenures – longer than 10 years – also constitutes 25 percent of the labour force. The mobility of the labour force is generally higher in the U.S. than Europe, and the spells of unemployment are both more frequent and shorter. Fifty percent of employees change employer every second year. But at the same time it is important to notice that mobility in the U.S., as well as in Europe, is concentrated in certain groups and branches. Youth and ethnic minority groups have higher mobility. Companies within the service sector are characterised by higher mobility than industries and the public sector. Those with higher education are less mobile than those with lower education. All this can be seen as signs of common labour market segmentation patterns in the U.S. and Europe.

We should also notice two separate interpretations of labour market mobility. First, mobility can be measured as flows between different states (from employment to unemployment, unemployment to employment, and from one occupation to another). If, however, we, focus on economic growth, it is more relevant to grasp mobility from a transformation view, as the destruction of old jobs and the flourishing of more productive occupations. According to international comparisons, the first kind of mobility is higher in the U.S. than in Europe, but there are no such differences in the second kind of mobility (Pries & Rogerson, 2004).

The mobility that has been discussed here should not be confused with geographic mobility. Geographic mobility among adults has increased in Sweden during the last 20 years, but is, in fact, still lower than the mobility figures during the 1970s. In 1971 the fraction of the population between 16 and 64 that moved from one county to another amounted to 3 percent. In 2003 the corresponding fraction was 2 percent. The rise in geographic mobility during the last 20 years is explained by rising preferences for movements among young adults (especially those between 20 and 24 years) (Israelsson, Strannefors & Tydén, 2003). Changes in geographic mobility seems to be correlated to rising fractions of young adults in post-secondary education. It is not an expression of changes in employment contracts or more insecure employment conditions.

Different kinds of flexibility

Variations in institutional contexts contribute to the explanation of differences in mobility patterns between countries, even if we don't have a completely clear cut picture. There are reasons to believe that long-term employment relationships are of interest for both employers and employees. Longer job tenures facilitate investments in formal and informal learning at work, with positive effects on efficiency. There are also numerous studies confirming a positive connection between job tenure and productivity (Employment Outlook 2000; Auer, Berg & Coulibaly, 2004). Differences in job tenures and employment security can be understood as different strategies for flexibility under different labour market regimes, or as differences between functional flexibility and quantitative flexibility (Regini, 2000; Streeck, 1991).

The possibility of adapting single workers' assignments to changes in demand and technology depends on functional flexibility. Improvements in functional flexibility depend on conditions at internal labour markets;

the qualifications of the labour force in a company, internal mobility, application of seniority rules, delimitations between different occupational groups, etc. The capacities and abilities of the employees is the most important condition for functional flexibility. We are here referring to formal education as well informal learning through working life experience. Labour markets in Germany and Japan are usually associated with high levels of functional flexibility, but low levels of quantitative flexibility, while the opposite is usually said to be true about Great Britain and the U.S., countries with more liberal labour market regimes.

A well-known problem is that there are contradictions between different flexibility demands. Quantitative flexibility connected to changes in employment and wages may be carried through at the cost of functional flexibility. Improvements connected to market regulated wage settings and unregulated employment contracts are neutralised by efficiency reducing costs: more conflicts, cooperation difficulties, reduced interest in education and learning, and resistance to technical change. Those who criticise neo-liberal strategies used to emphasise the lack of empirical foundation for statements about the growth and employment enhancing effects of market-liberal reforms (Employment Outlook 1999; Agell, 1999; Müller & Gangl, 2003; Streeck, 1989, Lindert, 2003). There is, for example, no direct link between tax shares of GDP in different countries and levels of unemployment. Coherent labour market organisations and coordinated collective agreements tend to enhance employment. Even ALMP, especially educational measures, tend to stimulate employment. And, finally, it has not been possible to trace any clear-cut negative employment effects to employment protection legislation.

Finally, we can conclude that labour mobility differs between different labour market regimes. There is limited mobility today, in spite of neoliberal politics in some countries and strong winds of globalisation, indicating a convergence between different labour market regimes (Hall & Soskice, 2001). Institutional differences remain. But, at the same time, we can trace a growing segmentation pattern in most countries, in spite of institutional differences. The last question we have to answer, then, is how changes in vocational education at upper secondary level and labour market policy are connected to these segmentation patterns.

Vocational education, labour market policy and a more segmented labour market

We have been able to trace signs of increased 'economic dualism' in several countries during recent decades. Transformations in the economy have contributed to more divided labour markets in most rich countries (Bowles, Edwards & Roosevelt, 2005). At the same time, it is obvious that institutional settings make a difference. Absence of vocational education seems to make the transition from school to work more difficult, at the same time as absence of ALMP creates scope for a large low wage sector (Estevez-Abe, Iversen & Soskice, 2001).

One main conclusion is that increased segmentation can be seen as both a cause and an effect of changes in upper secondary education. The decision to change vocational streams into broader and longer programs was motivated by concerns regarding the new economy and its demand on qualifications and flexibility. Longer education and access to post-secondary schools should make it possible to reduce the negative social effects of fast technological change and globalisation. As we have seen, there is strong reason to believe that this reasoning was wrong. The intentions were good, but the results were stronger segmentation and increasing inequality. This, in turn, contributed to changes in ALMP as more of social policy and less growth oriented fashion.

A more general orientation of upper secondary schools means: First, the lack of vocational preparing streams in upper secondary education, leading to greater insecurity on the part of both the youngster and the employer when it comes to finding efficient job matches. The employer can not be sure about the productive capacity of the youngster and has to reckon with longer periods of introductory training. The youngster, on the other hand, is less sure about her or his own capabilities, and finds it more difficult to find a job opening that answers to her or his formal qualifications.

Second, a great expansion of the post-secondary education system, in combination with a labour market characterised by slack demand and excess of supply, means that those with higher formal education have to accept jobs demanding lower qualifications. As an effect of this, the lower educated – and especially those with only education from comprehensive schools – finds it even harder to get entrance to the labour market.

Third, a more generally oriented upper secondary education results in growing numbers of dropouts. Given that the Swedish labour market

regime results in comparatively small income differences – both regarding age and education – there is not much space for a sector with low wage jobs. Instead of being allotted to low pay jobs, as in U.S., those without secondary education have been increasingly dependent on social welfare and labour market policy.

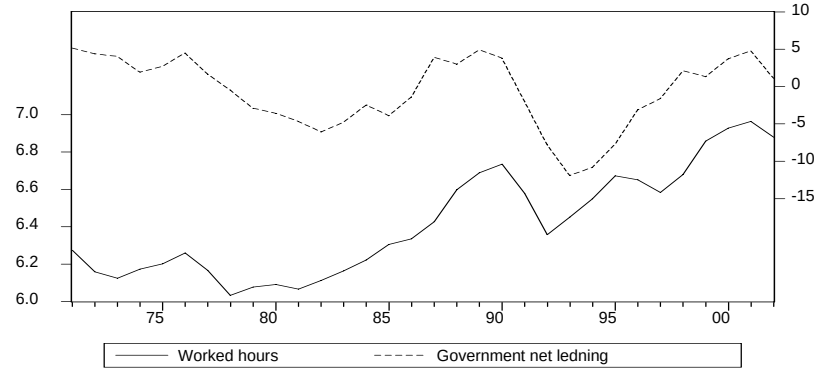
Fourth, the difficulties facing the young and low educated in obtaining entrance to the labour market, affects the mixture of measures and general orientations of ALMP. The goal of preparing especially vulnerable groups for future jobs – through social and general training – gets higher priority relative the traditional goals of mobility and immediate matches between job seekers and vacancies. For those laid off, but better anchored in the labour market, there are increasing possibilities of finding a job through special job guidance links between labour market organisations (agreements on adjustments) and through private job placement companies.

Finally, there is not much sign of a deregulation of the Swedish model in a more liberal fashion. But there is evidence showing that single institutions in the Swedish model – vocational education as well as labour market policy – are changing in response to structural transformation in the economy and new conditions in the labour market. A stronger economic dualism – or segmentation – means that a larger group finds it harder to obtain jobs. They become increasingly dependant on ALMP.

A final word

In Sweden there is a great deal of public concern about the prolonged transition from schools to work. This is seen as a problem connected to social exclusion. There are problems of integration of foreign born as well as those with few qualifications. The age of establishment in the labour market, that is the age when 75 percent of a cohort is employed, has been delayed from 21 years in 1987 to 27 years today. This is seen as a problem, partly because of the social calamities traced to unemployment and inactivity. But it is also seen as a problem in view of coming strains on the public economy as a result of a more unfavourable demographic situation: less people of working age have to support more people outside working ages. The public sector needs a huge volume of taxable working hours to be able to finance its welfare policy commitments.

Figure 7. The connection between hours worked annually in the Swedish economy as a whole (billions) and the general government net lending (percent of GDP), 1971-2002.



Source: Statistics Sweden.

Figure 7 illustrates the connection between public finances and volumes of working hours. A generous welfare system like in Sweden is naturally very vulnerable to changes in the volume of working and taxable hours. In a long-term perspective we know that the age mixture of the population will impose even more strain on the public finances. In view of this there is reason to believe that more and more measures will be introduced aiming to make the transition from school to work both shorter and easier. Vocational education will most probably be of great importance in this strategy. And with more vocational education there will be less strain on ALMP, and more space for mobility oriented and growth enhancing measures.

The present right-wing government in Sweden has introduced a reform program concerning vocational education. The apprenticeship model is one of the ingrediences in the program. It remains to be seen if these future changes will have any effects on schooling results and indirectly on dynamics of social exclusion in Sweden.

1 Suggestions by Per Gunnar Edebalk, Mats Johansson, Peter Lindert and Thomas Lindh are gratefully acknowledged. This paper is part of an ongoing research project at the School of Social Work in Lund financed by the The Swedish Research Council: Occupational Welfare in the Swedish Labour Market. An earlier version has previously been published in a working paper series at the Institute of Future Studies (2005:18).

2 The ICT-revolution refers to 'information and communication technology' and is commonly used among economists to describe the historical process in which new technologies are implemented into society.

3 I am using two major sources for the statistics in this report: Statistics Sweden (SCB) and Swedish National Labour Market Administration (AMV). All register data and labour market data originates from Statistics Sweden, a database called Louise and the labour force investigations (AKU). Data on expenditures on different labour market measures and volumes of participants in labour market programs originates from Swedish National Labour Market Administration. For more information, see appendix XX.

4 http://www.ams.se/rdfs.asp?L=35.

5 This shouldn't, however, hide the fact that there was a corporative structure in place – both at central and local levels – to facilitate cooperation between social partners and public authorities in matters regarding upper secondary education. But the roles given to labour market organisations and companies were just advisory. The public responsibility regarding vocational education was never seriously questioned. See Lundahl, 1997 & Olofsson, 2005.

6 Social partners were represented in local corporate councils connected to employment offices as well as in boards at national level. This corporate structure was also in place for upper secondary education. But this doesn't change the fact that ALMP was very centralised in character.

7 I would like to thank the unit for analysis and investigations at Swedish National Labour Market Administrations for delivering the unpublished statistics presented here.

8 See for instance reports issued by the Swedish Institute for Labour Market Policy Evaluations (IFAU). http//:www.ifau.se.

FIVE

Perspectives on social exclusion and inclusion

Stratification versus differentiation

Aase Mygind Madsen

The concepts social exclusion and social inclusion have many meanings and are used in many types of reflections, analyses and discourses as well as in day to day social practice. This chapter is about social exclusion as stratification and as differentitation using Denmark as its focus.

Although Denmark has been led by a liberal-conservative coalition government since 2001, traces of many years of Social Democratic rule is visible in the sense that the country is still a highly equal society with a large public social sector, providing services and income transfers at a relatively high level to a considerable number of its population. Primarily as a result of Social Democratic policies, comparatively few people are today excluded on economic grounds. Using Littlewood et al's (chapter one in this volume) terminology, this can be categorised as actions based in a Monopoly Paradigm. The underclass was seen by the leading Social Democratic Party as excluded from mainstream society and thus efforts were aimed at its inclusion, as well as on changing structures in society to be more equally inclusive. This conceptualisation of exclusion is in line with the monopoly paradigm according to which economic inequality (or stratification) is the key factor in understanding social exclusion.

By contrast the current liberal-conservative government does not consider material or economic issues when categorising the socially excluded in Denmark. In a publication by the Ministry of Social Welfare (2003) excluded people in Denmark are labelled as alcoholics, homeless, mentally retarded, drug addicts, prostitutes and criminals. In other words they are characterised according to non-material indicators stressing aspects of difference. Is this a perception of those excluded rooted in one of the other

paradigms in Littlewood et al's chapter: the Durkheimian functionalist or the liberal perspective of social exclusion. I believe it makes sense to argue that although the Liberal party is dominant in the government the mentioned groups are primarily selected according to a Durkheimian functional perspective. The consequences of suggested solutions to the problems of social exclusion, hence, are not redistribution, but to eliminate the stigma accounting for social exclusion: to have the majority society accept the otherness of these groups or to change the behaviour of 'the excluded'. It might not be so simple, but it appears that stratification (especially on economic grounds) is the key word in a Monopoly or Marxist perspective, whereas differentiation is the key word in a functionalist or solidarity perspective – and that it makes sense to analyse the different representations of social exclusion in these perspectives. But first an effort to apply more body to the differentiation and the stratification perspectives, respectively.

Historically, the material dimensions have been interpreted and acted upon in a stratification perspective whereas the non material dimensions primarily have been discussed in a differentiation perspective.

It is easiest to develop what is understood by the stratification perspective. It makes immediate sense to see Fordist /pre-Fordist, working or under class poverty as a relational case of people and groups of people placed at the bottom of society. As the problem of poverty, in such a perspective, is seen as originating from exploitative relations with economically and socially more powerful groups above in a hierarchy, inclusive policies thus concentrate on changing unequal structures in society. One could argue that the main social problem in a stratification perspective is the bottom position of the weaker groups and the top position of the powerful groups and changing that, whereas it might not make much of a difference whether one is outside the boundaries of the community that binds the unequally structured society together – or somewhere near the bottom.

Non-material exclusion, on the other hand, concerns the phenomena of stigmatised otherness as well as lack of participation in mainstream society. In either case we speak of differentiation rather than stratification. One could perhaps argue that social exclusion as lack of participation is more related to a communitarian kind of functionalism and stigmatised otherness of either a Mertonian kind of functionalism, an Etzionian communitarianism or even a liberal perspective.

Since they are analytically separate ideas, a stratification perspective can be illustrated as a problem of vertically arranged entities in a hierarchically structured community, whereas in a differentiation perspective, the problem of being outside the community is perceived as a problem in itself. It is thus not a matter of being pushed further down a ladder alone. A basic illustration of the difference can be seen in figures 1 and 2.

Figure 1: Exclusion in a Stratification Perspective (inspiration: Marxism)

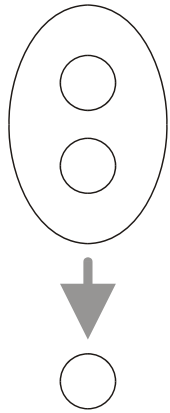
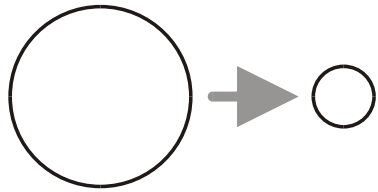


Figure 2: Exclusion in a Differentiation Perspective (My inspiration is found in the functionalism and communitarism as lined out by Emilé Durkheim and Niklas Luhman)



The stratification perspective in social exclusion with focus on material dimensions

Phrasing absolute and relative poverty is central to the phenomena 'exclusion' in a stratification perspective. In Denmark a stratification perspective dominated the discourse on poverty and social exclusion until the late 1980s. Lack of employment opportunities and low salaries accounted for the political problem of social exclusion, primarily seen as a matter of working life exclusion. Accordingly policies were concentrated on changing structures of inequality. Hence Danish debates in this period concentrated on whether poverty/inequality should be established objectively or subjectively; seen relationally (as a problem of unequal distribution) or attributed as a matter of ranking income and ownership of assets. Obviously in a stratification perspective achieved positions are offered more attention than ascribed exclusion.

The differentiation perspective in social exclusion with focus on non-material dimensions

I find it more difficult to establish what a differentiation perspective comprises. Somewhat simplified it represents a view of the excluded as individuals either placing themselves outside the society by their behaviour or being placed outside the society because of a disability. Functional and communitarian perspectives differ in terms of what it is excluded people are excluded from. The functional approach tends to see cases of social exclusion as dysfunctional and recommends policies that simply get the excluded back into the normal societal machinery. The communitarian approach, on the other hand, would typically be more concerned with the excluded people's lack of sound social ties. The bonds of the majority are praised, irrespective of whether it is built on hierarchical and patriarchal dominance. In a differentiation perspective it can probably be questioned whether exclusion can be considered a social problem or rather a problem in relation to social order. (see Littlewoods argument in chapter two). If exclusion from working life primarily is to be found in a stratification perspective, a differentiation perspective primarily covers excluded segments characterised by difference or 'otherness'. Those excluded on grounds other than material might either permanently or at a certain point of time and in a certain context be excluded from and stigmatised by the majority society. Although the focus for this group is on difference, they

might face problems like lack of participation options, lack of recognition and perhaps active discrimination like those who are excluded for material reasons.

A combination of the differentiation and stratification perspective

So far I have argued that Social Democratic policies in Denmark especially in the 1970s can be interpreted as reactions to social exclusion seen primarily as stratification, while the current Liberal-Conservative government's policies are based on a definition of social exclusion which is based more on a non-material differentiation perspective.

However, even when the focus is on differentiation, i.e. groups of people that are visibly different from the majority population, there is an element of stratification to it, in the sense that members of the group might be seen by others as well as by themselves as inferior or subordinate to members of the majority society.

In a recent book, Jørgen Elm Larsen (2004), for decades engaged in the debate on poverty and exclusion in Denmark, made a survey on social exclusion in the last 25 years. He chose a definition of 'social exclusion' which as far as I can see not only combines a material - nonmaterial approach, but also a stratification and a differentiation perspective:

> An individual is socially excluded if he/she can be characterized by three, four or all five of the following conditions: relative economic poverty; few or none social relations; little or no participation in professional or political activities; little or no participation in leisure time activities and/or bad health conditions. (Elm Larsen, 2004, p. 17)

In order to get a comprehensive picture of social exclusion in Denmark at the turn of the 21st century, I think, it makes good sense to combine the governments narrow non-material definition of social exclusion with Elm Larsen' multidimensional definition, which also includes material issues.

