



# Nordic Relief Packages and Non-standard Workers: Towards Expanded Universalism and Institutional Inequalities<sup>1</sup>

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## ABSTRACT

*Has the Corona crisis triggered changes to Nordic social protection? We address this question by examining how Denmark, Finland, Norway, Iceland, and Sweden reacted to the crisis, which in many ways resembles a Litmus-test for Nordic social protection. Analytically, we draw on historical institutionalism, welfare, and segmentation literature. We find that although the Nordic relief packages aim to create an encompassing safety net, the reforms expose and sometimes reinforce institutionally embedded cracks in the Nordic systems around the nexus of standard and non-standard work, leading to potential layers of institutionally embedded inequalities. The Nordic countries have expanded and adjusted their existing social protection, portraying strong elements of path dependency, but with examples of novel initiatives. Their mix of universal and targeted measures appears to reflect so-called 'expanded universalism', where targeted measures supplement the 'ordinary' Nordic social protection to cover the most crisis ridden, but not necessarily the poorest, groups.*

## KEYWORDS

*Corona crisis / inequalities / non-standard work / Nordic model / relief packages / social protection*

## Introduction

The Nordic governments have, in close collaboration with social partners, launched more than 130 relief packages to help workers cope with the Corona crisis. The relief packages and the accompanying funding point to a temporary shift in Nordic social protection, after the last decades of welfare retrenchment, cost curbing, and labor market reforms (Greve et al. 2021). Previous reforms have often tightened the eligibility criteria to income protection and embraced closer ties to individuals' past employment records, and subsequently increased inequality (Andersen et al. 2017; Kenworthy 2022).

This paper examines the impact of the relief packages in Denmark, Finland, Iceland, Norway, and Sweden in terms of triggering incremental or more radical regulatory changes within Nordic social protection. We built on the work by Beland and colleagues (2021) and focus on the policy outputs from the perspective of non-standard

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workers (i.e., workers without a full-time open-ended contract of 30+ weekly working hours). Our research questions are: first, *how have Nordic countries through their relief packages reacted to the Corona crisis to mitigate income insecurities in the case of temporary lay-off or unemployment? And second, have the relief packages affected Nordic ideals of universalism and equality?* It is still too early to assess the long-term effects of the relief packages for individual workers, but by analyzing the policy outputs, we are able to identify changes in Nordic social protection, including potential (in)equalities institutionally embedded within the distinct relief packages that may contribute to potential layers of segmentation. We limit our focus to certain relief packages and through in-depth analysis examine the main social policy developments in the areas of Nordic income protection concerning temporary lay-off schemes, unemployment benefit systems, and support for freelancers and solo self-employed. We concentrate on the period between March and August 2020, which was dominated by national lockdowns, curfews, and financial hardship. The selected relief packages explicitly aim to provide income security for distinct groups of workers, well-knowing that other relief packages may also indirectly influence their situation. Income security is here defined broadly as we aim to explore how distinct relief packages address the risks of income loss among non-standard and standard workers.

Analytically, we seek inspiration from historical institutionalism, the segmentation, and the welfare state literature. We expect, in line with much institutional theory and welfare literature, that the Nordic relief packages will display strong elements of path-dependency. This applies to both the used policy instruments – universal vis-a-vis targeted measures – and the underpinning logics organized around the nexus of standard and non-standard work, although the Corona crisis can be considered a critical juncture (Beland et al. 2021; Streeck & Thelen 2010). We also posit that there will be some degree of novelty, but with the Nordic countries embracing the targeted approach that has characterized many Nordic reforms in the areas of income protection in the last few decades with the accompanying institutional embedded (in)equalities tied to the eligibility criteria (Andersen et al. 2017; Palier & Thelen 2010).

In the following, we first develop an analytical framework with inspiration from historical institutionalism, segmentation, and welfare literature, before presenting the used methods and data. We then outline the main features of Nordic social protection and how the Corona crisis affected the Nordic labor markets. Afterwards, we analyze the main developments in Nordic social protection, that is, the relief packages coverage of different worker groups, before discussing our findings and drawing conclusions.

## **Non-standard workers in times of crisis – literature review and key concepts**

Non-standard work is often ambiguously defined within the literature, but tends to cover distinct forms of non-standard employment like part-time work, fixed-term employment, solo-self-employment, temporary agency work, digital platform work, and zero-hour contracts (Kalleberg 2011; Schor et al. 2020). We adopt a fairly broad definition of non-standard work, covering all employment forms other than a full-time open-ended contract with 30+ weekly working hours. Standard work is defined as full-time open-ended contracts with 30+ weekly working hours. We apply these definitions since

this understanding of the ‘standard employment relationship’ is often considered the very foundation of most Nordic welfare and labor market institutions (Bosch 2004).

Ample research has explored national crisis-ridden responses, including their novelty as to collective risk sharing to mitigate social risks (Beland et al. 2021; Branch & Cardoso 2020; Christensen et al. 2022; Eichorst et al. 2020). These studies illustrate important cross-country variations, characterized by strong elements of path dependency in the national policy responses, echoing the institutional context (Beland et al. 2021). However, the impact of the Nordic relief packages through the lenses of non-standard and standard workers is less researched, including how they may shape institutionally embedded (in)equalities. We contribute to the literature by analyzing the dynamics between the Nordic relief packages and the individual’s income security in cases of unemployment or temporary lay-off, by drawing on historical institutionalism, welfare, and segmentation literature.

*Insights from historical institutionalism* offer an overall framework for analyzing the impact of the Nordic relief packages as to identifying institutional changes triggered by the Corona crisis, which resembles a critical juncture for policy reform (Beland et al. 2021). However, much institutional theory stresses that even during turbulent times, do national governments often resort to policy responses institutionally embedded within individual countries’ welfare traditions, and thus portraying patterns of continuity rather than challenging the established institutions and the underlying policy logics (Beland et al. 2021: 258; Pierson 2004). Therefore, gradual institutional changes rather than radical reforms are expected to characterize the Nordic relief packages (Streeck & Thelen 2005). In this context, Streeck and Thelen (2005) operate with four patterns of institutional change: *layering* (new policy measures are added to old ones without eliminating the previous institutional framework), *displacement* (new policy practices replace old ones, changing the core principles, e.g., from covering primarily standard workers to including non-standard workers), *conversion* (redirection of existing policy practices and principles toward new goals, functions, or purposes), and *drift* (erosion and weakening of existing principles and practices as policies are not updated to take account of the new situation). These types of institutional change allow us to depict the main developments in Nordic income protection. We are particularly interested in the institutionally embedded (in)equalities, notably the coverage of non-standard and standard workers within individual relief packages when applying targeted and universal policy measures. Therefore, we analyze the relief packages along two dimensions: 1) *universal/targeted policy measures*, referring to social protection practices applied within the individual relief packages to develop an encompassing safety net; and 2) the *standard/non-standard workers* perspective, capturing the underpinning logics of individual relief packages, that is, if they, similar to much social protection, are built upon the standard employment relationship (Bosch 2004; Grimshaw et al. 2017). This enables us to identify regulatory changes that may involve elements of path dependency, some degree of novelty (layering, displacement, conversion), or even a paradigmatic change (changing the policy instruments, objectives, and ideology) to ensure income security for dismissed or temporarily laid-off workers (Streeck & Thelen 2005).