The Socially Excluded in Denmark at the turn of the 21st century

In contemporary discussions the material/non-material division of social exclusion is often exposed as an understanding that the Nordic welfare regimes by providing universal social rights have more or less solved the problem of material exclusion, i.e. economic poverty. However, the prob-

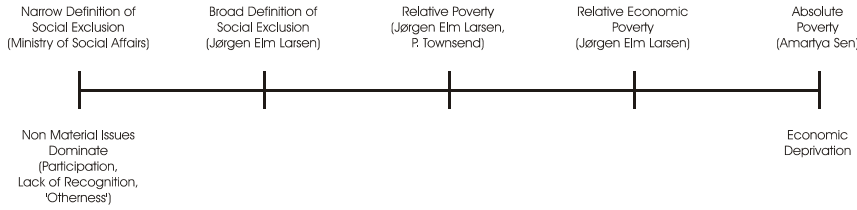
lem of engaging and motivating groups of people that are not participating and are not recognised by the majority of the society seems unsolved since these groups do not only carry stigmatised identities, but are also overrepresented among those in material poverty. Interestingly a solution at a societal level to the problem of poverty has often been embraced in inclusive rhetoric, most significantly in Sweden, where the notion of a 'Folkhem' (people's home) demonstrates the idea that there was space for all in the Social Democratic society. The means to reach a 'Folkhem' characterised by social equality was labour market and social policies securing income maintenance in cases of a personal crisis. This meant participation by most groups in society, but particularly the middle classes. Further, those welfare policies aimed at securing good lives for the many, also by constructing measures meant to make it possible for instance for disabled groups and representatives of cultural otherness to be recognised and to participate. This was mostly fulfilled at a system level and generally characterised by a top-down perspective.

As mentioned above Jørgen Elm Larsen identifies the participation aspect in his social exclusion category. To make it a multi dimensional concept he combines it with a poverty and health indicator. The poverty indicator is 'relative economic poverty'. The 'relative poverty' concept was made internationally known by Peter Townsend . To Elm Larsen the concept 'deprivation' is crucial and distinguishes 'relative poverty' from the broader concept 'relative economic poverty' by which Elm Larsen understands a kind of 'relative poverty', more or less equal to having a low income, but where people do not suffer from severe 'deprivation'. In other words more people are relatively economic poor than relatively poor.

This definition of social exclusion differs significantly from that of the Ministry of Social Affair. Without defining any criteria, the Ministry simply mentions that the vulnerable groups in Denmark are 14.000 drug addicts; 25-50 000 alcoholics, 11 000 homeless; 22 000 mentally retarded and 5-7000 prostitutes (Ministry of Social Affairs, 2003, p. 5). In the following I call this a 'narrow definition of social exclusion' and Elm Larsen's multidimensional social exclusion category a 'broad definition of social exclusion'. Peter Townsend's 'relative poverty' concept is a third category and Elm Larsens's 'relative economic poverty' concept a forth. Finally I have added the concept 'absolute poverty' to have a full spectrum of interpretations of social exclusion, ranging from a concept without reference to economy to one where the material dimension is absolute and

total. This is shown in figure 3 and is meant to be an analytical tool to illustrate that the question of how many socially excluded people found in Denmark heavily depends on which perspective you use and therefore how you define social exclusion.

Figure 3: Understanding of Social Exclusion/Poverty in Danish Discourses – arranged on a 'Non Material' to 'Material' Continuum.



If the same categories are arranged according to how they appear numerically in the Danish welfare society, instead of according to the logic 'non material – material', another order occurs. In figure 4 I have illustrated this. Few will argue that absolute poverty exists in Denmark; hence in the numerical order 'absolute poverty' is number 1 covering 0% of the population. Socially excluded according to the most narrow definition with no affiliation to material issues is number 2 covering 1,2% of the population (Ministry of Social Affairs, 2003). According to Elm Larsen (2004) 2,3% of the population are estimated to be socially excluded using the broader definition, 8% to be relatively poor and 13% relatively economic poor. Although figures do not necessarily illustrate the severity of social problems in a given context, it can be argued that the prevalence of the problem does reflect important features of the Danish society.

Figure 4: Five categories of socially excluded people arranged according to how they appear numerically in Denmark, 2002

Category No	1	2	3	4	5
Categorical definition	Absolute Poor	Socially excluded or socially vulnerable (narrow definition)	Socially excluded (broad definition)	Relatively poor	Relatively economic poor
Percentage	0%	1.2%	2.3%	8%	13%

In the following I aim at describing the groups found in these categories in Denmark.

The absolute poor (category one)

At the right side of the continuum in figure 3 the material criteria dominate. There is a large amount of literature discussing the distinction between absolute and relative poverty. The phrase 'absolute poor' designates an attempt to find and keep constant a minimum level of existence/physical survival expressed in economic terms. In some discussions absolute poverty is further divided into a) extreme deprivation and b) minimum level of existence poverty (Elm Larsen, 2004, pp. 28-31).

Currently extreme deprivation is found in cases of starvation or disruptions of local communities – mostly due to wars or natural disasters. Despite that its occurrence tends to be temporary, the duration may be extended across a long period of time in many places in the world.

Minimum level of existence poverty, on the other hand, tends to be of a more permanent character. It is linked both to a certain society's level of development and a nation's social policy. As it draws a line for what is most basically needed to survive physically, it is argued that even in cases of so-called 'absolute poverty' there is an element of relativity as it is open for interpretation of what is needed in a given society at a given point of time. The most relevant usage of 'absolute poverty' is differences in nation's construction of official poverty lines. However, it is clear that the definitions comprise different interpretations of poverty; hence having an element of relativity even in the concept 'absolute poverty' is unavoidable. The most vigorous defender of the concept, Amartya Sen, agrees with this when defining poverty as a condition, 'where one does not have basic

opportunities for material wellbeing' (Ejernæs, Morten et al. 2004, p. 166). Erik Jørgen Hansen, who has conducted several comprehensive analyses of trends in poverty and inequality in Denmark takes this definition as an argument for abolishing the analytical distinction between absolute and relative poverty (ibid, pp. 166-67).

In Denmark as in the rest of Western Europe large portions of the rural and urban working class suffered from survival threatening absolute minimum level of existence poverty at least up to the First World War. At the present, as shown in figure 4, none in Denmark, at least officially, experience absolute poverty.

Socially excluded or socially vulnerable (narrow definition) (category two)

As mentioned before the official figure for the socially excluded in Denmark is 1.2% of the population. It reveals a political perception of the excluding mechanisms providing an official version of social exclusion that nobody in Denmark is defined as excluded simply because they are materially poor. This is clear in publications by the Ministry of Social Welfare (2003) as well as in the mandatory plan to the European Commission on how to combat social exclusion. Alcoholics, homeless, mentally retarded, drug addicts, prostitutes and criminals but no others are considered socially excluded. Some of these groups' members are born with their handicap; i.e. in sociological terms their social problem is ascribed. Others might have experienced a process of marginalisation due to hardships in life, including long periods of unemployment. Some of them might originally have been hit by lifecycle exclusion, e.g. learning difficulties in school due to non-diagnosed dyslexia leading to reduced chances of further education or employment, and today primarily defined as something else.

It is obvious that changing mixtures of developmental, cultural and political explanations generate differing definitions of social exclusion on non material grounds. The attributes of the outsiders might be ascribed. Whether they are excluded or not in a given society, however, depends on social processes and social forces. Since according to the logic in this chapter category two is the only category that is purely non-material, it is here I would place groups of people whose position as outsiders has existed in all societies – now and before – as such people placed here are the epitome of what most people think of as outsiders.

Just as Eduardo Said argues that westerners in Occidentalism mirror themselves in a concept of 'the other' as Muslims in Orientalism, every society needs a group of outsiders that in one way or the other is different to the majority in a non-material sense and comparably inferior. Preben Brandt unfolds this argument in the Danish case (Brandt, 1999). It is interesting that such a relation, from the majority's viewpoint, is presented as a case of difference (differentiation), whereas the group concerned struggle to have it presented as a case of suppression/oppression. This is at times the case with the Muslim perception of the West, but is perhaps even clearer in the case of India's so called untouchables, where the universality of interpretations is contested by opposing groups. Often in the West considered the epitome of outsiders: the untouchables (outcasts) of India, to an indigenous Brahmanical optic is considered part of a reciprocal system of unity, i.e. a community not seen as hierarchical (Mygind Madsen, 1996). The untouchables' own movement, on the contrary, sees the group as oppressed and positioned at the bottom of a rigid suppressing hierarchy. Although I cannot think of a Danish case where difference in perception of an 'excluded group' in category two have been agitated as sharply as in the case of untouchables in India, I do believe, however, that it is a rather common phenomena that members of category two as well as members of category three have a discourse about themselves which is different from the dominant one - refugees and migrants from a minority ethnic group could perhaps be a Danish case to illustrate that the groups' picture of itself is different from the ways they are seen by the majority.

The socially excluded (broad definition) (category three)

Unlike the narrow definition of non material social exclusion, other definitions of social exclusion combine material and in particular participatory criteria. As mentioned above this is what Jørgen Elm Larsen does in his study of poverty and social exclusion in Denmark during the last 25 years (Elm Larsen, 2004).

Elm Larsen estimates that when three of the five conditions are filled 2.3% of the Danish population (approx. 126 500 persons) is in this category. He argues that not all of the relatively poor in Denmark are socially excluded in terms of social relations, health, professional and political activities and leisure time activities, only particularly vulnerable groups are both relatively poor and excluded from participation in the above mentioned social relations. The groups covered by the narrow definition also

appear in this category. Among those added there is an over represented group of single mothers as well as unemployed ethnic groups on social assistance (Ibid, pp. 12, 18-11).

Among the groups in Denmark year 2000 that, according to this definition, are not considered socially excluded are low paid workers as such – formally at the bottom in Erik Jørgen Hansen's social group 5. Nor are older people with low earnings included. As a matter of fact, the group of elderly has between 1976 - 2000 experienced relatively more progress in terms of inclusion than any other group in the Danish society. It is only groups with combined exclusion criteria that are placed in category three, e.g. unskilled low paid workers with health problems and older people in bad health living solely on the old age pension.

The relatively poor (category four)

As mentioned above the concept relative poverty has long been used in writings on poverty and social exclusion. The concept originates from the British sociologist Peter Townsend, whose definition is:

> Individuals, families and groups in the population lives in relative poverty when they lack resources to obtain the food, participate in the activities and enjoy the living conditions and pleasures that are normal or at least acknowledged in the societies, they belong to. Their resources are so far beyond the average for individuals and families that they are excluded from ordinary life patterns, habits and activities. (cited in Elm Larsen, 2004, p. 29)

This definition appears to be very close to Jørgen Elm Larsens' broad definition of social exclusion (category three); however as Elm Larsen sees it, considerably more people populate the relative poor category (category four) than his five dimensional social exclusion category. As he estimates it 8% of the Danish population (approx. 440 000) are relatively poor as compared to the 2.3% in the broad definition category. The 8% are relatively poor since they, due to low income, suffer from a series of deprivations such as not being able to pay bills, see a dentist, purchase medicine or daily necessities such as food. Elm Larsen calculates low income as a combined index of annual income and purchasing capacity except overhead expenses. In a Danish context it is primarily single breadwinner households with children and retirees with old age pension as sole source of income who are categorised as relatively poor.

The relatively economic poor (category five)

Finally, the broadest definition of social exclusion as argued and used by Elm Larsen is purely economic. 13% (approx. 715 000 people) are calculated as relatively economic poor in Denmark in year 2000, in the sense simply that they lived on a low income (ibid, pp. 10-22). The 5% that has been added compared to the 8% in the relative poor category suffer less material deprivation than people in the fourth category. They primarily belong to the group of unskilled workers, Erik Jorgen Hansen formerly categorised as belonging to Social Group 5. Their living standard is better than for those in category four, but their participation in many activities is problematic due to low income.

Social inclusion or integration

Confusing concepts

If confusion characterises definitions and usage of the concept exclusion, it is nothing compared to the confusion that prevails regarding the usage in Denmark of the concepts inclusion and integration.

Most Danish literature on solutions to exclusion uses the concepts assimilation, integration and/or inclusion.

First of all, there is a lack of consensus about the meaning of these concepts. As figure 5 illustrates, Jørgen Elm Larsen understands the same by the concept 'inclusion' as Charlotte Hamburger understand by the concept 'integration' and what Charlotte Hamburger calls 'assimilation' is called 'integration' by Jørgen Elm Larsen. There is, however, consensus between the two, in the sense that they have the same ideas about what 'the good' and 'the bad' solution to social exclusion is.' Good' is when change is not forced and when at least some differences to the mainstream are allowed to remain as they are.

Figure 5: Illustration of differences in understandings of concepts regarding solutions.

Type of intervention to solve the problem of social exclusion:	Not forced / Differences to mainstream allowed	Forced / Differences to mainstream not allowed
Concept used by:		
Jørgen Elm Larsen (2004)	Inclusion	Integration
Charlotte Hamburger (1989)	Integration	Assimilation
Ruth Emerek (2003)	Integration	Assimilation = Inclusion

Worse than the terminological confusion, however, is that, by simply discussing integration and inclusion in terms of whether changes are forced and whether certain characterstics are allowed to be maintained, the perspective reveals itself to be limited to one of difference, primarily relevant for the most narrow definition of who the excluded are, i.e. group no. 2 in Figure 4.

What should be added if the discussion on solutions to exclusion should include both a material/nonmaterial dimension and a stratification/differentiation perspective as argued in the first part of this chapter? Certainly more focus on the material side of the exclusion and on matters of stratification or subordination. In most contemporary social work and social pedagogic literature in Denmark the material side of the problem is almost absent, which is astonishing in the light of the country's historical endeavours in terms of including the materially excluded. A reason could be that work with deviant groups takes place at an individual level by professional groups like social workers as cases of service provision, whereas inclusion/integration of the other groups necessarily (as the Danish system is constructed) takes place through inclusive policies at the macro level.

What would benefit the discussion further would be to include a discussion on the extent to which change/inclusion is expected to come from the behaviour of the excluded or the the included and its dominant institutions

In order to broaden the scope for conceptualising the problem side, as well as suggesting some devices for solution, I have structured the follow-

ing discussion on inclusion/integration according to the five categories of social exclusion as discussed above. However, I have combined category one, four and five into one category labelled 'excluded on material grounds' and category two and three above into another category labelled 'excluded on other grounds than material'. As regards category one and two, the process of inclusion have obviously taken place within a stratification perspective. As regards category three, four and five, I will argue that a stratification as well as a differentiation perspective have been applied.

Integration/inclusion of the different excluded groups in Denmark - how successful?

Including those who are excluded on material grounds

There are no doubts that Denmark in congruence with its welfare model and more specifically through its labour market and social policy has been and still is most successful in terms of including those who primarily due to unemployment, instable or low income have been categorised as categories one, four and five (see figure 4) into a fairly equally structured society. For that reason figures for exclusion on material grounds are comparatively low compared to the rest of the world.

How was this achieved?

As earlier mentioned generous public transfers to any citizen who happened to fall through market born material safety nets were in place up to the 1980s. In recent times, as Littlewood et al argues in chapter 2, Post Fordist inspired nations have chosen either a 'capital oriented flexibility model' or a 'negotiated flexibility model'. Denmark of today falls into the 'negotiated flexibility model' category just as its activation policy out of two options falls into a human capital rather than a 'work first' category (Torfing, 2004, p. 41). In either one of the two dominant paths of modern welfare policies different outcomes in terms of solving the material aspects of social exclusion are produced and continue to be reproduced.

The common paths between nations which follow a flexibility model and nations that have followed a human capital oriented activation policy is far from accidental. It has historical roots and to a considerable extent can be deduced from the type of welfare regime the country represents and the ideologies it is based upon. To phrase it differently, Denmark, or its

parties in power such as the current liberal/conservative led government - represents a Scandinavian welfare regime that for decades has been committed to the project of including the working class into mainstream society and built its ideology and political strategy on breaking hierarchies within this society, i.e. the stratification conception of social exclusion.

As Littlewood et al illuminate in table 1, nations (chapter 2) that follow a flexibility model are likely both to prevent large wage inequalities within the working class and those outside the corporate triangle – at least more than if the sole focus is on a differentiation perspective on social exclusion.

Including those who are excluded on non material grounds

During the last 20 years, it has been popular to argue that Denmark has been less successful when it comes to including or integrating those who populate categories two and three, i.e. those who are socially excluded in terms of 'otherness'; lack of participation and lack of recognition by the majority society. Some would even argue that this follows logically from a welfare regime that primarily has been concerned with material aspects of exclusion.

Most probably this is not a fair judgement. Firstly, the universal materially oriented welfare state was shaped from the bottom, through participatory actions of the 'lower classes'. Secondly the Danish welfare state has been exemplary in encouraging the work of voluntary groups and has over the last 20 years deliberately encouraged the participation of users in public decision making and a variety of civil society intervention. Thirdly, there is no logical opposition between provision of material collective safety nets and participation.

More than anyone else in the public debate in Denmark Jørgen Goul Andersen (2003) has argued that in terms of empowering people in a broader perspective, i.e. on a large scale giving them the opportunities to participate, no nations have been more successful than the Scandinavian. At a micro level this was confirmed in his findings among members of Social Group 5 of the former official classification (unskilled workers with low income). Denmark is unique in the sense that these people to a surprising extent participate in politics and leisure time activities. Goul Andersen relates his explanation to the all embracing, inclusive educational system.

If policies towards the groups that Jørgen Elm Larsen (and the government in its Plan of Action) considers socially excluded in the narrow sense (category two) are studied, many of those who are found in the ''homeless'' category, also have a diagnosis as either drug addicts, alcoholics and/or mentally ill. However not all drug addicts are homeless – in the sense homelessness is officially defined as living in shelters. If the measures of help to these different groups are scrutinised, it is difficult to say whether the main aim is to include them into a majority community based on equality of opportunities or to simply preserve their position as outsiders.