*The segmentation literature* provides concepts to capture the underpinning logics of the Nordic relief packages around the nexus of standard and non-standard work. This literature divides the labor market into at least two segments: a core/primary segment dominated by permanent full-time jobs combined with high job security and generous

social benefits and a periphery/secondary segment with insecure employment, low wage jobs, and limited social benefits (Doreringer & Piori 1971). Standard and non-standard work is typically used as an important proxy to distinguish between the core and periphery segments, where the mechanisms fostering segmentation are many. For example, Doeringer and Piore (1971) adopt a demand-led perspective, stressing the role of companies in shaping labor market inequalities through their differing dependence on specialized knowledge, flexible work, and sensitivity to shifting economic cycles (Atkinson 1987; Doeringer & Piori 1971). Other work emphasizes supply-side factors like gender, demographic variables, education, individual's work-life balance situation, etc., as contributing to labor market inequalities with individuals' preferences, past work trajectories, etc., impacting their opportunities to enter distinct segments (Burchell & Rubery 1990). Yet, other segmentation approaches stress the role of the institutional setting like social protection systems, which are considered instrumental for shaping labor market inequalities by influencing both companies' employment practices and worker behavior through distinct rules and regulations (Grimshaw et al. 2017; Rubery & Piasna 2017). The institutional setting may both hinder and contribute to labor market (in)equality, as access to income protection typically depends on distinct eligibility criteria like past earnings, working hours, membership, etc. (Emmenegger et al. 2012; Palier & Thelen 2010). Non-standard workers may struggle to meet these conditions and are thus less covered since social protection typically differentiates based on employment contract. Research also suggests that governments, employers, and unions often resort to protecting standard workers during turbulent times, while non-standard workers experience increased risks of job loss and lower protection levels (Cook & Grimshaw 2020; Rueda 2007). Following this literature, we focus on the role of the institutional setting, well-knowing that other factors also shape labour market (in)equalities. We expect that non-standard workers and their situation to a lesser extent than standard workers are considered in the individual relief packages, leading to institutional embedded inequalities around the nexus of standard and non-standard work.

*The welfare state literature* offers concepts to identify the social protection practices organized around *targeted* and *universal* policy measures, and thereby depicting regulatory changes in Nordic income protection (Jacques & Noel 2020). The understanding of universal and targeted measures typically vary across national contexts and analytical approaches (Anttonen & Sipilä 2014; Nelson & Nieuwenhuis 2022). Targeted measures refer here to social benefits aimed at certain groups, where means-testing or insurance-based principles determine access and level of support. Universal measures are considered as social rights that in principle are available to all, but where allocation and level of support are subject to certain criteria (Anttonen & Sipilä 2014). We apply the definition of universal measures by Larsen and Andersen (2015: 18), understood as 1) covering all (relevant citizens), 2) all claimants receive similar benefit levels, and 3) benefit levels are considered generous enough. Universal and targeted measures are not necessarily each other's opposite, but instead a series of combined policy measures, contributing to institutional embedded (in)equalities, illustrated by certain groups being less covered (Jacques & Noel 2020; Larsen & Andersen 2015). There is widespread agreement that targeted measures in the form of benefits prioritizing the poorest within the overall framework of universal schemes, or what Skocpol (1991) defines as 'targeting within universalism', are in line with universal measures as they contribute to inclusive social protection (Jacques & Noel 2020; Korpi & Palme

1998; Larsen & Andersen 2015: 20). The Nordic countries are considered universal welfare states, characterized by universal social rights and social benefits being subject to individual needs-testing rather than means-testing (liberal model), family situation (Southern European Model), or insurance-based principles (conservative model) (Esping-Andersen 1999). However, means-testing and insurance-based schemes are also an integrated part of the Nordic countries' welfare systems. Recent decades' welfare retrenchment, cost curbing, and labor market reforms have further strengthened such targeted measures and impacted (in)equalities in the Nordics (Andersen et al. 2017; Blomkvist & Palme 2020; Kentworthy 2022). Considering our focus on policy output, we expect that the relief packages resemble the targeted welfare approach characterizing much of Nordic social policymaking in recent years, instead of being path-breaking social policies (Andersen et al. 2017; Beland et al. 2021). Subsequently, this is assumed to contribute to (in)equality depending on the design of the individual relief packages, that is, targeted and universal measures with some relief packages being more universal than others (Jacques & Noel 2020).

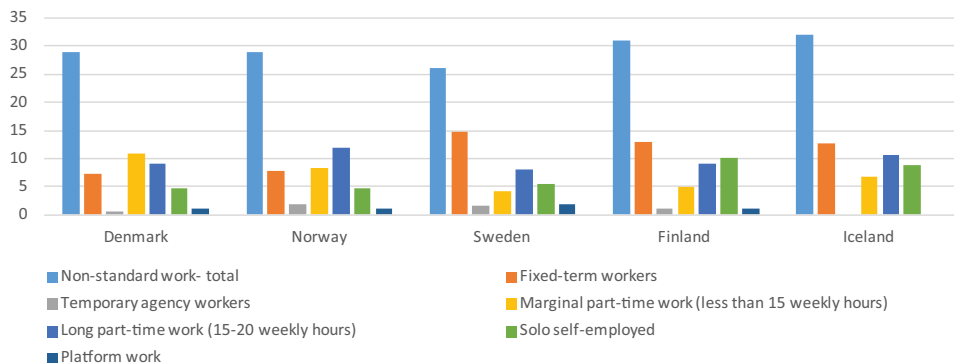
*In sum*, different strands of literature and concepts have briefly been reviewed to depict *first* the main developments in Nordic income protection as part of the relief packages; and *second* to identify regulatory changes that may embody institutional embedded (in)equalities, leaving certain groups like non-standard workers less protected. We analyze the Nordic relief packages along two dimensions: 1) *universal/targeted measures* and 2) *standard/non-standard work* to also capture, if the regulatory changes involve strong elements of path dependency, some degree of novelty (layering, displacement, conversion), or a radical shift to ensure income security for dismissed or temporary laid-off workers (Thelen & Streeck 2005).

## Research design and used methods

The Corona crisis resembles in many ways the extreme case to test Nordic income protection for standard and non-standard workers (Flyvbjerg 1996). We analyze the relief packages as to the potential regulatory shifts in Danish, Finnish, Icelandic, Norwegian, and Swedish social protection. The country case studies are selected based on a 'most-similar case design' (Bennett & George 2005). The Nordic countries share a number of similarities such as their universal welfare states, collective bargaining traditions, and social protection (Andersen et al. 2014). Their share of non-standard work is fairly similar with nearly one in three of all employed being non-standard workers. However, part-time work is more common in Denmark and Norway, while temporary work is more widespread in Finland, Sweden, and Iceland (Figure 1).