In the group of socially excluded prostituted comprises in terms of several indicators a category which can be identified as different to the other groups. Its existence reflects a typical double standard in the dominant society's image of women and sexuality. Prostitution is allowed but at the same time society pities the women and offers them help to live more comfortably as prostitutes or to leave the business.

In category three where one also finds single mothers and unemployed on social assistance, including ethnic minorities on start allowances – material problems, isolation, lack of recognition and participation are mixed, and so are the solutions offered by a still mainly public system. Regarding single mothers the Danish welfare state, which is often characterised as being positively female biased, obviously offers better opportunities for a reasonable material life (incl. education opportunities) and participation than in most other countries (Hantraiis, 2000). Hence, policies towards single mothers must be characterised as inclusive in terms of providing opportunities to participate in the community on fairly equal terms with other household types.

The latter two groups in this category, ethnic minorities and Danes on social assistance, face more severe problems. Since they do not belong to the lowest category in terms of exclusion they are not covered by the government's 'Plan of Action' aimed at vulnerable groups. These policies are the most assimilatory in terms of forced inclusion/integration without allowing for differences in identity markers. The policies towards this group involves more pressure or forced change, as their social assistance might be taken away. if they do not accept an offered job or activation.

It is an important reason behind the problems of the people in category two and three that loneliness, lack of recognition and lack of social relations are problems the society has shown difficulties in tackling. Those in

category two have been pointed out as groups that need special attention. Hence, more generous interventions have flowed to them, perhaps at the expense of those in category three, especially groups on social assistance and in particular those among them belonging to an ethnic minority.

Ethnic minorities are often relatively well equipped with social ties to their own social groups but not to Danes in the majority community. To homeless people so called 'væresteder' have been established as places where people can have needs or social ties met without pressures to change habits and no requirements on becoming like everybody else. Often volunteers work here, but the institutions are always supported financially by the public.

In conclusion, what characterises activities of inclusion/ integration/ assimilation of the socially excluded in category two and three and into what kind of community? Perhaps with prostitutes as an exception due to the double standards, but maybe even for them, there appears to be an attempt to help by using a variety of income transfers, by providing education offering skills so, if possible, they can transcend the border to mainstream society or by providing places/sites where they can be 'in peace' with or without the dominant society's recognition.

Efforts to tackle the structures behind the social problem are seldom confronted. This is less easy with those who are born with a disability but when problems are caused by socialisation, society could make an effort to tackle the problem in that way.

Perhaps one might argue that the current government tries to solve the structural causes of the immigrant problem by restricting entry into the country, and what the government sees as the structural problem behind unemployment by putting pressure on the unemployed to get a job. It appears to help in the sense that more people are gaining employment, however, very likely by including them into a community (majority Denmark), which is less equally structured than it was before.

International comparison and future prospects

What does it mean to social exclusion and integration that Denmark currently is (perhaps) passing a transitional stage from a Social Democratic welfare model to a more liberal type of welfare regime?

It is to be envisaged that several developments but particularly the loosening of the tight publicly provided security net for the weakest sec-

tion of the population will increase the number and types of excluded persons and make cases of material exclusion more permanent.

Since the government through its European Union membership has committed itself to work out and every five years rethink a strategy to combat social exclusion, interpreted as assistance to those in category two, problems are likely to grow in the groups just above, i.e. those in category 3 including those whose problems are primarily material. For instance members of category 2 are left in peace from pressures to work for the allowances they receive, as they are typically placed in The Occupational Ministry's newly invented Match group 5 (a new classification of the population according to assessments of their work capacity).

If some of the excluded manage to become included there are tendencies towards it being in a community which becomes more unequal, i.e. with acceptance of larger wage differentials than earlier in Danish social history. Compared with other countries, Denmark still has a high score in terms of equality, but the policies of recent years have initiated a polarisation, not least because of a very favourable policy towards house owners and more restrictive policies especially towards members of ethnic minorities receiving social assistance. This is creating new cleavages in the population, which even the once so strong Social Democratic Party, is not prepared to face.

However, internationally, Denmark is still a nation with few excluded on material grounds and where policies of including those who are different (perhaps except for the ethnic minorities) is more progressive than elsewhere. As there is strong path dependency even in the case of changing political management, it will probably take some time to change the hitherto followed policy of inclusion.

SIX Preparing for retirement - a comparative view
Personal experiences of financial preparations from four nations

Lars Harrysson
Erika Werner

We all grow older. This is a fact that we have to deal with in life. Over the course of our life our thoughts regarding age changes. When young, age commonly restricts what one can do. Under age means being kept out of certain areas such as the pleasures of tobacco and alcohol, and, perhaps, sex. Restrictive structures, however, are often there to protect. This is clear in the examples of intoxication above, which are clearly health related. Even under age sex is to be considered in that category. Prohibition ages that are not physiologically determined are morally or socially defined, and not necessarily acknowledged by legislation. This may be obvious in the sex example, eg no sex before a stable relationship or marriage, and despite the risks of illnesses due to unprotected sex, which of course is not necessarily age related.

Entering old age is a subjective matter, however, one formal understanding of ageing is the acceptance of being old as connected to the retirement from the labour market; the exit process. Despite the clarity of such a definition, research on the exit process shows a much more blurred picture. Mark Elchardus and Joachim Cohen (2004) point to a process of lowering the exit age in Belgium, which is not specific to Belgium even if the case is extreme. But the fact that older workers have felt a contextual pressure to leave early is interesting (p. 229) and possible to elaborate on in a qualitative approach, such as the study presented in this chapter.

The preparations for later life are not of a financial (public or private) nature alone; there are a number of non-financial preparations as well. 'For many older workers, retirement involves not so much a line to be crossed as a status to be approached with care with approaching age' (Hansson et al, p. 220). The financial aspect of retirement as a status is an

important one, but there are other variables in action as well. Areas concerning the personal and familial aspects such as illness, inheritance, divorce or intergenerational responsibilities are examples of experiences that can operate as catalysts or constraints for the individual's retirement planning (C.L Kemp et al., 2005). Pensioners who have been asked what they had prepared for before retirement and what they as pensioners considered as important to prepare for stated a greater emphasis not only on the financial aspects, but on psychosocial adjustment and use of time (Rosenkoetter & Garris, 2001). Thinking about and planning for retirement is positively linked with retirement satisfaction (Mac Ewen & Barling, 1995), irrespective of whether the retirement decision is voluntary or not (Elder & Rudolph, 1999). To be financially secure during the working part of one's life doesn't necessarily equate with being confident about your economy as a pensioner. High-income earners have been shown to be less positive about their life as pensioners, when compared to those with lower incomes as they can expect a greater economic loss (Mutran & Reitzes, 1997). Activities, such as participating in some kind of 'work like' activity, hobbies or having an active social life with friends or members of an organisation are also important factors to shape a prosperous existence during later life (Lo & Brown, 1999; Jonsson, 2000).

The term retirement is commonly connected to a withdrawal from paid work. It is closely connected to the process of ageing and can imply stereotypic references to inactivity, passivity or detachment (Kite & Wagner S, 2002), despite the fact that the majority of today's elderly, at least in industrialised countries, are healthy (WHO, 1999). The elderly population has during the 20th century prolonged longevity, but as we live longer the group of the oldest old will increase as well, which in turn risks straining the public outlays for care and health care (Thorslund et al., 2004).

These views can be furthered and challenged in several ways. Ruth Lo & Ron Brown (1999), for example, argue that retirement ages vary considerably among different countries. This is observable when mandatory retirement ages as well as when actual retirement ages are compared between nations. Another possibility is to view the opposite, namely the right to lift an old-age pension. The eligibility rules set in existing pension/superannuation systems set a political desire concerning when to retire, which as Jay Ginn & Sara Arber (1996) argue, provide employers with an excuse to lay off people regardless of their financial position.

Lately many schemes have changed. Greater flexibility in retirement or gradual retirement decisions has been introduced, and often but not always at the expense of benefit levels.

For young people, dependence on the socio-cultural context is obvious, e.g. schooling and parental powers. For quite a number of young people adolescence is troublesome, see for example some of the earlier chapters in this book, but for most it is a healthy mixture of emotional pain and pleasure. For older people it is often expected that decisions are independently made, in rational decision making theory it is even taken for granted. But how does decision making work in the real world, where social relations and not individuals in isolation create the setting? (Inspired by Spicker, 2000).

In the terminology of Gøsta Esping-Andersen (1990, 1996) we would say that young people are not yet commodified, but perhaps under a process of commodification regarding their expected entry in the labour market. In a similar vein older people approaching their exit from the labour market are getting prepared for de-commodification.

In retirement a new situation of socially defined contextual dependence occurs. An episode in life starts which in many respects is expected to turn out in a somewhat pre-destined way. Citizenship based social rights, as well as moral rights play a major role, and despite the need felt for political reform, sometimes existing structures block quick and extensive changes. Extended individualised property rights in pensions limits possible political interventions even further. In respect to social exclusion pensions shall primarily be seen as an accepted de-commodifying transfer system providing continuing integration in society despite leaving the labour market. However, the ongoing reform of pension schemes around the world create new types of exclusionary processes. In particular, the extension of labour market participation value in pension rights creation involves a clear differenation process reflecting the one during working life. These processes are briefly discussed in the final section.

This chapter is about how people approaching retirement, or recently retired, describe their preparations. When, what, why, how...

A brief introduction

Historically aspects of retirement are class related. People from the ruling classes and the aristocracy grew older, socially speaking, on different terms

to those in other less influential and economically weaker groups in society. In retirement terms, class as a divider was based on ownership of property or other assets. Land was transferred from generation to generation, sometimes with subdivision as a way of giving parents a possible subsistence living. Warfare did of course change ownership patterns from time to time. People without property were dependent on their work capacity and, if that was lacking, on patriarchal employers, poor-relief or begging. In the 19th century life insurance and mutual insurance started to develop even outside the guild system and the government. These forms are dependent on money transfers, and thus developed alongside growing numbers of wage labourers.

Industrialisation demanded new ways of viewing the limitations of a wage labouring system. The concept of work capacity was derived from poor-relief systems and used in pension schemes to divide those who were eligible from those who were not. Old age was for quite a long transition period considered a lowered work capacity, not exclusion from the labour market (Harrysson, 2000a & b). Early social insurance constituted a retirement age, but it was originally seen as equal to negligible work capacity. At the time of introduction the number of persons living many years after retirement was limited, which mirrors the problems often cited today as most burdensome to existing pensions schemes. Thus, a set retirement age introduced a social rights based scheme which did not allow for changes in longevity and health over time. Most systems, despite their character of insurance in some parts, were developed to solve poverty and equity problems for those unable to work.

The first of these problems, that is contributions, benefits etcetera, can be discussed in an economic analysis. However, the inability of liberal economic theory to explain the social basis of poverty requires a wider sociological stand to make sense of the second, as in distribution and equity, where the normative and moral issues are visible.

Social solidarity beyond the closely knitted neighbourhood, beyond the direct personal relationships, and created inside the national boundaries of a state, was a key factor in one of the major 20th century social innovations: The welfare state. The design of pension schemes was an important part of this creation (Baldwin, 1990). Even though pension schemes normally were not first in this development process of universal social insurance systems, they soon became at least financially to occupy a dominant

position. Over the years we have learnt how hard it is to foresee future consequences of pension provision decisions (Edebalk, 1996).

The existence of pension schemes creates expectations, and the design partly shapes these expectations. It is hard to fully picture how a particular individual has developed their expectations of their future as old and after working life. However, analysis of retirement preparations require some platform accepting both the existence of a pension system and of retirement expectations. We observe this platform as a 'pension regime'.[1] It is how things are done, not what they are. Regimes catch action. It is not possible to understand a regime outside the common context of qualitative empirical data on expectations and interrelated systemic information on existing and available pension schemes.

What we have done, and how

The comparative framework

All research is in one way or the other concerned with comparisons. However, there are major differences between making referential comparisons and making comparative analyses. A simplified stand is to say that common comparisons produce new questions, while a comparative analysis is an aid in explanation, i.e. to answer the question why. How is this?

Look at this apple and pear!

By viewing we can accept them as being different in many ways. If we taste them, we can compare their flavours. They might even sound differently when bitten. There is also a possibility of ranking them as better as or worse than the other. Despite these possible sensations, *we have no clue*

as to why they differ even though they in a very concrete way carry a meaning to us.

To deal with the explanatory question, why, a comparison needs some stable criteria to which an analytic reference can be made. For example we can set a criteria for growth region and from there create a hypothesis which states some differences or similarities. The hypothesis can be tested and result in an explanation of the connection between growth region and some other characteristic.

It is obvious that a comparative analysis of human activity is far more complex than one about fruit because humans are people who feel, observe, think, consider and act in a cumulative as well as repetitive way (at least in a way more obvious than fruits do). In such a setting it is clearly so that both approaches referred to above are important; common comparisons and comparative analysis. A good hypothesis is always formulated from a well developed knowledge of context, and the answers derived from the testing of the hypothesis are valid and understandable in that context only.

To be able to say something about or understand a phenomenon is not dependent on making comparative analyses. There are plenty of possible solutions to such an endeavour in social science and other scientific genres. However, a wish to explain this phenomenon using a comparative analysis requires a proper use of the methodological tool. That is hard and often only partially possible. Thus, most comparative analyses are limited attempts at facing problems with existent empirical sources such as inconsistencies in collection techniques, time periods, missing data, language and translation problems etcetera (Kennett, 2001). These problems do not compensate for poor preparations in thought and theory, but merely fail to provide possibilities from which to draw extensive and convincing conclusions.

Our settings...

The design of our study, forming the empirical basis of this chapter, follows two main paths. First, we want to say something about the conditions of retirement in a few western welfare states. Second, our interest is in how variation in systemic solutions to retirement provisions, pension or superannuation schemes, interacts with people's preparation for retirement. To enable us to do this we use a comparative analysis approach to the choice of nations and pension/superannuation scheme profiles in rela-

tion to our qualitative design of individual oral description of retirement preparations.

Briefly this means that we are interested in whether there is some basis for talking about pension regimes as discussed above, and if so, how this concept can be used. However, we are also interested in our interviewed retirees' stories as such. How have they prepared and to what extent do they link their ways of preparation to existing systems? Is there a visible pension regime?

The study on which this chapter is based upon should be regarded as a pilot study.

Comparing similarities, differences or variations

The comparative methods of 'Most similar systems design' (MSSD) and 'Most different systems design' (MDSD), to which we refer below, take their departures in the following three criteria (Landman 2000, p. 27):

- Similarities explain similarities (the method of agreement). 'If two or more instances of the phenomenon under investigation have only one circumstance in common, the circumstance in which alone all the instances agree is the cause (or effect) of the given phenomena' (Mill 1891, p.255, from Denk 2002, p. 56).
- Differences explain differences (the method of difference). 'If an instance in which the phenomenon under investigation occurs, and as instance in which it does not occur, have every circumstance in common save one, that one occuring only in the former; the circumstance in which alone the two instances differ is the effect, or the cause, or an indispensable part of the cause, of the phenomenon' (Mill 1891, p. 256, from Denk 2002, p. 58).
- Variation is explained by variation (the method of concomitant variation). 'Whatever phenomenon varies in any manner whenever another phenomenon varies in some particular manner, is either a cause or an effect of that phenomenon, or is connected with it through some fact of causation' (Mill 1891, p. 263, from Denk 2002, p. 59).

Our two hypotheses deal with the choice of states to include in our study. They are formulated in a sequence. The first one follows a MSSD method,

whilst the second one follows a MDSD method. In connection to the second we are seeking to say something regarding interviewed people's experiences from retirement preparation and its connection to pension/superannuation system design, thus producing a basis for a discussion concerning pension regimes.

Hypothesis 1

This hypothesis aims at revealing differences by stating similarities in the choice of welfare states (MSSD) (Lijphart, 1975). It is placed on a highly aggregated welfare regime level. What people actually say is to be considered as attitudes stemming from practical and emotional experiences, as well as ideologically motivated reasoning based in social and political belonging.

> The four chosen nations, Australia, Denmark, New Zealand and Sweden, are all well developed, substantial, comprehensive and fairly generous welfare states aiming at reducing poverty among its citizens. Despite this we expect to find clear differences in how and to what extent this is fulfilled in the four states in meeting people's needs in preparation for, and life in, retirement.

In a structural and systemic way the first hypothesis has been verified already in the work of formulating the second. These four nations provide significantly different pension/superannuation systems. Their historical development in providing pension/superannuation differs too except for the fact that all started in the late nineteenth and early twentieth century, and the provisions introduced then have in many respects been extended over subsequent years. In some cases parts have been added on, in others there has been total reform and changed balance between private and public influences.

Hypothesis 2

However, creating pre-requisites for wellbeing in later life in different ways does not necessarily lead to differences in people's experiences of their retirement preparations and opportunities in their life as retirees. The second hypothesis focuses on stabilising differences to make it possible to check for similarities (MDSD) (Lijphart, 1975). It is positioned in the intersection between policy design and delivery.

Australia, Denmark, New Zealand and Sweden have developed pension/superannuation systems along different paths. Today's age retirees in the four nations meet very different systems. Following such a statement it would be expected that preparations for retirement also follow different paths. However, we believe that despite major differences in the systemic setting retirees' preparations follow similar paths in many respects.

Our approach is not one of hypotheses testing in a statistical fashion. What we try to do is to stabilise some crucial factors concerning the setting in which our respondents have formed their experiences of preparations for retirement. Following this path we hope to be able to make at least some logical inference concerning the relations between social welfare structure and individual action regarding retirement. In particular we are interested in the combined consequence of people's expectations of retirement and actual retirement provisions, i.e. what we would call 'a pension regime'.

A third preliminary hypothesis, applied in our final discussion, would therefore be that the differences and similarities derived from the first and second hypothesis respectively will provide an understanding of varying pension regimes.