Each country-case study draws on extensive desk research of policy documents, parliamentary debates, statutory regulation, collective agreements, and other relevant material like data from the Nordic LFS, national job centers, and relevant public authorities that administer the relief packages. We supplement these insights with eight brief interviews with social partners and public authorities involved in developing the Nordic relief packages. The interviews were conducted via Teams or telephone from Spring 2020 to Spring 2021.

The empirical analysis is twofold. First, we briefly examine Nordic social protection before the Corona crisis, and how the crisis affected the Nordic labor markets.



**Figure 1** Non-standard work as a percentage of all employed (15–74 years) (2015).

Source: Larsen and Ilsøe (2021a).

The second part analyzes the Nordic relief packages as to how and whom they cover. We focus on the relief packages of temporary lay-off schemes (furlough/short-time work), temporary changes to income support (unemployment benefits), and policies for freelancers and solo self-employed, covering the period from March 2020 to August 2020. Our analytical starting point is Larsen and Andersen’s (2015) three dimensions for classifying universal policy measures: 1) coverage rate, 2) the uniformity of income protection, and 3) the generosity of income support, allowing us to identify variations across universal measures. We also apply the three dimensions in our analysis of targeted measures, as they in a similar way enable us to nuance the classification of targeted relief packages. This allows us to depict how standard and non-standard workers are covered by distinct relief packages and to identify regulatory changes tied to the policy practices and the underpinning logics of Nordic social protection. Coverage rate is examined based on the various eligibility criteria tied to the individual relief packages like membership requirements, past employment records, and employment contract (standard/non-standard work). The uniformity of income protection within the relief packages is analyzed, if benefits are means-tested, earnings-related, or a flat rate. We assess the generosity of the individual relief package based on their replacement rate (Larsen & Andersen 2015).

## Nordic social protection and labor markets before and during the Corona crisis

### The ‘ordinary’ unemployment benefit systems

The ‘ordinary’ Nordic systems offer in principle income security for all unemployed, but the systems also differ. For example, it is mandatory to be a member of an unemployment benefit scheme in Norway and Iceland, while this is optional in Denmark, Finland, and Sweden. Subsequently, many non-standard workers are not members of such schemes in Denmark, Finland, and Sweden (Kjellberg 2017; Larsen et al. 2022;

Shin & Bockermann 2019). However, in Finland, all workers, including non-insured workers, have the rights to income support that are not subject to means-testing and individual assessment if dismissed, but the benefit levels differ. Access to the earnings-related unemployment benefit requires membership of an unemployment insurance scheme and compliance with certain conditions, while non-members qualify for the basic flat rate – the labor market subsidy (Kela 2020c). In the other Nordic countries, access to unemployment benefits depends on membership of an unemployment insurance scheme and compliance with certain criteria (Table 1).

**Table 1** Nordic unemployment benefit rules for employees and solo self-employed before March 2020

	<b>Denmark</b>	<b>Finland</b>	<b>Iceland</b>	<b>Norway</b>	<b>Sweden</b>
<b>Request membership – both employee and self-employed</b>	X	X	X	X	X
<b>Benefit levels – employees</b>	Earnings-related 90% of former income with cap	Earnings-related 40–90% of former income with cap	Earnings-related 25–70% of former income with cap	62,4% of former income with cap	Earnings-related 80% of former income with cap
<b>Eligibility criteria – employees</b>	Average 12 hours per week – last 3 years (8 hours for part-time insured)	Min. 18 hours per week – last 6 months	Min. 40 hours – last 1 month	Min. annual income €14436.61 – last 12 months	Average min. 20 hours per week – last 6 months
<b>Eligibility criteria – self-employed</b>	Company closure Min. income: €871.69 per month – last 3 years	Company closure Earnings-related income – last 3 months	Company closure, Income = min. unemployment benefits Earnings-related if own contribu- tions are paid	No rights (private insurances)	Company closure Company turn- over = Net income corresponding to min. 20 hours per week – last 6 months

Source: Larsen and Ilsøe, 2021a.

The eligibility criteria may result in non-standard workers struggling to access unemployment benefits, even if they are insured. Freelancers and solo self-employed have to document income loss and suspend their business, before they may qualify for support, although cross-country variations exist (Table 1). Groups not entitled to unemployment benefits may qualify for social assistance, which is subject to means-testing and individual assessment in all five Nordic countries.



## The ‘ordinary’ temporary lay-off schemes

Denmark, Finland, Sweden, and Norway, unlike Iceland, had existing temporary lay-off schemes (furlough and short-time work schemes). The ‘ordinary’ Danish, Finnish, and Norwegian schemes are tied to their unemployment benefit systems and apply the same conditions and benefit levels as for unemployment benefits. Therefore, workers may not qualify for unemployment benefits, but are obliged to take part in temporary lay-offs in Denmark and Norway, while Finland guarantees income protection for all temporarily laid-off workers (Larsen & Ilsøe 2021b; Sippolä 2021; Svalund 2021). The ‘ordinary’ Swedish scheme is slightly different: it operates independently of the unemployment benefit system and guarantees income protection of 80% or more of former earnings with an upper cap (Berglund 2021). Restrictions apply in all four countries as to which groups are covered. In Finland, only full-time and part-time permanent staff can benefit from the ‘ordinary’ scheme, while temporary workers are guaranteed employment until their contract terminates (Sippolä 2021). The ‘ordinary’ Danish, Swedish, and Norwegian schemes cover in principle all employees, but exclude solo self-employed, platform workers, and freelancers without employee status. In Denmark, TAW and workers without guaranteed working hours are also excluded, while the Norwegian scheme omits on-call temps (Larsen & Ilsøe 2021b; Svalund 2021). The Swedish scheme also excludes newly employed with less than 3 months employment with the company and further requests companies to minimize labor costs by, for example, dismissing temporary workers to qualify for support through the scheme (Tilväxtverket 2021a). Thereby, the Swedish and the Finnish schemes implicitly cover permanent staff only, but guarantee income protection for all. The Danish and the Norwegian schemes appear more inclusive, but fail to guarantee income protection. For groups not covered by these schemes, there is unemployment benefit or social assistance, if eligible.