Some critical aspects of our setting

Why hypotheses? Is this really the way to go? Well, considering the problems surrounding an analysis based in a single case study, the introduction of several case studies for comparisons needs some guidance and stability. Our way of formulating hypotheses and eventually treating them cannot, and should not, be seen in the light of an experimental approach. Rather our hypotheses provide reference points to which we can refer when conclusions are drawn. Thus, an important remark is that despite clarifying hypotheses, statistically tested conclusions are absent. In this respect a longitudinal study would be most welcome.

Our method based in a combination of country descriptions and qualitative interviews makes it possible to conclude if and how people understand and act upon existing systems. *Do they really know how these systems work, or is it just actions on beliefs and hopes - both part of the pension regime?* A specific problem connected to this is the ways in which actions on different levels of society may be analysed. By using qualitative interview

data we can argue that these individuals are able to refer to the ways in which they interact with society on different levels. Insofar as we can argue that it is true for them this is possible, but is of course dependent on how well our interviews capture their ideas.

Introducing our hypotheses these stories can be analysed in relation to each other. Apart from these possibilities, all other connections made are solely material for new hypotheses.

The empirical study

Our interviews

A very important aspect for furthering this particular project has been to learn about the selection of retirees. During the course of the study several different approaches have been used. In Australia the main group interviewed was contacted through a local branch of the Lions Club. In New Zealand a couple of small articles in local newspapers were used. In Denmark the selection was made through the use of a snowball method. In Sweden contacts with a local branch of an organisation for retirees was used. None of these approaches is unbiased, but rather they produce a wide range of questions regarding the reliability of more general conclusions. However, our impression is that the validity of the approach is high, regardless of selection method. Hence, our approach has encountered a similar conclusion to that experienced in most qualitative research, namely high validity in collected information.

Our sixteen interviews were completed by four different interviewers. In Australia, which was the first nation to be covered in autumn 2003, Lars Harrysson conducted all four. The four New Zealand interviews were carried out by a colleague at Massey University in Auckland in spring 2004. Erika Werner performed the five Swedish interviews in early 2005, and a Danish undergraduate student, selected by a colleague in Copenhagen, conducted the three Danish interviews.

This might seem unnecessarily complicated, but we have worked through the pros and cons regarding letting others perform the interviews. A major disadvantage is the lack of possibility of pursuing an argument when reading the transcripts, something that is possible when doing the interviews yourself. Latent information, what is said between the lines, is another obstacle in a similar vein. Further, we believe that especially in the

Danish case the language creates some obstacles. Yes, Swedish and Danish are pretty close, but in a situation where closeness and privacy is considered there are many possible misunderstandings. Using your native tongue is preferable. However, the experience from carrying out the interviews in Australia does not disqualify either of us two from performing interviews in English.

The interview guide was organised to make it possible for those we interviewed to describe their knowledge of existing systems and contacts with other people in their preparations, experts as well as others. Furthermore they were given the possibility of describing and explaining their choices and unfolded strategies.

It is convenient when you have designed your guide and used it yourself, to be able to make minor changes along the way. However, letting other people use it, as we have, require that you keep inside some limits. In our study the guide has been used in two different versions, one in English and one in Swedish. During the Swedish interviews a complementary set of question was used to allow us to pursue some broader objectives. These extra questions were put forward after the original set. All respondents received the guide in advance. The Danish interviewer provided translations if asked for by the respondents. It made it possible for them to think through their process as well as gathering materials they considered would be important in their context.

The four cases...

As an introduction to the four cases used in this chapter a few tables have been constructed presenting some basic data for each nation. The first table is concerned with the first hypothesis, and the data would suggest that our first hypothesis is valid, that is; a sample of four small developed, comprehensive and fairly generous welfare states.

Table 1. Some basic socioeconomic data on Australia, Denmark, New Zealand and Sweden.

	Australia	Denmark	New Zealand	Sweden
GDP growth fixed prices 1998-2002, (%)	3.9	2.0	2.7	2.9
Sectors of production (agri/indu/serv)	3/26/71	3/26/71	8/23/69	2/29/69
Terms of trade (1999) 1980=100	79	n.a.	109	110
Per capita income (GDP / capita $US PPP) (2000 est.)	24974	27375	19462	24250
Share of household income highest / lowest 10%	25.4 / 2 (1994)	24 / 2 (2000)	29.8/0.3 (1991)	20.1/3.7 (1992)
Gender earnings ratio (2002)	0.69	0.70	0.67	0.68
Comparative price levels (OECD average = 100)	80	117	73	110
Net social expenditure as of GDP (%) (2001)	21.9	27.5	17.5	30.6
Human development index (2002)	0.939	0.926	0.917	0.941

Source: www.nationmaster.com

The second table set out further information on the four nations particularly showing similarities concerning the demographic setting.

Table 2. Demographic data for Australia, Denmark, New Zealand and Sweden, year 2000 and 2025.

		Australia	Denmark	New Zealand	Sweden
Population (1000s)					
	1980	14726	5124	3160	8318
	1990	17169	5146	3385	8591
	2000	19169	5336	3819	8873
	2005	20190	5281	3804	9039
	2025 (est)	22523	5244	4228	9362
Age distribution (retirement age) male/female (1000s)					
65-69	2000	323/345	104/115	60/63	182/198
	2025	627/682	158/166	109/120	257/269
70-74	2000	296/377	88/106	55/61	164/197
	2025	515/594	136/151	89/103	234/255
75-79	2000	219/290	69/98	38/52	143/191
	2025	411/502	120/144	69/87	216/253
80+	2000	204/369	89/140	38/72	158/296
	2025	450/696	129/208	74/121	266/405
65+ as share of total population					
	2000	0.126	0.152	0.115	0.171
	2025	0.194	0.213	0.165	0.231
Births / deaths per 1000					
	2000	13 / 7	13 / 11	14 / 8	10 / 10
	2025	11 / 9	11 / 11	8 / 8	10 / 11
Life expectancy at birth (average men/women)					
	2000	79.8	76.7	77.8	79.8
	2025	82.3	80.6	81.2	82.4
Total fertility per woman					
	2000	1.8	1.8	1.8	1.5
	2025	1.7	1.7	1.8	1.7

Source: www.census.gov for all but total population statistics which is www.library.uu.nl/wesp/populstat/

The third table provides information on taxes and social security contributions. It points clearly to the differences in the ways in which the four nations have chosen to solve the funding of social security. Thus, table 3 briefly also refers to our second hypothesis.

Table 3. Taxation and contribution data for Australia, Denmark, New Zealand and Sweden. (year 2000)

	Australia	Denmark	New Zealand	Sweden
Total taxation as % of GDP	31.5	48.8	35.1	54.2
Income taxes as share of total:				
corporate /payroll /	20.6 / 6.2 /	4,9 / 0,4 /	11,7 / 0,9 /	7,5 / 4,3 /
goods - services/ personal income/	27.5 / 36.7 /	32.5 / 52.6 /	34.5 / 42.8 /	20.7 / 35.6 /
property	8.9	3.3	5.4	3.4
Contributions to social security: em-	* **		**	
ployer	n.a.	0.7	n.a.	22
employee	n.a.	3.9	n.a.	5.5
Tax distribution: top 30%	65.1	48.7	n.a.	53.3
middle 40 %	31.1	37.2	n.a.	35.8
bottom 30 %	3.7	14.1	n.a.	11
Total tax wedge single worker	23.1	44.2	19.6	48.6
Total tax wedge single income family	13.1	31.3	16.8	41.4

* Superannuation in Australia is based in employer contributions while in New Zealand a general taxation path is followed.
** The total of contributions regarding all social security systems is possible to calculate, but has been left aside here.
Source: www.nationmaster.com

Four paths to and solutions of retirement provisions

In the following section the four nations' systemic structure and historical trajectories are discussed. First, a three pillar description is adapted. The idea of three pillars is adopted by the World Bank (2005) and is widely used as a way of sketching pension systems. It is not the only way, but convenient. Second, another common model is used to deepen the description of how the systems are intended to work concerning funding, control/regulation and administration (Rothstein, 1994/2002). Finally in this section, a short comparison is made.

Three pillars compared

Referring to three pillars as a description of a nation's pensions system is common. However, doing so does not imply that it is necessary to have three pillars. Larry Willmore & Susan St John (2001) for example question this in the article 'Two legs are better than three', falling back on experiences from New Zealand (compare St John, 2003a). The World

Bank (Holzman & Hinz, 2005) notion of three pillars is one of a system handling poverty reduction (the first pillar), consumption standard or income replacement (second pillar), and individual choice (third pillar). Each pillar can be connected to other principles as well, but these will suffice for now.

The First

The first pillar is usually referred to as a basic pension guaranteed by the state. A basic pension exists in all four nations, but with somewhat different design and purpose.

Australia's first pillar, the 'Age pension' is means-tested. Both income and assets are considered in the test. The test that gives the lowest outcome is counted for. This construction is basically the same as when first introduced in 1909. It is a 'pay-as-you-go' system, meaning that current retirees' pensions are paid by the current working population's taxes or contributions. The funding is based on federal tax revenues. It is an individual pension, and earlier versions where wives had special solutions have been phased out. Apart from the means test, eligibility for an Australian basic pension involves an application and a minimum of ten years of residency with five consequtive years. Retirement age is 65 for men and 60 for women (1995), but equality is to be reached by 2014. A continuous increase of women's retirement age is in motion. Being a nation which fought several wars, war veterans are provided with a 'Service pension'. It is similar to the 'Age pension' following a means test, but regarding other services connected to retirement, such as health care and public transports, the 'Service pension' is more generous.

The Danish retirement system has undergone several changes over time (Andersen & Larsen, 2002). The first pillar since 1970 is a flat-rate basic pension, which is means-tested in relation to family income. It is a 'pay-as-you-go' system and reaches more or less all retirees from 67 years of age, fully or partly. Retirement age is 65 from 2004, but all our respondents follow the old rules. To be eligible for a full pension a minimum of 40 years of residence is required. Fewer years results in a linear reduction of pension rights. The Danish system is complex due to several parallel retirement paths. In particular the existence of a tax funded social disability pension as well as generous early retirement provisions provided by the State increase the complexity. However, as in the Australian case retirees are eligible for both means tested and more general financial support sys-

tems for example for housing and transportation. A particularly discretionary system involves testing for expenses, such as glasses, among poor retirees.

The system in New Zealand differs from other OECD-nations since it is a two pillar system only. The State organises the first pillar as a universal fully tax-funded flat-rate system which follows the 'pay-as-you-go' principle. It provides the same rates for women and men, but makes a differentiation between couples and singles, between couples where both qualify or only one, as well as between singles living alone or sharing. If only one half of a married couple qualify, e.g. a partner is too young, they can accept half the married rate without any means test or the full rate after such test. The eligibility age is 65 and there is no compulsory retirement age. Eligibility also includes residency requirements, most specifically being resident in New Zealand for five years after reaching the age of 50. Other forms of assistance are either means or needs tested, e.g. accommodation supplements or disability allowances. A Veterans pension is available for those who have completed war service.

The Swedish system is individualised via a system of notional individual accounts defined by contributions (NDCs) which form lifetime earnings profiles for every person between 16 and 65 (or older) earning a living in Sweden. The first pillar is a 'pay-as-you-go' system, and a combination of a guarantee level which supplements all who do not reach a certain level in their accounts, and an income pension related to your former earnings/contributions. The guarantee level is means-tested in relation to other forms of pensions from the system. It is tax-funded and universal. To become eligible for a full guarantee pension however, 40 years of residence is required. Substantive groups, particularly immigrants, do not fulfil that requirement. A system has therefore been introduced to make sure that retired people unable to survive without a supplement receive it via the social insurance system rather than through the municipal needs tested social assistance.

The Income pension is based on contributions equalling 16% of earned income. Employers and employees pay half each, but the collection is done by the employer. Contributions are accounted for during your full working life, 16-65 years of age on average since the retirement age is flexible from 61-70. The flexibility has considerable impact on the level of the pension, i.e. early retirement means a lower pension for the rest of a person's life. Even as a 'pay-as-you-go' system five extensive public capital

funds (AP-fonderna) work to balance long term swings in the relation between current contributions and pension payments.

The Second

The second pillar is commonly referred to as a supplement to the first. However, that can be questioned, especially concerning people with earnings above the ceilings of the first pillar. Such ceilings exist in three of the nations under review. The way the second pillar is designed differs greatly, in the New Zealand case a second pillar does not exist.

In Australia the Accord between the Labour Government and the Trade unions in 1986 introduced a requirement on employers to pay 3% of gross earnings into their employee's superannuation (King, Baekgaard & Harding, 2001). The growth in coverage was slow and unsatisfactory, and in 1992 legislation introduced 'The Superannuation Guarantee' (SG), a scheme in which employers had to make contributions to individual accounts. Hence a negotiated system had become mandatory. These contributions are tax deductible, but have to be fully vested until retirement or until what is called the preservation age (currently 55). It is possible to organise the vesting of the funds internally in the company (compare US 401k-plans). The contribution rate was in 1992 set to 3% of earnings, but has since then been raised twice, in 1997 to 6% and in 2002 to 9%. The self-employed are outside the system and do instead make tax deductions (Commonwealth Treasury, Inquiry into Superannuation and Standards of Living in Retirement, 2002). Unique to Australia is the way of taxing superannuation, since all three possible points of taxation are used; contributions are made with taxed income, fund profits are taxed, and beneficiaries are taxed when pensions are lifted (King, Baekgaard & Harding, 2001). The employer makes the decision on how the capital shall be vested, and, therefore, a major variation of solutions exist. Defined benefit schemes have dominated, especially among public employers (ibid).

In Denmark the second pillar is a combination of two mandatory systems, one universal and one directed towards wage earners. The Supplementary pension (SP) is a universal publicly organised mandatory scheme. It is defined contribution based and fully vested. The contribution level is 1% of gross earnings. From 2002 it is organised on the basis of individual accounts. The Labour Market Supplementary Pension (ATP) is a direct supplement to the Public old-age pension, but is organised as a private-public mix. It is a defined contribution fully vested scheme to which all

employees working more than nine hours a week pay a third of the contribution, the employer two thirds. Since 2003 the Government pays the employer's share for people out of work, a provision called SAP.

The reformed Swedish system has a second pillar called a Premium pension. It is a defined contribution system, fully vested, and organised by the Government. However, the choice of funds is large (> 700) and the government body, Premiepensionsmyndigheten (PPM), is primarily responsible for coordinating the flow of contributions. It controls the administrative performance of funds, and accredits new funds. Those who do not choose a private fund have their assets in a public fund (one of the six AP funds). The contribution is 2,5 % of gross earnings, added on top of the 16% that goes to the Income pension in the first pillar.

The Third

The third pillar is concerned with complementary systems such as individual pension insurance schemes and collective agreements between the parties in the labour market. During the reform processes, which have played an important part in the last decades of pension development, the boundaries between designs in the pillars have diminished in many countries. Second pillar privatisations represent particular examples of these signs.

A common strategy is to give personal tax exemptions for contributions made to individual pension schemes, or to make contributions fully deductible as costs in businesses. In both cases pensions from these are taxed when lifted.

Regarding the self-employed, third pillar private solutions are the basis for pre-retirement build up of funds. To many the compulsory savings made in second pillar systems may also be used for a third pillar investment as soon as it is possible, as for example in Australia when reaching the age of 55 (60 by 2025). In all four nations private savings play a significant role as a third pillar regarding voluntary savings.

However, in Denmark and Sweden labour market pension agreements are of prime importance and the higher the wages, the greater their weight.

In Australia in 1992, when the former third pillar solution, superannuation through collective agreements, turned to a second pillar scheme, the mandatory employer contributions, possible to vest internally, left mainly private savings as a third pillar. In Denmark labour market pension

schemes cover most wage earners. These systems have in many cases changed from defined benefit to defined contribution schemes lately.

New Zealand is different to the other three showing a decline in occupational pension coverage. The coverage of wage earners was 14.6% in 2001, even less for women (St John, 2003b), which was a sharp decline of eight percentages since 1990. On the other hand it has become more common among employees to choose the ways and how much they want to save voluntarily in existing occupational systems (St John, 2001). Sweden has more or less full coverage in the labour market through occupational pensions. These are complementary to the public systems. Entitlement conditions often disregard young people in defined benefit schemes due to set entry ages, while in the systems reformed into defined contribution schemes these limitations have decreased in importance. Despite the extensive coverage of public and occupational pensions individual tax-preferred pension investments are common. Earlier this occurred mainly among high income earners, but nowadays also further down the income scales and across the lifespan.

Sum up - Administration, coverage and eligibility rules, financing, and benefit calculations compared

To sum up we present table 4 which provides basic information on the retirement systems in the four countries. This comparison is made to form a base for the next section, which presents the views of the interviewed retirees in our study.

Table 4. Retirement schemes summarised

	Australia	Denmark	New Zealand	Sweden
1st Pillar				
Administration	Public	Public	Public	Public
Coverage and eligibility rules	Mandatory, universal at 65	Mandatory, universal at 65	Mandatory, universal at 65	Mandatory, universal at 61-70
Financing	PAYG, federal tax revenue	PAYG, general tax revenue	PAYG, general tax revenue	PAYG, guarantee pension; general tax revenue, income pension; fees (16% of earnings) split 50/50 employees / employers
Benefit calculation	Flat rate, means test to earnings and capital income	Flat rate, means test to earnings	Flat rate	Related to contribution record. Guarantee pension fills up to flat rate level if income pension do not suffice
2nd Pillar				
Administration	Private	Public and mixed		Public (fund management mixed)
Coverage and eligibility rules	Mandatory for wage earners, can be lifted as lump sum from 55	Special pension SP; mandatory and universal Labour market pension ATP; Mandatory for and covers wage earners		Mandatory, contribution based, can be lifted from age 61
Financing	Capital reserve, employer contributions of 9% of wage bill	Capital reserve, SP; fees 1% of earnings, ATP; flat rate fees based on number of worked hours		Capital reserve, fees 2.5% of earnings
Benefit calculation	Based on portfolio investments of capital withdrawn as lump sum or actuarially defined annuities	Based on portfolio investments of capital withdrawn as actuarially defined annuities		Based on portfolio investments of capital withdrawn as actuarially defined annuities. The retiree can continue to work.
3rd Pillar				
Administration	Private	Private	Private	Private
Coverage and eligibility rules	Voluntary	Mandatory under collective labour market agreement Eligibility differs between sectors Voluntary private insurance	Voluntary	Mandatory under collective labour market agreement Eligibility differs between sectors Voluntary private insurance
Financing	Individual, capital reserve or saving	Employer contributions into capital reserve	Individual, capital reserve or saving	Employer contributions into capital reserve
Benefit calculation	Actuarial defined contribution	Actuarial as defined benefit or contribution depending on sector	Actuarial defined contribution	Actuarial as defined benefit or contribution depending on sector

Note. PAYG means 'Pay as you go' referring to the mechanism whereby current workers pay for current retirees.

What did they then say?

Empirical findings, theoretical understanding, and policy reform...

This chapter concerns how people nearing retirement, or in retirement, have prepared themselves to maintain an, in their view, acceptable level of income after leaving the labour market. We have seen that those interviewed all live in quite generous welfare states, but nations that show in many ways distinctly different solutions to how retirees are supported financially.

In our interviews plenty of interesting information is provided. In our context here we can include no more than a fraction. The focus is on two aspects. First, what knowledge people have of the system they live in, and second, how people prepare for retirement in regard of the system. Finally, seen in a comparative perspective, people's preparations are discussed in response to the question of whether and how they differ due to varying system design. We have introduced the term 'pension regime' as an active concept catching the co-existence of retirement expectations and structures, such as pensions. Continuing into a discussion on pension reform in the next section, this relation will be considered in the context of welfare and social exclusion.

The need for preparation

Do people need to prepare themselves for retirement financially? In answering this question we clash between two ideological thoughts. First, it is obvious that preparations have to be made if you are going to survive in old age without wage labouring. However, second, the way this is done is not given. For some preparations are to do a good job studying and working for 35-40 years, paying their taxes and by retirement receive a pension. This is a 'social rights' ideology, where, in social solidarity terms, you trust your fellow citizens from generation to generation to do their part. For others preparations are to save and build funds during work life, as individuals or in collectives, from which they in old age can collect dividends. This would be a 'property rights' ideology, where trust is in financial markets and administration.

Even though both ideologies depend heavily on sustained economic development, they are, we suggest, consequences of how people relate to each other as well as to existing systems. Pension regimes are hard to grasp clearly because of time lags, meaning that people's expectations do not

necessarily reflect the systems as they are at the time, but rather how they were earlier (compare p. 145 and p. 149 about regimes). This is particularly visible in times of political reform. Further, a lack of knowledge of how a system really works produces non-rational decisions, a behaviour most probably very common and even in some cases based in more or less deliberate misinformation, as in the 'opting out' process in Great Britain (Waine, 1992).

What did they know about existing systems?

Our answers show a great variety. On the one end two respondents representing a total trust in the system: 'I do not know anything actually, nothing.' and 'It just came'. Another respondent 'just assumed that the universal superannuation would be there'. On the other end were people in all four nations with a background in either unionism or in the insurance business that provided others with information on retirement planning and saving.

Expectations regarding the need for preparations vary, and it seems as if knowledge about the systems follow suit. While most of the Australian respondents knew fairly well how the system is supposed to work, they had also used advisory help to a larger extent than those from other nations. This help came from consultants, while in the Swedish case similar help came from more official sources, such as the Social insurance offices (as they all are retirees within the same public scheme). This reflects the different structural settings in many ways, especially the expected need for personal preparation achievements to maintain an acceptable level of income in retirement.

The Australian respondents stressed the importance of at least having one dollar public pension to be able to receive a senior's cards and public Medicare. They also asserted that owning their house and being out of debt was in their best interest. Getting out of debt and paying off mortgages was not special to Australians since most respondents in all countries saw a mortgage free house as a kind of basic security, but the Australian respondents stressed it as a planned activity more than others. The Australian basic pension system with its means/assets tests seems to provoke planning to meet set limits, or as in several cases plan for rolling over their funds in earlier retirement, before 65, and then transform them into an allocated pension for a pre-set period. A common feeling was to avoid claiming social benefits, preferring to make their own way. One couple fell

into the trap of him being redundant a couple of years before retirement. In his occupation, mining, normal retirement age was 60, but the company's bankruptcy meant quite a few years of waiting until the official social security age of 65 was reached. Existing knowledge became obsolete. Their situation was complicated since it was soon clear that the company had not paid their share into the superannuation system. She had to continue working past planned retirement age. However, the situation was later sorted out by union officials for a partial repayment, and in retrospect, their situation turned out better than expected. He receives a veteran's pension, rather than the old age pension (same amount) and can also claim better services with his gold version of the seniors' card. They did not know much about this until contacts with Centrelink (the common administrative body of the social security system) concerning retirement had taken place.

This point of increase of knowledge has its counterpart in Sweden where most of those interviewed actually received their information late and then from the social insurance office or their employers. Even the self-employed in the sample gave this impression, which is a contrast to the Australian self-employed who was well prepared and looked back at 20 years of planning. However, the picture is partly false. The Swedish person is a widow whose husband prepared for their retirement when their business was sold. Her retirement conditions are far better than on average.

'... put into a nutshell, the biggest difficulty with people planning retirement in this country is the constant change of policy ...' This statement by one of the New Zealanders was replicated by others. What was focused was the change of the goal posts, retirement age, from 60 to 65. But equally problematic were the strange effects of the rules regarding couples, e.g. as soon as someone is considered as living together with another person of the opposite sex they get the couple rate, while if several men share they get single rates. Another person wondered if it would be possible for the next generation to save for their retirement at the same time as they have to pay fees to get an education etcetera. 'Who will have the resources to think about retirement before educational costs are covered?'

The Danes are in a quite different situation. Social reforms have increased the generosity in the retirement systems. In particular the introduction of an early retirement scheme for unemployment scheme members with favourable compensation rates (efterløn) in 1979 has made the transition from work to retirement economically cushioned. The success

of this scheme has led to adjustments to make people less interested in their entitlement in 1992 and 1999, the latter in moving the advantageous age to 62 (Böggild Christensen, 2003). Combined with a lowering of the retirement age to 65 (not at stake for the people interviewed who retire at 67), these are reforms in stark contrast to the international pensions arena. Compared to our sample in the other nations, the Danes were all 'insiders' considering that all had financial responsibilities as part of their everyday work effort.

How did they actually prepare themselves? What did they believe was needed?

Many of our respondents' actions regarding the different pension pillars seem to follow their knowledge of how the first and second pillar solutions are designed and expectations of how the outcome will be. However, their preparations are also seemingly dependent on existing resources and political reforms. Most of them would have started earlier with parallel private savings if family life and financial resources had permitted.

Swedish and Danish respondents were characterised as clearly expecting to be able to live on the pension benefits offered by the public system. To some, especially men, the third pillar collective agreements were essential. In most cases however, private insurance had been purchased either as a main part of their pension payments, or as an add on for a few years in the beginning of their retirement.

All Danes had retired early, but the reasons differed between choice, health and changed working conditions. Only the chosen strategy can be viewed as planned, even though it was initiated very late. Among the Swedes the variety was greater. Early retirement in Sweden is more costly to the individual than in Denmark since it affects the pension level at 65. However, for those interviewed, early retirement was not a choice, but a necessity based in their health situation.

For couples retirement was prepared together, insofar as it was planned. In the Swedish case interviewed couples retired at 65. In one case the male continued working past 65 waiting until she turned 65. In the latter case they started to save in a private scheme as late as the age of 60, but would in retrospect have wanted to start earlier. The other Swedes started their private schemes earlier.

People in New Zealand expect to get their universal pension. The change in retirement age (change of goal posts) from 60 to 65 made many

preparations obsolete. In several cases planning had been toward 60, and private pension schemes as well as capital insurances were capitalised at that age. Some of those interviewed struggled to maintain their living standard in while waiting to receive their public pension. In two cases it was obvious that the extra five years dug deep holes into their savings since their chances of upholding positions in the labour market were limited. However, the stories told also include many other events having significant impact on retirement planning, such as divorces and children's problems with mortgages.

One example showed how a couple, due to raising a family and the costs involved, declined entry into an occupational scheme. The same couple had seen their investments in life insurances make no progress in 20 years following, they reckoned, takeovers in the insurance industry. Another couple, on the other hand, started early in private schemes and learnt to revise and update their policies continuously, making it possible for them later to pay off their mortgages at retirement.

However, despite changed circumstances, the interviewed New Zealanders viewed their futures as pretty positive. They were unhappy with the government, but felt as if their efforts in building up private solutions kept them going. They were more worried about the next generation and, it seems, about the degeneration of the New Zealand welfare state.

Finally, in Australia we note that mixed responsibilities provide mixed results. The Australian example from above regarding redundancy from a mine show a process where safeguarding in companies is small scale and vulnerable, but expected by its beneficiaries to be safe. In the particular case the person was granted a disability pension due to diagnosed heart problems, thus lifted off the company's responsibility and transferred into the tax financed system.

However, the other people interviewed in Australia showed a particular pattern of being comparatively well prepared and with a plan for retirement. Due to the possibility of lifting the superannuation funds at age 55, most of the respondents planned with that as a horizon. All three had their careers fully or partly as public servants, and thus they had also accumulated pension funds through employment schemes. In two cases, those who worked in the public sector all along, they started to roll their funds planning for 65 and the eligibility for allocated pension and seniors' cards. They received help from advisors in the department in which they

worked, as well as consultants. One clearly pointed to tax reasons as important, the other followed his own plan.

The fourth respondent was a public servant for years, but changed together with his wife into their own real estate business. They bought the family farm and let a superannuation fund grow inside the business. They viewed 62 as a good retirement age. They used an advisors help quite late, and noted that without the advisor they would not have come to the situation where they were eligible for a public pension and public health care at 65. Now they have sold the farm to their son and look forward to the next 20 years to come. In these three cases the fund management is fulfilled by professionals since retirement.

The comparative view - regimes or not?

It is hard not to argue that national differences are visible between the persons that were interviewed. It is important to note that some of these differences are connected to individual cases and causes, such as work careers, personal interests, and in particular as a consequence of our sample, rather than relating to specific nations. Despite that, however, it is possible to shape new hypotheses for further research. We believe, for instance, that the intensity in individual planning actions is linked to the level and design of public social protection. This is not a very heroic or exclusive suggestion, but one still to be tested comparatively in a more extensive survey.

People in the four nations studied do not fall into poverty when they retire. At least that is what our pilot study points at. There is more than one social safety net in place protecting those not able to or unfortunate not to follow a mainstream solution. This would qualify our first hypothesis of four comprehensive welfare states even on a disaggregated level.

Our second hypothesis is different. We expected that a significant amount of the preparation and planning was similar, despite differences in pension policy design. In this respect there are some typical actions crossing the policy divides such as getting out of debt and mortgages, and viewing the public system as a social right. Furthermore, none of the participants were prepared to be a burden on the system, i.e. a social assistance beneficiary. Most of them had a mix of financial solutions involved in their preparations. They also made sure of keeping busy and creating new social networks in retirement, as well as, as far as we could see, leaving their children to shape their own lives.

It is also obvious that existing systems did affect financial retirement planning, but in different ways. On an individual basis structures provided incentives to act. This was particularly clear when viewing the possibility of lump-sum payments in Australia and the generous early retirement scheme (efterløn) in Denmark. At the same time, the opposite situation occurred in New Zealand where a change of goal posts did not produce creative planning actions by the respondents, but very defensive moves. Perhaps this can be seen as a consequence of negligible space for action in the given context, or that the economic sense of incentives is unable to handle time lags when used as an explanatory variable. In other words, economic incentives require resources, and therefore it seems more plausible to observe such incentives in action when resources are added rather than withdrawn, especially on the margin of welfare.

The way preparations and planning were carried out differed and existing structures and timing were clearly important. Our third and preliminary hypothesis, that the differences and similarities derived from the first and second hypothesis respectively will provide an understanding of varying pension regimes, would be interesting to test further with a new and differently designed study. In our context we can point to the following few examples.

In New Zealand an obvious frustration regarding political changes to existing rules in the superannuation scheme was visible. It was not only in pensions these changes occurred, but observations find more elements in a long period of neo-liberal reform in New Zealand (Kelsey, 1995). The particular position regarding pensions in New Zealand is discussed in Harrysson & O'Brien (2004). It seems as if this process has had an impact on our respondents trust in the existing system, a system defended in a referendum with a clear majority in 1997 (compare Ginn & Arber, 1999 for Great Britain). On the one hand the New Zealand two pillar pension model might show its weakness in not providing a more extensive and earnings related second pillar. On the other hand the signals are very clear about what responsibilities the government is prepared to take on. Those signals are also verified by the respondents' agreement on the importance of not being a beneficiary and dependent on public financial support. Thus, it does not seem to be any lack of responsible thoughts among the respondents. Why then undermine the platform from which people can plan and prepare financially for retirement? Well, 'someone' was not happy with the pension regime as it was, in particular how people believed

they had earned their right to retire via tax payments and work efforts. Perhaps more New Zealanders will retire to Australia in the future where they can receive a higher pension, which New Zealand is bound to pay following bilateral agreements, as one of our respondents described in detail.

It is interesting that the Australian system, in many typologies regarded as targeted (Arts & Gelissen, 2002), seems to promote expectations and actions in line with making public pensions and senior services reachable to the more affluent middle class of the Australian society as well. At least this is a feeling you get when listening to how our respondents have worked their way through financial planning and preparations. Of course, there is an obvious case (the miner) of how the targeting actually works, but it is most interesting to view how easy it is to plan your way past the thresholds. Australia has, it seems, become a far more encompassing welfare state than earlier appreciated, at least when pensions are considered. The Australian pension regime is one of accepted financial planning.

The Australian pension regime is interesting in comparison with the Swedish reform of the public pensions. The premium reserve part added on top of the income pension, as well as the 'orange envelopes' sent out with information, results in Swedes being more involved in their pension planning. However, the persons interviewed in our study are all covered by the old scheme (ATP) with a reformed indexing of the outgoing pensions. They provide a picture of a pension regime that is different to the one that the reformers have described as important to achieve. The increased information has increased our respondents' interest, but for most of them this interest had been intensified anyway as they approached retirement.

Swedes are covered by several collectively organised systems, one of which is through their employment. Several of our respondents also had private coverage, in one case introduced a long time ago. Private coverage has been tax preferred since the 1970's, and thus it can be seen as a legitimate planning instrument provoking peoples' incentives (reversed targeting, Sinfield (1993, p. 39) cited in Ginn & Arber (1999, p. 323)), and in a political view a way of legitimising other welfare state expenditures and high taxes. The private-public mix of pensions in Sweden is not that transparent and therefore not easy for common, non-specialists, to foresee its consequences. The Swedish pension regime has been characterised, as among our respondents, as one based on trust that by age 65 a pension

will be there, and that it will be enough. The newly reformed system does not provide higher levels of transparency, rather the opposite, but more uncertainty on an individual level when risks are transferred from the collective to the individual. Basically all Swedes are to be congratulated since they have a public pension scheme that carries no financial risks (if the designers are to be trusted), but only administrative problems and personal mistakes regarding outcomes.

Perhaps the worries from our New Zealand respondents about how to afford both education fees/costs, child rearing, and retirement savings all at the same time is important to review when the consequences of the reformed system in Sweden is debated. Far too often it has been a case of viewing the system as an icon in isolation. A political move towards influensing a pension regime in Sweden is obvious, but not seen among our respondents, when the move from an income compensation principle toward an equity based insurance principle is fulfilled, from outcomes to procedures. 'More precisely, this change implies that the criteria determining the pension system's fairness have been transferred from the concrete life circumstances of seniors to the abstract procedure through which pensions are determined.' (Lundberg, 2005, p. 33).

The Danes that were interviewed were all happy about their former working career. To one of them, the sale of the business meant a move of workplace and to some extent changed work assignment. In this case the existence of the early retirement scheme (efterløn) was a rescue. Despite changes to the scheme it seems as if it has provided an opportunity for people to choose to step down from employment. Among our respondents two out of three had used this possibility. In two cases their spouses used it.

Seen in the perspective of our introduction there is a strong connection between the processes of retirement and labour market exit. We believe that the transformation is viewed very positively in Denmark due to very generous early retirement pay. Preparations for retirement nowadays, however, are not just the result of this change, but reflect strategic concerns about a long period in life. Without question the transition has worked out very well for those we interviewed, and the welfare structures have been supportive to them.

Patterns of welfare and social exclusion preparing for retirement

If we are to try to systematise the regimes, how would they be defined and how would they relate to welfare and exclusionary patterns? A pension regime is, as stated earlier, a mix of structures of rights and entitlements, as well as of expectations, hopes and beliefs.

Pension regimes may differ greatly; at least that is our conclusion. From small material, such as ours, it is hard to be sure about exactly how they look, but our respondents seem to view their positions in relation to existing systems similarly. This is in line with our hypothesis of regimes, but does also reflect that scheme design matters.

It could be expected that an Australian pension regime would fall into a welfare regime description commonly referred to as liberal (Esping-Andersen, 1990), or targeted (Korpi & Palme, 1998). Welfare patterns derived from this description would enhance social stratification where higher income strata are independent and untouched by the system, while lower strata are dependent on the public welfare net and thus stigmatised as beneficiaries. Need becomes the prime focus of entitlement. Further, aspects of de-commodification would be less pronounced.

However, Australia does not fit into this description, at least not regarding a pension regime. It is obvious that the planning in many ways is individualised, but by the introduction of mandatory superannuation offsets, beyond Esping-Anderson's writings, all working Australians become included in the public system. Following our study, the pension regime involves a clear ambition from our respondents to make themselves entitled to at least a small portion of the public good to make them eligible for healthcare and senior benefits. This process seems enhanced by professional advice from consultants. As a result, a possible hypothesis would be that Australians view the existing system as far more encompassing than typological welfare research this far has suggested.

Denmark, which also has a means test connected to their basic pension, shows a similar pattern. The Danish type is referred to as Social-democratic (Esping-Andersen, 1990) or as Basic Security (Korpi & Palme, 1998). We would expect, particularly from the latter, that the State guaranteed a basic amount, and from the former that solidarity and equality would be on the agenda. The Basic security position seems odd when viewing the pension mix where several different parts, private and public,

are important. The Danish case is hard to capture in full. Many disparate ambitions seem to meet in the prolonged process of retirement. The Early Retirement Pay, introduced in 1979 has been a huge success considering the number of Danes who have used the opportunity. Since it follows an income compensation principle a basic security label does not fit that well. The typical sign of a social democratic welfare regime, strong elements of de-commodification, are clearly visible. It is important though, not to extend that to include all Scandinavian countries without a closer look on their comparability.