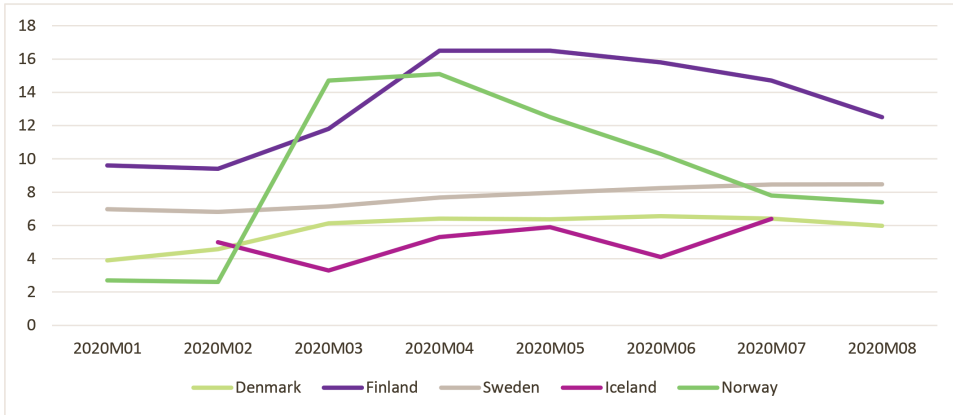
## The Nordic relief packages – a policy shift?

The Nordic economies were hit hard by the Corona crisis with historical drops in GDP of -9.3% in Iceland, -8.6% in Sweden, -7.4% in Denmark compared to -5.1% in Norway and -4.5% in Finland in the first two quarters of 2020 (Eurostat 2020a). Many Nordic workers lost their jobs or were temporarily laid-off and registered themselves as unemployed in March and April 2020. This led to rising unemployment that slowly declined in the subsequent months (Figure 2). Young people and non-standard workers were particularly hard hit by the crisis, as many lost their jobs and were less protected by the ‘ordinary’ systems (Eurostat 2022; Larsen et al. 2022).

In response to the Corona crisis, the Nordic governments adopted more than 130 relief packages, including addressing the shortcomings in their ‘ordinary’ systems. The relief packages were developed in close collaboration with social partners and with broad support of other political parties (Greve et al. 2021). They were also accompanied by additional funding. Denmark and Sweden increased social protection spending with +0.8% of GDP between 2019 and 2020 compared to +1.6% of GDP in Finland, +2.6% of GDP in Norway, and +3.2% of GDP in Iceland (Figure 3).

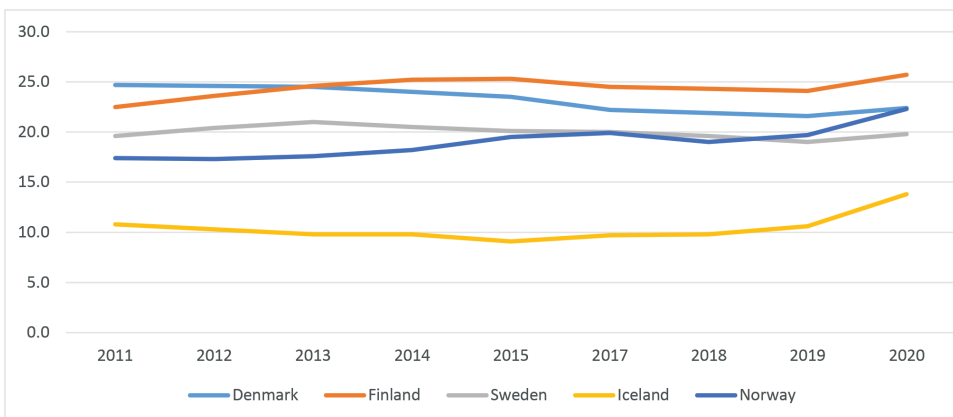
The relief packages and increased spending indicate a policy shift in Nordic social protection, reversing the past decades of welfare retrenchment, cost curbing, and





**Figure 2** Unemployment rate for the active population in percent, monthly data (2020M02–2020M08 – Nordic job center data).

Source: Larsen and Ilsøe, 2021c.



**Figure 3** Total social protection spending as percentage of GDP.

Source: Eurostat (2022c).

tightening of income protection, but often in different ways as illustrated by our country case studies (Andersen et al. 2017; Kvist & Greve 2011).

## Denmark

To strengthen income protection for crisis-ridden workers, Denmark adopted different relief packages, involving changes to the ‘ordinary’ systems (Danish social protection and the ‘ordinary’ temporary lay-off scheme) and the introduction of novel initiatives.



Two new temporary lay-off schemes were introduced (the legislative furlough scheme and the wage compensation scheme), along with novel support for freelancers and solo self-employed. The regulatory changes vary across individual relief packages, but resemble mostly targeted support within the broader social protection system, where access is subject to differing criteria and sometimes means-testing.

### **Temporary lay-off schemes**

The three temporary lay-off schemes (the ‘ordinary’ scheme, the new, legislative furlough scheme, and the new wage compensation scheme) all aim to safeguard jobs and provide income security for temporarily laid-off workers. The social protection practices characterizing these schemes differ profoundly, but they share similar underlying logic by offering better protection for standard workers. However, solo self-employed, freelancers, platform workers, and TAW remain explicitly excluded. Fixed-term workers are covered by the ‘ordinary’ and the new legislative scheme, but not by the new wage compensation scheme, which only covers permanent staff (Larsen & Ilsøe 2021b). This points to layers of institutional embedded inequalities around the nexus of standard and non-standard work, which the used social protection practices underpin. The three schemes apply different criteria and replacement rates for lost income. The ‘ordinary’ and the new legislative scheme are tied to the unemployment benefit system, but in different ways. Temporarily laid off workers under the ‘ordinary’ scheme are compensated for lost hours, if eligible for ‘ordinary’ unemployment benefits (STAR 2020). By contrast, Denmark temporarily suspended the requirement for membership of an unemployment insurance scheme, relaxed the eligibility criteria and increased benefit levels for workers covered by the new legislative furlough scheme (BM 2020b). The wage compensation scheme differs from the two other schemes: it operates independently of the unemployment benefit system and guarantees full wage compensation for all workers covered (BEK nr. 267/25/03/2020). Therefore, the wage compensation scheme appears more generous and uniform in its income protection than the two other schemes, but less universal in its coverage, as only permanent staff are protected. The differing criteria and levels of compensation imply regulatory changes echoing institutional *layering*: new targeted and often more generous income protection was introduced that built on the ‘ordinary’ system, but replicate or even reinforce the institutional embedded inequalities of the ‘ordinary’ scheme’s to primarily protect standard workers (Streeck & Thelen 2005).