Concerning New Zealand we have been a bit confused. Our expectations were that a single fairly generous basic flat-rate social security system, such as the one in New Zealand, would produce simplicity, transparency and satisfaction. We would expect a system defended strongly by New Zealanders. What we met, however, was dissatisfaction and worries, as well as political distrust. As we have read in chapter two of this volume the elderly and retired have been affected by the retrenchment process in the early 1990's and onwards. Uncertainty of what would be an alternative has been an important issue at stake.

When discussing this it has been pretty disturbing to recall that basic security actually renders into strong exclusionary processes and poverty. This become particularly observable in a nation where welfare retrenchment has been a political goal in itself (Harrysson & O'Brien, 2004), and the system to which changes can be done is a sole system available, the one-pillar superannuation scheme.

Welfare retrenchment has been an important feature in Sweden too, but it has taken many different forms. Perhaps it has also been more of rhetoric than reality thus far when looking at the major re-distributional systems. The pension coverage has been comprehensive and spread across several systems since the introduction of a secondary pillar in 1960. It is harder to make reductions when other systems might provide entitlements to fill the gap. Pension reform in Sweden has therefore followed other lines working on producing a new individualised, property rights influenced pension regime. An important aspect related to this process is what Urban Lundberg (2005) referred to as de-politicising, making political debate and influence mere rhetorical. The reform has provided individual accounts making personal entitlements somewhat more transparent and indexation principles have been presented as automatically reducing the risk of system insolvency. It has nothing to do with any prognosis of indi-

vidual poverty risks, an aspect seen to by the first pillar of a guarantee pension. Reduced entitlements due to periods of unemployment or part time work might mean that for many Swedes the pension system becomes a basic security model. The political difference compared to New Zealand is by then quite small.

However, it will take some time before a new pension regime develops, despite hard work with structural political incentives. Just yet, those we interviewed were all part of today's regime, one of pension entitlements as a social right.

Finally, existing pension systems play a vital role in shaping people's expectations, hopes and behaviour. We think that an interesting hypothesis for further study is one of time lags, of when and/or if reforms actually change the expectations and beliefs of individuals. When does a pension regime turn into a new one?

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1 Esping-Andersen (1990) refers to regimes not only as welfare state regimes, but also as pension regimes. Solidarity plays in his regimes a central role as basis for expectations. See also Gough and Wood et al. (2004) for further discussions on regime as a way of categorising.

SEVEN

Elderly care in Sweden as part in the formulation of a social citizenship
A historical perspective on present change

Staffan Blomberg and Jan Petersson[1]

In this chapter the concept of social citizenship is applied to the development of public care for the elderly in Sweden. Initially a historical résumé clarifies the change in Swedish elderly care as a shift from a residual arrangement with its roots in the poor laws of two centuries ago to, during the 1960s and 70s, an institutionalised public service commonly used by elderly citizens. It is shown, however, that during the last fifteen years features from the old model have been recreated through changes in the organisation and practices of care delivery. We will construct a model for making the concept of citizenship operational by the use of three dimensions regarding access, assessment-procedures and legitimacy. The dimensions relate to the meaning of social rights for the construction (and content) of a social citizenship – *To have a right* (formal rules) *To receive one's right* (materialisation) and *To want/consider oneself to have the right* (values). Using empirical data (mostly interviews) from research in eight Swedish municipalities, it is shown that parallel to a formal strengthening of rights in elderly care, the status of citizenship is weakened. This somewhat paradoxical conclusion is built around the necessity of distinguishing the formal status of social rights from the qualitative aspects of social citizenship. In relation to the central concept of this book, the focus in this chapter is on institutional exclusion.

Introduction

In Sweden, as in all the Nordic countries, elderly care is a central feature of the welfare model. Elderly care in Scandinavia is, by comparison with other countries, often described as an extensive, tax funded service of high quality available to all citizens in need (without any test of means). The autonomy of local government (municipalities) and an emphasis on home-based services, i.e. the provision of home-help services and medical care in the old peoples own homes, represents other characteristic similarities that, according to different observers, makes it possible and meaningful to sort out a distinct Nordic pattern (Szebehely, 2005a). Attention is also called to the notion of a Nordic care-model by researchers with a focus on the organisation and division of social responsibility in regard to issues of care in society (Anttonen & Sipälä, 1996). In this respect social care services (e.g. elderly and childcare) could be viewed as a source of autonomy and independence of the family both in relation to being in need of care as well as being a caregiver. Sipilä (ed.1997) claims that the priorities made, i.e. direction and volume of the social care services, in the Nordic countries in fact represents the key to the Scandinavian welfare model. However, developments in recent years have put the validity of the description above into question. Though more research still has to be done, there are clear signs of radical changes in Swedish elderly care. On a general level these changes reflect institutional and organisational changes (e.g., state reforms and organisation models influenced by market logic) in society.

Citizenship and social rights – a presentation of our starting point

In his paper *Citizenship and Social Class* (1950) that has attracted much attention over the years the British sociologist T. H. Marshall sees social citizenship as '… a status bestowed on those who are full members of a community' (p.18). Alongside political and economic rights, social rights constitute citizenship. The development of universal social rights was in Marshall's mind the principal means for the creation of social citizenship. The connection between citizenship and social rights frequently recurs in social policy research. In comparisons between different countries or at different points of time the connection is often analysed from a formal point of view, i.e. from the sets of rules and regulations connected to different welfare programs. An example of this type of analysis is, for instance, to be found in Gösta Esping-Andersen's well-known book *Three*

Worlds of Welfare Capitalism (1990). An examination of the formal rules can provide hints as to the content and extent of social rights in different countries or points of time. Also, as a first approximation, such an analysis can be useful. However, the delimitation of the analysis of formal rules and regulations presents a problem. Without studying in what way these rules and regulations are applied, it is often difficult to know what a social right actually consists of. In line with this, we argue, that in order to provide a better understanding of the relationship between citizenship and social rights it is a matter of vital importance that the analysis goes beneath the surface of formal rules and regulations. In our understanding, citizenship is constructed in relation to what people actually receive – social rights as actual outcome – rather than what people according to the law formally have a right to – social right as formal commitment. How the rules and regulations on a national level are applied in local organisational practice is therefore essential in our perspective.

In Sweden elderly care is regulated on a national level, within a frame law of legislation, but the financial and administrative responsibility for the organisation and implementation of care is (and always has been) a task for the local municipalities. This creates a situation where the possibility for local interpretations of the law and priorities concerning the organisation of care are considerable. In many municipalities local interpretations of the law are formalised in politically decided guidelines that provide directions for the exercise of public authority regarding needs-assessment and decisions concerning the applications for assistance (Trydegård, 2000; Blomberg, 2004). These guidelines can be more or less specific concerning who is eligible for help, what kind of help you can get (if you get help) and sometimes even how the help (if you get it) is to be carried out. In the case of elderly care, the exercise of public authority (in most municipalities) is executed by specially assigned needs-assessors. In their work, taking decisions and interpreting the law and guidelines in relation to the individual need of every person that applies for help, needs-assessors translate and convert national legislation and the locally decided guidelines into practice. As street-level bureaucrats in municipal elderly care organisations, needs-assessors in the process construct clients that are possible for the organisation to handle, i.e. sorting the applicants into different administrative categories and adjusting their individual needs into the more or less standardised forms of care-services that the organisation actually supply (Lipsky, 1980; Hasenfeld 1992). In the work of street-

level bureaucrats, i.e. applying sets of rules and regulations to the individual cases, the use of discretionary power is fundamental. The limits of discretion vary with the degree of complexity of the cases handled as well as the degree of delegated authority in decision making (Hill, 1997). To what extent needs-assessors in Swedish elderly care actually make use of discretion in their decision making, or if they comply with organisational rules e.g. municipal guidelines, is an issue that will be returned to later.

In Sweden differences in local praxis between municipalities and over time can and do in fact reflect variation in the actual (material) content of the social right to elderly care (Trydegård, 2000). As noted above, citizenship, in the way we see it, is constructed in relation to what people actually get, i.e. the material content of the social rights, rather than how those rights are codified in the law. What a person in a certain situation actually gets is a matter of how social rights are organised and administered. On the societal level citizenship reflects institutionalised expectations connected to the materialisation of social rights, i.e. what a person in a certain situation actually gets.

Summing up

We have argued that citizenship is fundamentally an immaterial concept. A first hint of its material content is given by the formal commitment in the national legislation. In the case of elderly care the formal commitments are translated in a local context and the actual outcome of the social right is decided in a needs-assessment procedure that gives room for variation. A focus on this level where rights *de facto* are materialised is absolutely crucial for an understanding of elderly care in Sweden as a part of a social citizenship.

Our approach is not unique. For example, in her analysis of the actual outcome of applications for disability benefit Hetzler (1994) points out the importance of studying the administrative routines and assessment praxis in the regional social insurance offices where, confronted with the demands from the applicants, implementation of the policy takes place. Thus, a distinction between the formal side of citizenship and citizenship from the view of content is also made (Delanty, 2002). We will return to some of the conclusions of Hetzler's study later in the chapter.

How to capture welfare change?

Ivar Lödemel, in his book *The Welfare Paradox* (1997), argues that the distinction made by Richard Titmuss between a residual and institutional model of welfare still retains the best analytical tools for capturing the difference between traditional poor relief and the character and objectives of modern social policies.[2] In his book an index with indicators is created for institutional and residual features in respect to income maintenance (e.g. social assistance and social insurance.) With this idea as a starting point, an index for elderly care could be presented as in figure 1. It should be noted that when we compare a residual model with an institutional model we have collected the opposing terms from a historical transformation that is marked by a transition from elderly care characterised by poor relief to a citizen orientated 'modern' form. We will point out that in our analysis of modern trends that follows, it is asserted that today we can observe some residual elements that once again begin to characterise elderly care.

Figure 1

Indicator	**Institutional**	**Residual**
Public responsibility	Comprehensive	Subsidiary
Responsible public authority	The state	Municipality
Legislative basis	Frame-law type of legislation	Special type of legislation (targeted)
Routine for handling of cases	Responsive	Minimalistic
Decision maker	Official (Professional)	Laymen
Target group	All citizens (universality)	Poor (selectivity)
Legitimate need	Large and small	Large
Level of ambition	Normal standard	Survival

The poor relief imprinted (residual) care model that characterised Swedish elderly care at the turn of the 19th century was a (parish) municipal matter. Elderly care was aimed at those individuals with the greatest needs and without means and for whom no close relative could provide care. Within the municipalities, high demands were placed on the next of kin to take care of their elderly themselves and care within the poor relief system

could only be considered in those cases where this was not possible. The system was to a high degree subsidiary in form and in principle only guaranteed survival. The testing of legitimate need for municipal efforts was minimalist. By a minimalist routine for the handling of cases, we refer to a literal interpretation of the law in relation to the needs of the individual and an active testing of to what degree there actually exists a need for assistance and which alternatives to public help are available (Hetzler, 1994).

An institutional model of welfare indicates that social policy has become a national affair and that the state has received a pronounced role. The level of coverage increases due to both a social policy addressing all citizens and that support being actualised for both greater and lesser needs. Needs testing in an institutional model reflects an ideal of responsiveness in the handling of the case. Responsiveness refers to the individual circumstances providing the starting point for the needs testing. The modern frame-law type of legislation can be seen as an expression for the creation of the space of action for officials (street-level bureaucrats) that a responsive test, in principle, demands.

The relation between poor relief and modern social policy

The institutional model for welfare is usually viewed as a natural element in a modern welfare state that has left the traditions of poor relief and the residual model of welfare behind. The view that the modern institutional welfare state represents a linear and logical development and/or can be explained as a reaction to the residual system of poor relief has, however, been criticised. One form of criticism takes as its starting point the belief that traditional poor relief and modern social policy are essentially different in form and content and furthermore represents different purposes. They are disengaged from each other and every attempt to find linear (causal mechanisms) in the development over time or by comparisons, for example, between countries are bound to fail. Lödemel (1997), however, argues that one cannot regard modern (institutional) social policy as being essentially different from traditional (residual) poor relief or as a functional (logical) consequence of societal development. Links between the traditional poor relief and modern social policy exist both in the form of a contrasting policy and in that those values with roots in poor relief are still maintained. In practice the distinction between institutional and residual welfare should not be seen as a dichotomy but rather regarded as a contin-

uum – an institutional social policy can comprise residual features and vice versa.

In the following passage on the development of elderly care in Sweden the frames of understanding are used in order to structure the empirical data. Which turning points and what continuities/discontinuities can be traced in the development of social care for the elderly?

Towards an increased public responsibility

Through the gradual growth in the commitment towards care and support the welfare state during the 1900s has come to play an increasingly dominant role as guarantor for the security of its citizens. When it comes to the organisation of social responsibility, Roger Qvarsell (1993; 1995) argues that the development is characterised by an ongoing struggle over the division of responsibility together with a differentiation in regards to the form and objective of the aid contribution.[3] Where the boundaries between the responsibilities of the state, the family and the markets are to be found in regards to the elderly has been renegotiated during the 1990s and this demonstrates that what Qvarsell describes is not only an historical phenomenon.

Up until the 1950s public responsibility for elderly care in Sweden was organised within the frame of municipal poor relief. Within poor relief the municipalities (earlier parishes) together with the church and later, from the end of the 1700s and well into the 1900s, voluntary organisations had the administrative and financial responsibility for elderly care. The legislation gave the municipalities great autonomy in regards to the organisation and supply of help for the elderly. The extent of the involvement of the state was mainly, through legislation, providing a framework to delineate the form and objective of care (Edebalk, 1991). The poor relief committees (later social welfare boards) decided who was to eligible for help. Consequently, it was laymen in the form of local politicians and other trusted citizens who decided the allocation. In regards to the form and content of the contributions, the non-institutional care of the agrarian society was successively replaced with institutional care at institutions with different forms and purposes. To be cared for by the poor relief entailed not only a physical separation (from society) but also to become, in a social meaning, an outsider. Poor relief was not a right and a public requirement for help was not compatible with a formal status as a fully-fledged citizen. The municipalities could for a long time maintain their patronage towards

those receiving support. In work houses, institutions and old peoples' homes the subordinated position was reflected in the rules and regulations that the inmates had to follow (Edebalk, 1990).

The burst of the poor relief shell[4]

An increased public responsibility and a re-drawing of the boundaries (the division of responsibility) between the state and the individual (the family) was reflected in the differentiation of the design and purpose of the forms of caring which were initiated in the 1950s. During the 1950s and 1960s new collective forms of caring were developed within elderly care which meant that the formerly clear boundaries between institutional life and independent life were loosened (Åman, 1976). Through the fact that the chronically and severely ill now should be cared for in special institutions, the efforts within elderly care came to focus on the need of the elderly for care and social services. The expansion of the home-help service constituted a definitive break with the idea of institutional care in that more elderly could receive the help they needed in their own homes. The incorporation of the home-help service in the public sector from the 1950s and onwards reflects a development in which the notion of a comprehensive public responsibility for care became the general practice. That elderly care became available to all, not only the poor or sick, meant that in practice elderly care was removed from public authority based social work (with its roots in the poor relief) and instead became an independent public service area (Sunesson, 1990). Development during the 1970s pointed towards elderly care increasingly taking on universal features through becoming an integrated institution in society that placed the social services at the disposal of all citizens with needs both great and small. Elderly care developed towards being a possibility, matter of course and reality for all the elderly of the country. That care became something that everybody had a right to and with time claimed as his or her right (institutionalised expectations), manifested the normalisation that had occurred.

To sum up, one can say that the residual character and aim of elderly care was tangible far into the 1950s. First with the expansion of new forms of care and the expansion of the home-help service during the 1960s and 1970s elderly care became a social service with clear institutional features. However, traces of its roots in poor relief were still to be found. The clearest examples, were perhaps, those municipal variations that occurred due to the lack of strong national regulation.

Reforms and new organisational ideals

During the 1990s a number of processes came into being that indicated different trends. On a general level reformation in elderly care during the 1990s is linked to the decentralisation of the (welfare-) state and those altered organisational ideals that during the 1990s amounted to a new feature and driving force in this development. With regards to the care of the elderly (and disabled) a number of public reforms during the 1990s have contributed in different ways to the broadening of the municipalities' care responsibilities (Blomberg, Edebalk and Petersson, 1999).[5] In a reflection on the organisation of the (welfare-) state, Rune Premfors (1998) also argues that the development was characterised by a trend towards increased autonomy amongst those organisations that together constitute the public sector (the state). Traditionally, municipal autonomy has meant that organisations within the state in certain respects appear independent (and occasionally disparate). The organisation of elderly care has, in common with other with other personal social services, always been a local matter in Sweden. However, during the 1990s the breaking up of the public monopoly of the production of welfare services and the possibility of freer forms of organisation within the public administration are examples of reforms that have created conditions for (and contributed to) new forms of organising, control and steering having been developed within the municipal administration. The significance of this development in the area of elderly care is clear when one focuses on the inclusion of New public management, the specialisation of needs-assessment as well as new priorities.