### **Changes to social protection**

Denmark also relaxed access to income support. Entitlements to unemployment benefits were prolonged for those unemployed who had exhausted such rights, and the so-called 225-h rule of paid work that apply to social assistance claimants was temporarily suspended (BM 2020a). This points to universal relief packages seeking to reduce inequalities by building on the ‘ordinary’ system, but without fundamentally changing its underlying logics and thus resembling institutional *layering* (Streeck & Thelen 2005). However, the governmental decision to maintain several of the ‘ordinary rules’ for unemployment benefits points in a different direction. ‘Ordinary’ unemployed were

not covered by the temporary rule changes of increased benefits levels or full-wage compensation that apply for temporarily laid off workers under the two new lay-off schemes. They were also unable to utilize the rule changes that temporarily suspended the requirement for membership of an unemployment insurance scheme, and they had to comply with the 'ordinary' rules for accrued working hours to receive unemployment benefits. Thereby, some groups, notably those with few weekly working hours and short-term contracts, continued to struggle to access unemployment benefits, although Danish social protection with its earnings-related replacement rate, upper ceiling, and means-tested social assistance favor low-income groups (Dagpengekommisionen 2016). This not only portrays strong patterns of continuity, but also potentially drift: the 'ordinary' rules favor standard workers and are not adapted to the crisis situation, where non-standard workers face increased risk of job loss. This subsequently reinforces institutional embedded inequalities both among 'ordinary' unemployed and across the different Danish relief packages: 'ordinary' unemployed are less protected than temporarily laid off workers.

### **Support for solo-self-employed and freelancers**

Measures were introduced to support solo self-employed, freelancers, and artists without protection from the 'ordinary' system. They resemble innovative measures and point to a form of 'expanded' universalism comprised of targeted policies that supplement the 'ordinary' system, but in a different way from what Skocpol (1991) defines as 'targeted within universalism'. These measures target the most crisis-ridden rather than the poorest freelancers, solo-self-employed, and artists, and cover up to 75% of these group's lost revenue with a cap of 23,000 DKK per month, if eligible (Slot & Kulturstyrelsen 2021). These relief packages with their income-related replacement rates, upper ceiling, and targeted support seemingly contribute to equality by prioritizing the most crisis-ridden groups and offering similar benefit levels as seen in the newly introduced legislative furlough scheme. However, certain conditions apply and they vary between the groups. Besides lost revenue, access also depends on past annual or monthly income, where the threshold is lower for artists than for freelancers and solo-self-employed. These criteria make it difficult for those with fluctuating income to qualify for income protection, which implicitly contribute to institutional embedded inequalities. Nevertheless, the regulatory changes display signs of institutional *conversion*: (the targeted policy practices and underlying logics echo those of other relief packages, but appear redirected to protect new groups (freelancers, solo-self-employed, and artists) (Streck & Thelen 2005).

### **Norway**

Norway opted for a slightly different approach than Denmark when introducing its relief packages by relying to a greater extent on universal measures (Ministry of Finance, Norway 2020). The 'ordinary' Norwegian temporary lay-off scheme was expanded to cover more groups and benefit levels increased. Restrictions for social protection were relaxed and novel measures introduced for freelancers and solo self-employed. The initiatives were accompanied by additional funding, indicating different regulatory changes.



### **Temporary lay-off scheme**

Norway adjusted their existing temporary lay-off scheme rather than introducing new schemes. This points to strong patterns of continuity, but accompanied with regulatory changes resembling elements of institutional *layering and displacement*: The Norwegian scheme was extended to distinct employee groups and many of the ‘ordinary’ restrictions to income protection were temporarily relaxed. Benefit levels were also increased, but only for those eligible for unemployment benefits (NAV 2020a). All workers, including on-call workers, part-time and fixed-term workers, solo self-employed and freelancers with employee status, could now be covered by the adjusted scheme. They may also qualify for full-wage compensation, if eligible for unemployment benefits, but only for the first 20 days and thereafter the ‘ordinary’ system kicks in, but with the regulatory changes introduced. The rule changes entailed lowering the existing minimum income threshold for unemployment benefits and increasing benefit levels to 80% for insured low-income groups after the first 20 days with full wage compensation (Seip 2020). Thus, Norway expanded their already fairly inclusive scheme both in terms of changing the ‘ordinary’ social policy practices and the underlying logic to cover more groups of both standard and non-standard workers. These rule changes may implicitly reduce inequalities. This is particularly the case in terms of uniformity and generosity of income protection for those covered by the scheme, at least in the first weeks of temporary lay-offs with full-wage compensation. However, groups without rights to unemployment benefits and those being temporarily laid off for longer periods have had to fully or partly cover a potential wage loss themselves depending on their situation, which may contribute to institutional embedded inequalities.

### **Changes to social protection**

For ‘ordinary’ unemployed, students and persons from outside the EU/EAA areas staying at Svalbard, Norway temporarily strengthened their social protection. The rule changes encompassed a larger share of unemployed, who under the ‘ordinary’ system typically struggle to qualify for unemployment benefits. Thus, they gained access, and in some instances received higher benefit levels (Ministry of Finance, Norway 2020; Seip 2020). This is unique and points to a universal solution that builds on the existing social protection practices, but without changing the underpinning principles of the ‘ordinary system’. Access to unemployment benefits remained dependent on membership of an unemployment insurance scheme and former earnings and thus remained a targeted measure (NAV 2020d). Thereby, the regulatory changes portray path dependency, but with elements of institutional *layering and displacement* by expanding the coverage and the generosity of the ‘ordinary’ system, notably for non-standard workers and low-income groups. For example, Norway lowered the existing income thresholds for unemployment benefits and temporarily suspended existing restrictions to cover more groups. Unemployment benefit levels were also increased from 62.4% to 80% of former earnings for low-income groups (Seip 2020). The Norwegian system appears thereby fairly inclusive and universal regarding coverage, but the comparatively low and differing benefit levels across individual relief packages question this notion. The different replacement rates for ‘ordinary’ unemployed (62.4–80% of former earnings) and temporarily laid-off workers (full-wage

compensation) points to a less universal solution and layers of institutional embedded inequalities, countering the uniformity and the generosity of Norwegian income protection, although there are examples of novel inbuilt elements to protect the poorest.

### **Support for solo self-employed and freelancers**

To protect freelancers and solo self-employed, who are usually without rights to unemployment benefits under the ‘ordinary’ system, Norway introduced a temporary compensation scheme for them. This scheme is novel and path breaking in Norway; and it allows self-employed and freelancers to receive up to 80% of their lost income from their business with an upper cap of €77,336, if eligible. The scheme also covers freelancers and self-employed with ordinary employment, start-ups, and newly established freelancers (NAV 2020e). This relief package points to a form of ‘expanded’ universalism, where the scheme resembles a targeted measure that supplements the ‘ordinary’ Norwegian system, but not from the perspective of protecting the poorest, but instead, targeting groups, which are the most crisis-ridden freelancers and self-employed. Thereby, the aim appears to be to expand social protection to groups on the outskirts of the Norwegian system and thereby contributing to equality. This novel scheme echoes institutional *displacement* (Streeck & Thelen 2005): the novel targeted measures cover short-comings within the existing Norwegian social protection and implicitly change, at least temporarily, the underpinning logics of the ‘ordinary’ system from exclusively protecting standard and non-standard workers with employee status, to also covering the crisis-ridden self-employed. This decision may contribute to increased institutional embedded equality. However, the scheme may also trigger layers of institutional embedded inequalities due to its more generous replacement rate and higher upper threshold compared to the benefit levels offered to the ‘ordinary’ unemployed. In fact, looking across the Norwegian relief packages, there appears to be potential layers of institutional embedded inequalities, which detract from their uniformity and generosity.