New public management

The renewal and the changes in Swedish municipalities is connected to an international trend – New public management (NPM) – which with its focus on developing new and more efficient forms for the organisation of public sectors and management have dominated the agendas in many of the West's industrialised nations since the beginning of the 1980s. A common characteristic of the doctrines which are to be found within the frame for NPM are that they are orientated towards an understanding of public-operations as companies (independent organisations) on a market. Contracts, competition and management/control make up the three core elements in NPM (Vabö, 2005). These ideas have in different ways been

made concrete in the organisational changes that have taken place within elderly care in Sweden during the 1990s (Blomberg, 2004). The idea of contract governing (steering) can be seen in the introduction of different forms of purchaser/provider organisations. At a general level the organisational form means that the administration acts as the purchaser of care services in relation to municipal and/or private providers. In common with companies in a market, the municipal providers are seen as independent units of result accountable for both costs and quality. On an individual level every individual judgement and decision in regards to the distribution of care services (public authority executive) expresses a commissioned task. Within the municipal elderly care this division results in the specialisation of various work tasks (public authority executive and management responsibility) within the service organisation (Vabö, 2005). In many municipalities elderly care has been exposed to competition through parts of the services being privatised or contracted out (The National Board of Health and Welfare 1996; 1999: 2004).[6] Trydegård (2001) places the breakthrough to the years 1991-95 and thereafter this private/public mix has been established. Other features of the idea of competition within Swedish elderly care is for example different types of customer choice (Edebalk & Svensson, 2005) and systematic comparisons with others (benchmarking). The management idea breakthrough in municipal elderly care is more abstract but is in line with an approach in which the administration should (and could) be led as (any) company. Managerialism can be seen as an emphasis on measurable goals and results, and is made concrete in different systems for follow up and control of these. An idea that modern management focuses on, and that has in various ways also broken through in municipal elderly care administration, is quality control (Bejeroth & Hasselbladh, 2002). Quality control deals with practical work being formalised in order that it may be documented – a documentation which in the long term becomes of use as a basis for evaluation and follow-up (quality assurance). The rules and guidelines which concretise how the work is to be carried out reflects the organisation's (administration's) more wide-ranging visions and goals and it is presumed that employees will be motivated and inspired to work accordingly (Vabö, 2005).

The specialisation of needs-assessment

In the traditional organisation of elderly care, the exercising of public authority meant that the assessment and provision (and supervision) of care were integrated in one occupational role. Today, a split of these tasks has created a new division of labour (tasks) within the administration manifested in the creation of specialised positions (or occupational roles) where specially assigned needs-assessors exercise the public authority and where managers are responsible for the provision and supervision of care. The specialisation can be seen as a consequence of the introduction of a purchaser/provider-concept in the municipal administrative organisations. The separation of the exercising of public authority and management responsibility is in principle essential if one is to even consider exposing elderly care to competition. Blomberg (2004) shows in his dissertation that the argument in favour of initiating the purchaser/provider-model in time became incorporated both in a traditional administrative discourse and a general cost-effectiveness discourse. In those municipalities covered by the study the idea was put forward that the organisation model contributed both to an increased legal security (in sense of the individual's rights according to the law) because it offers the citizen a uniform and independent handling of cases and furthermore gives a better overview of how the financial resources of the municipality are used.[7] Alongside the ideas connected to the introduction of a purchaser/provider-concept and competition within elderly care the need for documentation of the work, as a feature in the quality control (see above), can also be seen as a driving force in relation to the specialisation of work tasks within elderly care.

New priorities

The development within elderly care provides a clear picture of resources having been reprioritised. In regards to elderly (65+) with places in institutions/service flats the coverage (the number of elderly receiving help in relation to the total number of elderly in the population) after having been in principle constant between 1980 and 2000 has diminished dramatically (by more than 10%) during recent years. In 2004, 105 000 elderly (65+) equivalent to coverage of 6% lived in some form of special accommodation (as opposed to their own homes). More remarkable however, is the change within the home-help service. This increased rapidly in coverage up to the middle of the 1970s but thereafter the percentage of elderly

(65+) with home-help service decreased dramatically. The number of those assisted, which in 1975 was 25% of the elderly, had by 1996 decreased to 10%. By way of comparison it can be mentioned that this is the equivalent of home-help service coverage at the beginning of the 1960s. In 2002 the figure was 8%. That the composition of receivers of home-help has also changed is mirrored in that the average amount of 'service time' for those who have home-help has increased markedly during the last 15 – 20 years. Today, more and more resources within elderly care are directed towards a comparatively small number of elderly who are in great need of assistance (Daatland 1997; Sundström 1997; Szebehely 2000; 2005a). On the other hand the shift in emphasis within home help towards ever older people with substantial care needs has meant that the number of elderly with more everyday (practical) needs decreases within elderly care. In many municipalities the developments can be described as a shift from a traditional socially orientated home help to modern medically orientated care with the predominance of rehabilitation. In practice a shift has taken place which has entailed that mentally as well as physically ill elderly have left the health service and to a great extent are to be found in the municipal elderly care's traditional forms of care such as old people's homes and service accommodation. Within home-help the prioritisation of the elderly with substantial care needs has resulted in service users leaving elderly care (Szebehely, 1998 a, b, c; Blomberg, Edebalk and Petersson, 1999).

Social rights and citizenship

In conclusion let us make an attempt to operationalise social citizenship in order to be able to relate the concept to the historical development of elderly care. Against the background of the discussion in the introduction it has been chosen to describe the concept on three levels using operational key words and empirical indicators. The levels relate to three dimensions in the meaning of social rights for the construction (and content) of a social citizenship – *To have a right* (formal rules) *To receive one's right* (materialisation) and *To want/consider oneself to have the right* (values).

Figure 2

Level	Keyword	Indicators
To have a right *Formal rules*	The limits of public responsibility	Care providers
To receive one's right *Materialisation*	Preferential right of interpretation	Professional power Bureaucratisation
To want/consider oneself to have the right *Values*	Legitimacy	Gap between expectations and actual outcome

To have a right

The institutional model is based on universal rights, while a selective policy is a characteristic feature of a residual model. Formal rules (laws and guidelines) define the boundaries of public responsibility. We consider here that the policy's universal strength is in direct proportion to the extent of the public responsibility. A selective policy implies that the responsibility of individuals to meet their own care needs increases. The broadening of the public responsibility for care since 1950 has meant that elderly care has taken on the character of a citizens right through an increased public commitment. However, during the 1990s we have seen a reverse in the development. A decreased public sector responsibility has meant that the demand on the social network (primarily the family) of the elderly has increased. Szebehely (2000) demonstrates that the distribution of resources to the elderly in real terms certainly increased during the period 1993-1997 but that in relation to the increase of the number of elderly the resources have decreased. With reference to Batljan and Lagergren (2000), Szebehely (ibid.) argues that this cannot be explained by an improvement to the same extent in the health and ability to function of the elderly. The conclusion must be that the boundary of the public sector's responsibility is under reappraisal. Today, more and more individuals are being excluded from public help.

In a selectivity process (increased residualism) the scope for market solutions and voluntary contributions also increases. In our research and that of others (for example Trydegård, 2001) it is clear that a pluralistic welfare approach is emerging. Municipalities are working actively to draw in vol-

untary forces to care. In many ways the church and the elderly themselves are being encouraged to organise care initiatives, such as visits to the elderly, reading sessions and voluntary home help. The consequence of a reduced care service within the framework of the public sector causes the elderly in many municipalities to look to the market in order to provide for their needs. It is not unusual that administrators now mediate contacts with local cleaning firms and merchants who are willing to help with the purchase and delivery of foodstuffs. Furthermore, the next of kin are expected, to a great extent, to perform care work as a replacement or complement to the municipalities' care for the elderly. In a recent study Larsson (2004) claims that elderly people without next of kin (or close relations in their geographic vicinity) in fact run the risk of being left without help. This provides an example of how reinterpretations of the right to assistance can reduce the municipal care responsibility. In the municipalities application of the Social Service's assistance legislation replaces the public sector's care responsibility to an increased extent by a principle of subsidiarity as the guiding norm.

To receive one's right

In relation to the materialisation, 'preferential right of interpretation' is utilised as a key term. By this is meant, to what degree the users themselves are given the possibility of influencing the formulation of their needs and taking part in decisions concerning type and/or forms of assistance. The possibility of making a difference is not only connected to aspects of legislation and the application of the law, but also, the ways in which cases are handled and opinions amongst the professions involved. In the latter case opinions concerning what is to be done, how the work should be carried out and who may or should do what.

With the incorporation of concepts from NPM in the elderly care services of municipalities, there has been an increased emphasis on standardised instruments to judge need, measure and govern care-services, and control the quality of the operations (Szebehely, 2005b). With the specialisation of needs-assessment the exercise of public authority – the judgement of individual need and decisions concerning assistance – within the municipal elderly care has become more bureaucratic and in many cases the care services the municipalities provide have also become standardised, for example, in regards to extent, purpose and way of working. The bureaucratisation, which is focused on formal equal treatment (and

rationing of resources), led (in the best case) to an increased legal security for the individual whilst at the same time, however, a reduced chance for the individual situations of the elderly to gain a hearing. Problems that lie outside the categories of assistance quite simply risk being ignored when judgements concerning the needs of the elderly tend to adjust individual needs (and circumstances) to the more or less standardised forms of care services that the municipality actually supply (Eliasson-Lappalainen & Szebehely, 1998; Blomberg & Petersson, 2003; Vabö, 2005). That needs-assessors in many cases adjust their decisions concerning assistance to fit the care services that the municipality provide, rather than the needs of the individual being the basis for judging the composition and content of the care is shown in a recent dissertation (Lindelöf & Rönnbäck, 2004). The standardisation of the care services sets boundaries for what can be applied for and what can be granted and in practice also contributes to some needs/problems being excluded at the cost of others. In the dialectic of the public sectors the notion of the flexibility that earlier characterised the citizen's encounter with municipal elderly care seems during the 1990s to have been replaced by standardisation. In turn this implies that administrative and organisational change is not neutral to social policy outcome and in line with this is not neutral in the construction of citizenship.

In reference to needs-assessors within elderly care having in principle support from legislation in making assistance decisions that run contrary to local (organisationally decided) guidelines and those standardised solutions which are offered it has been asserted that the problem lies in the administrators not utilising their formal authority (Lindelöf & Rönnbäck, 2004). The reasons that refer to this inability note that administrators are used to working as the right hand of politicians and that their work is not characterised by the professional authority which is a prerequisite for self-government in their occupational practice. The compliance of the organisation's rules, in this interpretation, thus indicates that administrators quite simply have not come sufficiently far in the process of professionalisation. Our understanding, in line with what has hopefully already been presented, is rather that the reduced flexibility and inability to adjust to the specific situation in the judgement of the individual's needs and decisions concerning assistance reflects a diminished space of agency. The needs-assessors compliance with the rules of the organisation also indicates in our interpretation that organisational change within elderly care in fact led to an increase in the control over and governing of their work (com-

pare with Dunér & Nordström, 2005). In addition, even if in principle there is always a scope (if only limited) for judgement of the needs of the individual, one can think that those contributions that are defined within the range of services the municipalities provide become normative and take on a standardising effect when it comes to how a person's need for assistance is judged. To express this in another way: freedom, in relation to the individual making individual judgements, possibly exists on paper but in practice standardised solutions will be offered. The significance of the handling of the case, can in this context, be viewed in the light of it contributing to the creation of those images of reality that form the foundation of a mutual and objectified understanding of reality amongst the members of the local elderly care administrations. Or, as Wesser (2001) writes, 'those categories, routines and templates which are used can be seen as an expression for those cognitive patterns which are institutionalised in the authority' (p. 42).

An example of an analysis where this type of cognitive pattern is exposed can be found in Hetzler's (1994) study of how different social insurance offices apply the right to disablement benefits. The study shows that case handling routines at certain offices are characterised by individuals being regarded and treated as subjects (dialogue pattern), whilst the praxis at other offices follow a minimalist pattern which means that individuals are treated as objects (in relation to the practices of the public authority). Hetzler in her analysis connects the different applications of these patterns to social citizenship in that they contribute to forming what she calls 'the public identity'. The public identity (or citizenship's meaning) is created in the link between the subjective experience of a right's status and the right's factual (objective) content. The latter is decided by, amongst other things, how different authorities such as the social insurance office apply their system of rules (Hetzler, 1994, pp. 20).

The development of the public elderly care has also involved the emergence of the caring professions. In this professionalisation process (in a wider sense) of elderly care, those people practising the profession have with time both been assigned and assigned themselves an increased authority in regards to knowing best which needs should be met and those contributions that are most suitable. During the 1990s the development in elderly care was characterised by the traditional caring professions (based on social knowledge) receiving competition from new professional groups with a background in medical training. For example, in general, needs-

assessors have some type of formal education in social care, but nowadays, and in growing numbers, people who possess a formal education in medical care, e.g. nurses, are also employees (Evertsson and Johansson, 2004).

The medical dominance in elderly care has been hastened by the fact that the municipalities' care responsibility for the elderly has broadened during the 1990s. With the exception of acute health care initiatives (county council), the municipalities have today complete responsibility for the provision, both physical and psychiatric, of the needs of the elderly. In those municipalities examined, it was also found that professional norms are incorporated into the objectives and guidelines of elderly care. One example is the rehabilitative approach and way of working that is common in elderly care today. Theoretically this approach is linked to the salutogenic perspective, which takes as its starting point the notion that all initiatives should aim to keep the healthy alive. A practical consequence of this approach is that the argument can be made for service initiatives not working against but rather hastening the growth of the need for care. The elderly should do as much as they can for themselves. This professionally motivated reduction of elderly care initiatives has no difficulty in gaining political favour.

When professional norms are allowed to govern the purpose and extent of public elderly care and the handling of needs assessment is bureaucratised the scope for the participation of the individual is diminished. Viewed from our perspective it is an indication that social citizenship is weakened.

To want/consider oneself to have the right

Finally, the values that circumscribe elderly care are meaningful for its legitimacy in society. During the first period the target group for elderly care were the sick and poor. The transformation of elderly care which took place during the middle period carried with it a dramatic change and now all the elderly came to have both the right to and in time came to consider themselves/want to have the right to elderly care. In the statistics regarding recipients one can decipher its increased popularity. This new view has above all emerged from the policy's new material content. It is easy to see the dialectic that characterises the connection between values and the policy's design.

During the last 10-15 years elderly care has once again begun to turn itself towards the ill whilst those with lesser care needs are excluded. The

gap between what the elderly today actually consider themselves to have the right to and what one formally has the right to is maybe beginning to broaden. An indication of such a gap is that a large number of individuals to whom assistance has been granted do not receive it. In principle one cannot speak about universal rights when queues exist (Stjernö, 1999). Furthermore individuals seek care services that are no longer available. Others take certain services for granted but do not receive them, as they have not formally applied for them.

During the last period the media and research have questioned the quality of elderly care. This can also be taken as proof of an increased gap between the institutionalised expectations and the materialised rights. In the media the private providers have been particularly exposed to critical scrutiny and different examples of bad conditions have been brought to light. The pace and type of work and also the working environment within elderly care have also been debated and the question has been posed as to whether the quantitative cutbacks affect qualitative work within care. Taking as a starting point the knowledge that is generated in studies focused on elderly care from a practical perspective and the relationship between those who give and those who receive care, researchers have criticised the consequences of organisational changes within elderly care in the 1990s. The organisational changes have entailed an increased distance between decision and execution, stricter governing and tighter time frames that reduce the personnel's boundaries of agency. This is in conflict with what the vast majority of what Swedish and Nordic research into care sees as being a prerequisite for a well functioning care service (Eliasson-Lappalainen, Waerness & Tedre, 2005; Szebehely, 2005b). 'A well functioning care service presupposes that there is a *continuity* in the care relationship, that the personnel have sufficient *time* in their day to day encounters with the receivers of care and sufficiently great *space of agency* so that the help can adapt to the shifting needs of the elderly' (Szebehely 2005b, p.382). It is however impossible to comment as to whether this debate and discussion has influenced the view of public elderly care.

Social rights and citizenship – a summary

Marshall's analysis of the materialisation of social citizenship to a large extent stops at the legal/formal dimension. According to Marshall social citizenship is a formal status related to statutory rights. Our starting point in this chapter, which has already been expressed, is that in order to define

social citizenship one must also reflect over how the rights materialise as well as which surrounding expectations become institutionalised. We have used the terms 'preferential rights of interpretation' and 'legitimacy' as central indicators in the analysis.

The transformation of elderly care during the latter part of the1990s can be seen as a process where needs assessment has become more restrictive, to an increased degree formalised, and that elderly care service has been standardised. This change of praxis has brought with it a specification of the individual's rights within the frame-law type of legislation. The new occupational group, needs-assessors, has with its administrative/bureaucratic competence profile become a link that has contributed to this. It can be said that social rights within elderly care have been strengthened – they have become more visible and more precise and perhaps less arbitrary. However, this has taken place in parallel to the way in which the elderly frame their own problems (preferential right of interpretation), in regards to help needs as well as the scope and aim of appropriate solutions, have been increasingly overshadowed by the criteria, decided on by organisations, for the categorisation and classification of receivers of help.

Also an increased gap between what a citizen expects and in fact receives can have occurred. It is ongoing changes in the organisation that decide in which way social citizenship is transformed. The conclusion of our argumentation therefore is that parallel to the strengthening of the individual's formal right to (less) assistance, social citizenship has been weakened within Swedish elderly care. Our study shows that one cannot in advance assume that the specification of formal rights contributes to the broadening of qualitative content and status of social citizenship.

Conclusion

That elderly care today does not address itself to everybody, but rather only those with extensive care needs, is a sign of an (re-) emerging selectivity and institutional exclusion. All who have a certain need certainly have the right to have it satisfied but when the number with legitimate needs is small it is not self-obvious that this constitutes a criterion for universality. This deals with what is usually termed positive selectivity (Thompson & Hoggett, 1996). The term aims to differentiate between efforts that direct themselves solely towards poor people (negative selectivity) and efforts aimed towards individuals with particular physical and/or psychiatric

needs (positive selectivity). The fact that new and more restrictive definitions of eligibility are applied in the judgement of the need of individuals for elderly care and that the standardisation of help define the boundaries for what can be applied for and what can be granted has led to certain needs/approaches to problems being excluded at the cost of others. Those who fall outside the new definitions of eligibility have had their needs converted to personal wishes and those who find themselves outside the predetermined help categories risk not having their needs noticed or provided for.

In line with the limitation of public care responsibility the risk of elderly who lack next of kin or resources not having their help needs provided for increases. When it comes to the increased competition for the provision of elderly care, reasons can be found for the problematisation of what this can signify in a socio-political sense. Will, for example, profit driven businesses in the care market aim to produce services that provide the elderly with the most profitable needs and what effect will the tendency and willingness of the elderly to acknowledge and to articulate their own needs regarding the allocation of help activities in for example a system with customer choice.