## **Finland**

On March 16, 2020, Finland presented its three-stage strategy for the relief packages, and called upon social partners to discuss further emergency measures (Government of Finland 2020). More than 20 relief packages were adopted and they combine distinct universal and targeted measures as well as building upon existing crisis-ridden relief tools (the Finnish temporary lay-off schemes and social protection). Similar to Norway, Finland broadened the coverage of its ‘ordinary’ temporary lay-off scheme to groups like fixed-term workers and temps, adjusted its social protection, and adopted support for freelancers and solo self-employed. Finland also increased its spending to finance its relief packages (Government of Finland 2020; STTK 2020).

### **Temporary lay-off scheme**

Finland relied on its existing temporary lay-off schemes, which illustrates strong patterns of continuity, but with some important regulatory changes. For example, the



underpinning logic of the schemes was changed to cover all workers with employee status, including temporary workers, who under the ‘ordinary’ rules cannot be temporarily laid off nor dismissed. The scheme was also extended to students. The existing social protection practices were also changed to cover as many as possible by extending job protection for temporarily laid off workers and relaxing their access to income protection (Government of Finland 2020). These rule changes portray elements of institutional *displacement* as the underpinning logics were changed from protecting exclusively permanent staff to non-standard workers without coverage under the ‘ordinary’ scheme (Streck & Thelen 2005). Thereby, the Finnish schemes appear fairly universal as to their coverage and uniformity: All affected workers – standard and non-standard workers with employee status – are covered and guaranteed income protection, if temporarily laid off. This points to institutional embedded mechanisms contributing to equality, but at the same time, the Finnish scheme appears less generous in its income protection, indicating a less universal system. Finland retained the ‘ordinary’ benefit levels, which typically vary between 40% and 90% of former earnings, if individuals are eligible for the earnings-related unemployment benefits, while the labor market subsidy is even lower (Sippolä 2021: 2). This may subsequently contribute to layers of institutional embedded inequalities, notably around the nexus of standard and non-standard workers, as the latter are often non-insured workers and struggle to qualify for the earnings-related unemployment benefits (Shin & Bockermann 2019).

### **Changes to social protection**

Finland had already a fairly inclusive unemployment benefit system, covering both standard and non-standard workers, including self-employed and freelancers. The ‘ordinary’ system also guarantees all workers with employee status a certain minimum income if dismissed, while certain conditions apply for self-employed and freelancers (table 1). While Finland retained its ‘ordinary’ benefit levels, several of the ‘ordinary’ criteria for unemployment benefits were relaxed as part of the relief packages. For example, the requirement to past employment records were lowered (Government of Finland 2020). There are, therefore, elements in the Finnish relief packages that point to path dependency, while other regulatory changes suggest elements of institutional layering. The underpinning logics of the ‘ordinary’ system remained unchanged: access to the earnings-related unemployment benefits still depends on membership of an unemployment insurance scheme, past employment records, and former earnings, and it thus remains a targeted measure. Thus, the regulatory changes, which seemingly aim to secure a more universal solution in terms of coverage and uniformity of income protection, are only partially successful with the universal and encompassing approach being called into question by its benefit levels. Benefit levels remained differentiated and comparatively low by Nordic standards, although the Finnish system does favor low-income groups with its flat rate, earnings-related benefits, and upper ceiling (Kela 2020b, 2020c). There are thus indicators of institutional embedded mechanisms in Finland that foster equalities as to coverage, but inequalities regarding uniformity and generosity of income protection. This applies not only to social protection but also across distinct Finnish relief packages where the same criteria and differentiated benefit levels apply, irrespectively of the relief package.

## **Support for freelancers and solo self-employed**

Several relief packages targeted freelancers, solo self-employed, and entrepreneurs and eased their access to unemployment benefits and other financial support. All crisis-ridden freelancers and solo-self-employed, who saw their full-time working hours reduced or business-related income drop to less than €1.089, gained temporary access to unemployment benefits (Kinnunen 2020). They could also claim financial support of €2000 to cover fixed expenses, if eligible (Government of Finland 2020). These measures are fairly novel, but built on existing social protection practices and underpinning logics in that self-employed are covered by the ‘ordinary’ system, but they ‘usually’ have to suspend their business activities and, similar to employees, comply with various criteria to qualify for unemployment benefits (Table 1). The Finnish rule changes meant that the large share of freelancers and solo self-employed, who had lost orders, and usually struggle to qualify for unemployment benefits, were now covered by the new temporary measures (Government of Finland 2020; Kela 2020a). This points to elements of institutional *layering* and *displacement* as in some instances the existing rules were suspended (company closure), while in others (the guaranteed income protection) changed the underpinning logics of the ‘ordinary’ system from guaranteeing all employees income protection, if dismissed to also covering all crisis-ridden self-employed, freelancers, and entrepreneurs. The support for freelancers and self-employed reflects ‘expanded’ universalism with targeted measures supplementing the ‘ordinary’ system to protect groups less covered by the ‘ordinary’ Finnish model.

## **Iceland**

Iceland differs from the other Nordic countries in that they did not have an existing temporary lay-off scheme. To cover the shortcomings in social protection, Iceland launched several relief packages. A novel temporary lay-off scheme was introduced alongside temporary adjustments to Icelandic social protection and support for freelancers and solo self-employed. Increased social protection spending accompanied the different policy responses, which combined universal and targeted measures (Government of Iceland, 2020a; 2020b).

### **Temporary lay-off scheme**

The Icelandic temporary lay-off scheme is novel as Iceland has no tradition for such schemes, but seems to build on the ‘ordinary’ system as the scheme is tied to the Icelandic unemployment benefit system, which is responsible for administrating the income support offered to temporarily laid-off workers (Directorate of Labour 2020b). The Icelandic scheme differs from the arrangements introduced in the other Nordic countries both when it comes to the underpinning logics of the scheme and the used social protection practices. For example and unlike the other Nordic countries, the Icelandic scheme covers not only crisis-ridden companies and their employees – standard and non-standard workers – but also solo self-employed, freelancers, migrant workers with temporary work permits, and students (Directorate of Labour 2020b). This coverage of



self-employed and freelancers is unique in a Nordic and Icelandic context, even where specific conditions apply to freelancers and solo self-employed. It is only freelancers and solo-self-employed with substantial reductions in their operations and changes to their estimated income who may qualify for the scheme. These regulatory changes point to not only a more universal solution, but also to elements of institutional *displacement* (Streeck & Thelen 2005). The Icelandic scheme addresses shortcomings within the ‘ordinary’ system by introducing new policies and practices that deviate from both the ‘ordinary’ social protection practices and the underpinning logics, characterizing other Nordic lay-off schemes. Besides covering freelancers and solo-self-employed, the Icelandic scheme also guarantees income protection for all temporarily laid off workers, including those not eligible for ‘ordinary’ unemployment benefits. The benefit levels (90% or more of former earnings) are also somewhat higher than the ‘ordinary’ Icelandic unemployment benefits notably for low-income groups, who receive full wage compensation, if temporarily laid off, and thereby echoing what Skocpol (1991) portrays as ‘targeting within universalism’ (Government of Iceland 2020a). The Icelandic scheme appears therefore fairly inclusive and encompassing regarding its coverage, uniformity, and generosity of income protection that through mixing universal and targeted measures aim to protect all, including those on the margins. Thereby, the novel Icelandic arrangement may implicitly contribute to equality.

### **Changes to social protection**

Iceland also introduced temporary changes to its unemployment benefit system. For example, the period for unemployment benefits was prolonged, the lowest benefit levels increased, and the thresholds for means-tested allowances for unemployed with children were raised (Government of Iceland 2020a, 2020b, 2020c). These rule changes reflect targeted measures often aimed at the poorest and most vulnerable groups within the overall social protection system, and thus reflecting what Skocpol (1991) defines as ‘targeted within universalism’. However, many of the ‘ordinary’ criteria to qualify for unemployment benefits remained in force and suggest that groups, who already struggled to qualify for unemployment benefits under the ‘ordinary’ rules continue to do so under the relief packages. Thereby, the regulatory changes characterizing the Icelandic system point to institutional *layering* combined with strong elements of path dependency in that the changes introduced seem to supplement existing social policy practices, but without fundamentally changing the underlying logics and ‘ordinary’ policy practices of the overall system (Streeck & Thelen 2005). This may subsequently contribute to institutional embedded inequalities that seemingly are reinforced in the light of other relief packages like the novel temporary lay-off scheme, where access is less strict, income protection guaranteed, and benefits levels higher than under the ‘ordinary’ unemployment benefit system.

### **Support for Freelancers and Solo self-employed**

Besides covering freelancers and solo-self-employed through the novel lay-off scheme, Iceland also relaxed its access to unemployment benefits. Unemployed freelancers and



solo self-employed could apply for unemployment benefits without having to suspend their business, which is the usual practice in Iceland, but otherwise many of the ‘ordinary’ criteria remained unchanged (Directorate of Labour 2020b; Prime Minister’s Office 2020). Thereby the measures for solo self-employed and freelancers add, on the one hand, institutional layers to the ‘ordinary’ system by relaxing or suspending existing social policy practices (requirements to unemployment benefits), but on the other hand, some measures also resemble novel and path-breaking initiatives like the temporary lay-off scheme. The latter changed the underlying logics of existing income protection, in line with what Streeck and Thelen (2005) define as institutional *displacement*, by covering all workers – standard and non-standard workers, including freelancers, solo self-employed as well as insured and non-insured workers. The Icelandic relief packages, with their novel policy practices as well as a combination of universal and targeted measures, appear thus to protect groups that under the ‘ordinary’ system are less covered or are even without social protection. This may in some instances reduce institutional embedded inequalities, but in others trigger increased inequalities when comparing individual relief packages and their coverage, uniformity, and generosity of income protection.

## Sweden

Sweden did not lockdown their society to the same extent as the other Nordic countries, but implemented, similar to its Nordic neighbors, a series of containment measures. These policy responses were accompanied by additional funding and extensive measures to tackle rising unemployment, protect jobs, and provide income security for affected workers. They combine different targeted and universal measures that built on existing crisis-ridden relief tools (Swedish social protection and temporary lay-off scheme). Temporary changes were introduced to the ‘ordinary’ temporary lay-off scheme and the unemployment benefit system alongside novel measures targeting freelancers and solo self-employed (Ministry of Finance Sweden 2020a, 2020b).

### **The temporary lay-off scheme**

The ‘ordinary’ Swedish temporary lay-off scheme was one of the main relief packages to protect crisis-ridden companies and workers. The Swedish scheme targets, similar to the Danish wage compensation scheme, the company as the financial support is paid to the crisis-ridden company and not to the worker via the unemployment benefit system. Similar to the other Nordic countries, Sweden relaxed many of the ‘ordinary’ requirements tied to its temporary lay-off scheme and increased both the state support for covering lost hours and the upper threshold for reduced working hours. The guaranteed income protection for temporarily laid off workers was also increased to 90% or more of their former wages with an upper ceiling (Tilväxtverket 2021). However, the underpinning logic of the ‘ordinary’ scheme remained unchanged: solo self-employed, platform workers, and freelancers without employee status, as well as newly employed with less than 3 months with the company, continued to be excluded from the scheme. Likewise, the crisis ridden companies still had to curb labor costs by, for example, laying off temporary workers, to qualify for support (Tilväxtverket 2020b, 2021). Thereby, the Swedish



rule changes resemble strong patterns of continuity, but with elements of institutional *layering* in terms of higher replacement rates for lost hours (Streek & Thelen 2005). This may reinforce the institutional embedded inequalities within the Swedish scheme regarding coverage, while the relatively generous replacement rate suggests a more universal solution that may contribute to equality for those covered by the scheme.

### **Changes to social protection**

As part of its relief packages, Sweden relaxed access to unemployment benefits (Gustafsson 2020; Ministry of Finance 2020a). For example, Sweden lowered the threshold for accrued working hours and membership of an unemployment insurance scheme to provide greater income security for the unemployed struggling to access unemployment benefits under the ‘ordinary’ system. Benefit levels were also increased (Gustafsson 2020). These regulatory changes point to elements of institutional *layering and displacement*, but without changing the core logics of the ‘ordinary’ Swedish system. Access to unemployment benefits remains tied to membership of an unemployment insurance scheme, past employment records, and accrued working time, which illustrate strong patterns of continuity between the temporary changes and the ‘ordinary’ system in terms of it being a targeted measure. This means that although Sweden aimed to secure a more universal solution, from the perspective of coverage and uniformity of their unemployment benefit system, some groups, notably non-standard workers with fluctuating income and few hours, may still struggle to qualify for unemployment benefits (Government of Sweden 2020c). Thereby, the different legal changes may foster layers of institutional embedded inequalities within the ‘ordinary’ Swedish system and across distinct relief packages. The relaxed eligibility criteria and increased benefit levels expand on the one hand the coverage and generosity of Swedish income protection. However and at the same time, the benefit levels are somewhat lower and not necessarily guaranteed in the case of unemployment, which stand in sharp contrast to temporary lay-offs. Likewise, some of the most exposed groups are not protected by the relief packages neither in case of temporary lay-offs nor unemployment.