The changing user patterns within elderly care manifest an altered relationship between the elderly and their social network, the welfare state and the market. They also show that social rights do not signify that conflicts over the distribution and prioritisation of resources between different individuals and groups come to an end when they are institutionalised. The struggle continues!

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1 This chapter is an extensively re-phrased and re-written version of an article published in Socialvetenskaplig tidskrift no. 4 2003.

2 The distinction between an institutional and residual model was developed by Wilensky and Lebeaux in the middle of the 1960s with the aim of differentiating between different approaches in social work (compare Lorentz, 1998). The application of the models in social policy analyses is, however, associated with Titmuss. Titmuss only outlined the typologies in a collection of lecture notes published after his death (Titmuss 1974) but they have been applied and developed by others (e.g. Mishra, 1981; Esping-Andersen, 1990).

3 The struggle over the division of responsibility and differentiation of help initiatives is a process whose historical roots reach far back in time. Over a longer perspective it is about, amongst other things, the emergence of poverty as a social problem during the latter part of the Middle Ages (Geremek, 1991), the impossibility of maintaining a traditional, patriarchal division of responsibility in the emerging industrial society and in the long term the development of the social as specific area (between state and market). The development of the social institutions, the emergence of modern social policy and the rise of the industrial society can be seen as the expression of demands for the regulation of and intervention in this area (Donzelot, 1979; Katz, 1986).

4 During his speech at the Forsa-symposium, 1990, Sune Sunesson discussed the transformation under this title.

5 The Swedish reformation of Elderly Care (Ädelreformen) in 1992, amongst other things aimed at improving the prerequisites for an effective use of resources within care for the elderly and disabled. The county council's nursing homes were made municipal and the municipalities, if they wished to, could after agreement also take over home nursing. The reformation was followed up during 1994-95 by a reformation of the care of the disabled which amongst other things contained the law on the support and service of certain disabled groups (LSS) and the law of assistance reimbursement (LASS) together with a psychiatric reform (PsykÄdel).

6 A contract involves the management responsibility for, for example, a nursing home or a home-help district being transferred to a private company. Privatisation takes place when the municipality sells an operation or simply discontinues service production. In practice a privatisation involves the municipality buying care services they no longer want (or can) produce. For more information about the municipal experiences and effects within elderly care during recent years see Svensson & Edebalk (2001).

7 In a later phase the model came to be understood as a modern and reasonable form of organisation that needed no closer contemplation. The analysis of the diffusion of the model in Swedish municipalities also shows that the need for normative support diminishes in proportion to the increase of its popularity!

Conclusion

Lars Harrysson
Michael O'Brien

The multidimensional nature of social exclusion and its occurrence in different ways at different points in the lifecycle has formed the central focus for the discussion in this book. As Sheppard (2006) observes in his recent publication, social exclusion forms a central focus for social work and social work practice. The multiple discourses surrounding social exclusion, categorized so explicitly by Levitas (1998) and reviewed analytically in chapter one highlight the problematic and contested nature of the very term 'social exclusion'. That problematic and contested definition and categorization affects the ways in which social exclusion is approached at the policy and service delivery level, the ways in which it is reflected and translated into social work practice and, much more importantly, the consequences and manifestations for those who are 'excluded'. Put briefly, understanding and responding to exclusion on the basis of an issue of redistribution is quite different, in many senses, from an understanding and response in which exclusion is seen as an issue of underclass behaviour. The former requires policies and programmes which engage with issues of inequality while the latter leads to policies and programmes which focus on changing the behaviour of those who are excluded.

The extensive discussion in chapter one reviewed a wide range of debates around the definitions, description and underlying political, economic and ideological dimensions of exclusion. A brief return to two of these dimensions is warranted here, namely exclusion as a process and exclusion as relational, dimensions which are touched on in various ways in the subsequent chapters. Approached as a process, the focus is on the ways in which social structures operate in a manner in which individuals and groups are excluded from key social structures and social supports, particularly around employment, and are excluded from many dimensions of social participation. Furthermore, alongside this dimension of social exclusion there is a significant multi-dimensional component, reflected in various chapters throughout this book. Indeed, the multi-dimensional and process dimensions of social exclusion are, of course, reflected in the over-

all approach to the book through the exploration of social exclusion throughout the life cycle.

The second important feature worth reiterating here is the relational dimension of social exclusion, that is, the ways in which social exclusion is manifested and expressed in social relationships, both at an individual level and at a broader institutional level. At the individual level, it is reflected in the ways in which those who are excluded are unable to take part in important and basic social activities – they are excluded from key social relationships. For example, the child who is unable to join the rest of his or her school class in a school activity, because parents do not have the money to pay for the activity is excluded both from the activity and from the social relationships with peers. At a broader social level, the relational element within social exclusion arises when access to full participation in key social institutions is denied or restricted for particular groups of people. This is evident in chapters in this book in the experiences of young people trying to secure access to labour markets, and in the experiences of many groups of migrants and refugees as they attempt to secure full access to employment and educational institutions and facilities.

As the discussion in chapter one highlights and as is taken up in many of the subsequent chapters, there are important links between social exclusion and income poverty, although the two are not synonymous. While they are not synonymous, the connection between them is critical because income is so central to and strongly associated with many of the aspects and features of social exclusion. Many of those who are excluded and many aspects of exclusion are caused by or closely associated with poverty. However, as a number of writers have observed in recent years, the focus on social exclusion has in some respects served an important ideological and political function by moving the spotlight away from income adequacy and income distribution to a focus on the behaviour and lifestyle of 'the excluded' (Dean 1992; Lister 1998a; Morris 1998; Pantazis and Gordon 2000). Put in a slightly different way, the emphasis has moved from the role of the state in facilitating and ensuring income adequacy towards an emphasis on the role of the individual in reducing the extent and experience of exclusion. An example is the development of financial exclusion in the European union, i.e. not being able to obtain a bank account or low cost financial services such as paying bills (Carbo et al., 2007; Collard, 2007). Reinforced by the move towards neo-liberalism and the Third Way, the emphasis on social exclusion rather than on poverty

has both supported and been facilitated by an emphasis on the role of individuals in reducing or eliminating their experiences of social exclusion by ensuring that they have secure employment, obtain qualifications and/or undertake training so that the experiences or the likelihood of social exclusion are reduced or eliminated. If the individual becomes or remains excluded, then that experience is his or her responsibility. An example is the reform of pension systems as discussed in chapter six, where the reform policies in most respects try to make individual behaviour fall in line with such a view and thereby promote a new pension regime. However, the role of government in both income adequacy and income distribution and the fundamental importance of adequate income for all must not be lost in the emphasis on social exclusion. In brief, an effective response to social exclusion must include consideration of issues of income distribution and poverty. While reducing or eliminating poverty will not solve all eliminate social exclusion, failing to attend to issues of income adequacy and failing to pursue policies which reduce poverty will significantly exacerbate social exclusion. Policies and programmes to reduce social exclusion are not a substitute for policies and programmes to reduce and eliminate income poverty.

The discussion and focus throughout the chapters in this book has been on various aspects of the forces, processes and results of social exclusion at different points throughout the lifecycle. One of the major dimensions of this exclusion revolves around and emanates from exclusion from the labour market and from employment. As the discussion in a number of chapters has clearly demonstrated, being unable to obtain employment, being underemployed or being in erratic employment results in exclusion, both immediately, and in an ongoing sense through the lifecycle. The immediate and current effects of exclusion through not being able to participate in the labour market are economic and social exclusion on a number of fronts. They mean, often, being treated as 'outsiders' who are not part of the society and who are 'outside' on a number of fronts. To use Lister's term from her work on poverty, being excluded means being treated as one of 'the others' (Lister 2004). Being excluded means exclusion from opportunities for social participation and interaction. It means exclusion from access to important associated elements of citizenship, such as access to employment and to health and retirement insurance. Furthermore, the fact that exclusion from the labour market is experienced particularly by immigrants and ethnic minorities, many of whom are already

excluded in various ways because of their ethnicity, strengthens and reinforces their exclusion when they are unable to participate in the labour market. Being excluded from the labour market is, of course, as the discussion of the New Zealand material illustrates, not the exclusive experience of immigrants, although they (immigrants) are significantly overrepresented. As the discussion in chapter two highlighted, indigenous peoples in New Zealand (Māori) are more likely to be excluded from the labour market and from many other important aspects of social and economic life.

The longer term effects of labour market exclusion are well highlighted by discussions around experiences in old age and retirement. Labour market exclusion means that the effects and experiences of exclusion are extended much further into the lifecycle, because so much of the access to retirement income and adequate income during retirement is linked with the nature and extent of participation in the labour market. Being excluded from the labour market strengthens significantly the likelihood of exclusion being experienced also during retirement and old age. For these reasons, exclusion needs to be explored, understood and responded to in the lifecycle rather than in an episodic way.

Thus far, the discussion here has emphasised economic dimensions and economic consequences arising from the experiences of exclusion. However, given the multifaceted and multidimensional nature of exclusion highlighted in the chapters in this book, it is vital to note too that there are important and fundamental cultural dimensions, both leading to exclusion and arising from the experiences and impacts of exclusion. ('Cultural' is used here in a rather traditional and orthodox sense to refer to sets of social institutions, values and practices which shape the life, assumptions, experiences and expectations of those who identify as belonging to that culture). Exclusion as a result of cultural considerations occurs when the cultural and ethnic backgrounds result in individual actions and/or institutional practices which discriminate against other cultural and ethnic groups, both directly and indirectly. The discussion of the experiences of the young people in the study in chapter three highlights dimensions of this. Reductions in the experiences of exclusion and in exclusionary experiences behaviours and practices require adaptations and changes by institutions which exclude. Those changes require the institutions to work with cultural difference and to ensure that institutions and processes support and sustain those cultural differences. Failing to ensure that those

differences are supported and sustained results from using processes and regulations which explicitly and implicitly require either total integration into the dominant culture or assimilation into that culture. Often, as suggested above, in the contemporary context, most if not all of the emphasis and responsibility for reducing social exclusion is placed on 'the excluded'. This is particularly articulated in the Danish case discussed in chapter five. However, effective policy and practice in relation to social exclusion also requires changes and effective responses from 'the excluders'. In an interesting study by Glennerster et al. (1999), this polemic is discussed with the example of poverty struck neighbourhoods in the United Kingdom. Similarly to the question raised in chapter three of this volume, they wonder how areas, pockets, of poverty develop and sustain.

The New Zealand experiences, reflected in different ways in the discussion in chapter two, highlight one other key point about both the multidimensional nature of social exclusion and its, at times, contradictory manifestations. As that chapter demonstrates and as noted above, indigenous groups and minority ethnic groups have had extensive experiences of exclusion as a result of the processes of economic and social reform undertaken in New Zealand since the mid 1980s. One of the obvious manifestations of that exclusion has been their significant over-representation in the unemployment and poverty data. Although there has been some improvement in recent years, they remain significantly more excluded from economic participation through employment than do the dominant ethnic groups. However, at the same time as this economic exclusion has been strengthened, a range of initiatives, particularly around social work with children and families, has been premised on social work practice and processes in which the focus has been on developing those practices and processes to strengthen their social inclusion. That is, social work practice with children and families has been significantly shaped and affected by working with and utilizing the cultural forms and structures of indigenous people and drawing on the strengths of those structures and processes to inform and shape the nature of social work intervention with all ethnic groups, including the dominant Pakeha group (European origin). While social exclusion has gathered pace economically, social inclusion has been dominant in shaping social work practice. Moreover, a range of other social institutions, particularly in health and education, have also modified and shaped their practice and institutions so that those practices and institutions are much more socially inclusive. For example, a number of health

education and wellness programmes are organised and/or delivered by different ethnic groups in order to ensure that the programmes are sensitive to and appropriate for the different ethnic groups. The parallel experiences of social inclusion and economic exclusion suggest that social exclusion is not a unitary and all-encompassing process and needs to be understood analytically and in practice, as having many, and, indeed, at times, contradictory, dimensions.

The emphasis on the responsibilities of excluded individuals, families, groups, and communities to reduce the extent and impact of their exclusion, to move from being socially excluded to being socially included, raises a number of very important considerations about the changing nature of social citizenship, a key feature the development of welfare states during the second half of the 20th century. There is now an extensive literature on the changing nature of citizenship (Dwyer 1998; Dwyer 2004; Handler 2004; Lister 1998b). Central to that changing citizenship is this increasing emphasis on individual responsibility, and an associated decreasing focus on social rights. In brief, the former (individual responsibility) has increasingly supplanted the latter (social rights).

Social citizenship implies that the rights of citizens are experienced by and accessed by all citizens and those rights extend to all citizens. Universalism is a necessary feature of social citizenship but is not sufficient to ensure full citizenship for all. That is, while there are universal social rights which belong to each citizen and to all citizens, full citizenship is not achieved simply by creating these rights. It is in this sphere of arguments that chapter seven discusses institutional exclusion. Further, Ruth Lister (1997) has demonstrated this clearly in her work on the gendered dimensions of citizenship. A further critical challenge to the universal model of citizenship has been the growth of immigration and the movement of refugee groups over recent decades. The position of refugees and migrants has challenged the traditional notions of citizenship and has continued to require a more sophisticated and comprehensive approach to citizenship in which the universal nature of citizenship - its fundamental feature as welfare states developed – needs to be complemented by a responsiveness of social institutions to the increasing diversity of populations. Those who are excluded are often excluded both from universal rights of citizenship - as reflected in this book in chapter three the experiences of young people and of refugee and migrant populations. Often, they are also excluded because citizenship is not sufficiently differentiated and particularised,

allowing for the expression of and responsiveness to different sets of cultural expectations and aspirations. Too often, those who are excluded are excluded from the universal rights experienced by all citizens and are further excluded because universal citizenship fails to support and respond to their particular needs and requirements. Social work and social work practice needs to engage with both the universal and the particular dimensions of citizenship, especially because that practice is often with and on behalf of the excluded.

Towards a final social work practice note

To take up Sheppard's comments referred to above: 'social work has been continuously involved with social exclusion and exclusion and....this is necessarily the case' (Sheppard, 2006: 235). As he goes on to argue, social exclusion and inclusion is at the centre of social work and: 'if practice were to abandon social exclusion (in whatever verbal form it was manifested) as its defining characteristic, it would no longer be social work. It would be something else' (Sheppard, 2006: 236). While there are many aspects of Sheppard's arguments which we would not agree with, the connection he makes between social work and social exclusion is central to the project here and, indeed, to the approach adopted in this book. For social work practice and social practitioners, that connection has two very important implications. First, it locates social work at the heart of the intersection between the excluded and the included. Many of those with whom social workers work are excluded on a number of fronts. Often, they are excluded from employment, from access to social security payments, from access to quality health care, from access to appropriate social and educational institutions and facilities and from the social institutions which would facilitate their sense of participation within the society, facilities which would reduce the extent and experiences of being excluded. A critical part of the social work task is working with those individuals and their families and communities to reduce the extent, impact and experiences of exclusion. Often this means engaging with those individuals, families and communities in ways in which they can enhance their sense of autonomy and control over their lives, can strengthen their sense of being 'included' through becoming more familiar with and confident in dealing with the social institutions and structures of the society. This work is a central and

fundamental part of social work practice and of the analysis of social situations which informs and shapes that practice.

Second, limiting practice to that individual dimension is, however, insufficient and is not adequate for effective, appropriate and just social work practice. Inclusionary and inclusive social work practice also requires engagement with and participation in the social institutions. It is both inadequate and incomplete to limit social work practice to working with those who have been excluded and it is not social work practice if practitioners do not also engage with and work to change that which excludes and those who exclude. A further step, an important one, would be the inclusion of those it concerns, 'the clients', in the institutional settings shaping durable exclusionary processes. That would mean an advocacy role as social worker in pursuing qualitative change in client participation and empowerment. If it does not engage with those who exclude then it can quickly, implicitly and too easily become focused on assimilation and control. When that occurs, the social work emphasis is on requiring the excluded to change their behaviours so that those behaviours are acceptable to and consistent with dominant norms, values and social institutions. If the institutions and processes are not challenged then, at least implicitly, if not explicitly, social work places blame and responsibility for change on the individuals and in doing so neglects and negates any concern with and commitment to its historical engagement with and commitment to strengthening and enhancing social justice. The role as social worker is often unclear. This is a quite typical situation in the Scandinavian countries where most social workers are employed by the government and thus are the prolonged arm of the authority. Conflicting loyalties and value judgements make social work complicated, but also challenging and necessary. That is why social workers, positioned in the junction between exclusion and inclusion, have to act. Social work is action. Social work ought to be critical.

Social workers often work with individuals and families whose behaviour and lifestyles sometimes reinforce their already excluded position and experience - offenders who continue to offend seriously, alcohol and drug users who continue usage which excludes them and impacts heavily on others, parents who fail to provide adequately and appropriately for their children and dependents. Focusing on and approaching practice as if this behaviour characterized and typified 'the excluded' can only reflect the moral underclass discourse (MUD) identified by Levitas (1998). It is an

approach to exclusion in which that discourse quickly becomes generalised to all of the excluded. It is an approach, which, both neglects and reinforces exclusionary processes within the society and fails to engage with and attempt to change those institutions and processes. In failing to engage, it is not social work. Current academic and practice work and thinking, rightly, gives a strong emphasis to notions of agency and autonomy. However, if this becomes the sole, or even strongly dominant, emphasis, responsibility for reducing and removing social exclusion will easily be shifted on to the excluded. This would be a negation of social work.

Reviewing, understanding and analysing social exclusion through the life cycle as we have done here provides a broader picture of the nature of exclusion, its processes and some of its consequences. As the discussion has noted in a number of places in this book, this wider brief locates social exclusion in a much more exhaustive and comprehensive analysis, highlighting both its recurrence at different stages in the life cycle and the ways in which many of those recurrences can be cumulative throughout the life cycle. The challenge for social work is to understand those processes and then to engage with all dimensions (individual and institutional) in order to effect change so that those who are excluded have a real opportunity to be included and work is undertaken with the institutions which exclude them so that the institutions themselves change to create, facilitate, support and enhance those opportunities for all to be within.

If we have been clever enough to illuminate some possible trajectories which can be further looked into, then we believe that a small step closer to an answer to the title question, 'why ain't all within?' has been taken. What do you think?

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