### **Support for solo-self-employed and freelancers**

Sweden also eased freelancers and solo self-employed’s access to unemployment benefits. The ‘ordinary’ requirements that solo self-employed and freelancers had to suspend their business activities to qualify for unemployment benefits were temporary suspended. Likewise, the rule preventing unemployed freelancers and solo self-employed’s to re-apply for unemployment benefits within the next 5 years was also temporary suspended (Gustafsson 2020). These legal changes reflect elements of institutional *layering*, where Sweden, through targeted measures, expanded social protection to cover groups that under the ‘ordinary’ system often struggle to access unemployment benefits. Such measures seem implicitly to contribute to equality. Although the ‘ordinary’ and temporary ‘adjusted’ Swedish system apply similar benefit levels to freelancers, solo self-employed, other groups of non-standard and standard workers in case of unemployment, there are

variations across the distinct Swedish relief packages. For example, the replacement rate is guaranteed and somewhat higher under the temporary lay-off scheme than the benefit levels in case of unemployment, which also are subject to various eligibility criteria. This points to layers of institutional embedded inequalities across distinct relief packages in terms of their coverage, generosity, and uniformity.

## Comparative discussion and conclusion

The Corona crisis tested the safety net around standard and non-standard workers and revealed cracks in the Nordic systems. This subsequently led to policy responses, including increased public spending to protect as many workers as possible. Our in-depth analyses of selected Nordic relief packages (temporary lay-off schemes, changes to the unemployment benefit systems, and support for freelancers and solo self-employed) were examined along two dimensions: 1) *universal/targeted measures* and 2) the *standard/non-standard workers' perspective* to depict 1) regulatory changes and 2) potential institutional embedded (in)equalities regarding coverage, uniformity, and generosity of income protection. Our discussion is organized around three main conclusions.

*A Nordic social policy shift with strong patterns of continuity:* Our analyses depict regulatory changes in the Nordic countries, portraying strong patterns of continuity as expected between the relief packages and the 'ordinary' Nordic systems with all five countries retaining their existing targeted approach with income protection remaining, subject to certain conditions (Beland et al. 2021; Kvist & Greve 2011). However, there are also elements of what Streeck and Thelen (2005) consider distinct forms of institutional change (layering, replacement, conversion, and even drift). Most regulatory changes to Nordic unemployment benefits add institutional layers to the 'ordinary' system, but without fundamentally changing its underpinning logics and the 'ordinary' policy practices. Denmark, Finland, and Iceland retained many of their 'ordinary' criteria for unemployment benefits, which could potentially lead to drift, as the 'ordinary' system is not adjusted to the crisis situation. Likewise, the Nordic countries added mostly layers to their existing temporary lay-off schemes by relaxing existing social policy practices, except for Denmark and Iceland where novel schemes were introduced, but in very different ways. The more profound rule changes relate to the novel support for freelancers and solo-self-employed and display elements of *institutional layering* (Denmark, Finland, Iceland, and Sweden), *institutional displacement* (Norway, Finland, Iceland), or *institutional conversion* (Denmark) to protect crisis-ridden freelancers and solo self-employed. Thereby, we find signs of incremental changes with existing policy practices and underlying logics being altered and sometimes replacing regulatory shortcomings in Nordic income protection. The increased social protection spending indicates at least a temporary Nordic policy shift from the recent years' financial cutbacks and welfare retrenchment (Andersen et al. 2017).

*Layers of institutionally embedded inequalities:* The coverage, uniformity, and generosity of income protection offered by the Nordic relief packages differ profoundly, which implicitly foster layers of institutional embedded inequalities, even in countries, which at first seem to have adopted more universal and inclusive relief packages.



Some relief packages that appear universal and contributing to equality regarding coverage rate seem less universal as to their uniformity and generosity. Most Danish and Swedish relief packages are targeted as to their coverage, but their replacement rate is typically comparatively higher than in Norway, Finland, and sometimes Iceland, and thus appear more universal along the generosity dimension of income protection (Larsen & Andersen 2015). Likewise, the uniformity of income protection differs across the various Nordic relief packages, except for Finland, where the same benefit levels and criteria apply across individual relief packages. We also find that non-standard workers may not even qualify for income protection if dismissed or temporarily laid-off, since the various conditions are typically developed with standard workers in mind. This indicates the importance of considering different dimensions for classifying universal and targeted measures as well as the dynamics between individual countries' relief packages. Both universal and targeted relief packages are subject to certain criteria and the interplay between them may foster unaccounted layers of institutional embedded inequalities. These layers of institutional embedded dualization, even among standard workers, question the dual-dichotomy often used in much segmentation and dualization literature, and also implicitly challenge the Nordic ideals of equality and universalism (Atkinson 1987; Emmenegger et al. 2012; Palier & Thelen 2010). It calls for further research into the dynamics between distinct income protection policies, to depict potential mechanisms fostering (in)equalities within the overall Nordic systems.

*'Expanded universalism' through targeted measures:* Our findings also indicate – as expected – that the Nordic countries have relied on a mix of universal and targeted relief packages to secure income protection. However, marked cross-country variations exist as to their composition. Norway, Finland, and Iceland have, to a greater extent than Denmark and Sweden, relied on universal measures, but often in the way of what can be termed 'expanded universalism' through targeted measures. 'Expanded universalism' differs from what Skocpol (1991) defines as targeted within universalism in that the policy measures aim to supplement the 'ordinary' social protection systems by favoring not necessarily the poorest, but instead, the most crisis-ridden workers to address cracks in Nordic social protection. All Nordic unemployment benefit systems are targeted and insurance-based measures. During the Corona crisis, several of the 'ordinary' criteria for income protection were relaxed, benefit levels increased, innovative measures introduced, and existing schemes extended to cover more groups, including non-standard workers, but without jeopardizing the targeted approach that underpins much Nordic income protection. These regulatory changes toward 'expanded universalism' through targeted measures were particularly noticeable in Norway, Finland, and Iceland, but less so in Denmark and Sweden.

There are also signs of what Skocpol (1991) portrays as 'targeting within universalism': Iceland, Norway, and Sweden increased the benefit levels for low-income groups. Denmark and Finland had already inbuilt mechanisms favoring low-income groups in cases of unemployment, but relaxed access to social protection for the poorest. Thereby, the individual Nordic countries, as expected, seemingly continued their targeted approach, which has characterized Nordic social protection policies within the last two to three decades, but with important regulatory adjustments. Therefore, although there are risks of institutional embedded inequalities, we also find that *expanded universalism* offer novel ways to create encompassing safety nets, even for those on the margins. This

approach may not only protect more during the crisis, but could also potentially reduce risks of labor market segmentation: *first*, it delivers income security for marginal groups, and *second*, it may create a wider support for universalism with its supplementary selective measures for the most crisis-ridden rather than the standard workers and the poorest groups, although such measures are considered controversial in much welfare literature (Korpi & Palme 1998; Larsen & Andersen 2015). Therefore, it will be interesting to see how the experiences with novel policy solutions will form future policy development for non-standard and standard workers, as this could have important implications for the Nordic models' sustainability.

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