

Edward Palmer

Nov. 2015

Date of Birth: September 18, 1945

Citizenship: Sweden, USA

Education: PhD in economics, University of Stockholm, 1982; Master of Economics, University of Stockholm 1971; Master of International Studies, University of Stockholm 1970.

e-mail: Edward.Palmer@abc.se

Telephone: + 46 70 589 9240; + 46 8 667 2888

Edward.Palmer@forsakringskassan.se

Employment History:

Present positions

- Senior adviser, Swedish Social Insurance Agency.
- Senior Fellow, Uppsala Center for Labor Studies, Uppsala University; Retired Professor of Social Insurance Economics and adjunct researcher, Department of Economics, Uppsala University.
- Member of the Scientific Advisory Committee for the IC Quality government grant to develop health care performance evaluation techniques
- Member of the Steering Committee for the Health Economics Centrum at Gothenburg University

Previous positions

- Head of Research (1985-2007; Head of Methodology 2008-2010): National Social Insurance Board (1985-2004) which was merged in 2005 with Sweden's regional social insurance offices to become the Swedish Social Insurance Agency.
- Professor of Social Insurance Economics, Department of Economics, Uppsala University 1995-2011; Professor of Social Insurance Economics, Department of Economics University of Gothenburg 1989-1994.
- Senior Researcher, 1982-1984, Research and Forecasting 1971-1982, Swedish National Institute of Economic Research.

Areas of expertise:

Social Insurance, private insurance, social policy, pensions, welfare economics, financial, labour and macro-economics.

Expert in Swedish Government Policy Commissions:

- *Swedish Government's Expert Group for Public Economics, 2010.* Report: *Basic Security in the Swedish Welfare System* (ESO-rapport om grundtryggheten i välfärdssystemen)
- *Swedish Government's Expert Group for Public Economics, 2002.* *Sickness absenteeism in Sweden – A comparison of eight countries (Den svenska sjukan – sjukfrånvaron i åtta länder).* Report to the Expert Group for Studies in Public Economics (ESO) (with K. Nyman and S. Bergendorff).
- *Swedish Pension Reform Implementation Group, 1995-2003:* expert member.
- *Swedish Government's Working Group on Pensions 1991-1994.* Expert member of the government working group that created Sweden's present pension system. Responsible for analysis and co-author of the reform report.
- *Swedish Economic Government Commission on the Need for Structural Change (1992-1993).* Coauthor (with KG Scherman) of *The Future of Social Insurance in Sweden.*
- *Pension Reform Commission, 1987-1990,* expert member and co-author of the commission's report *The Pension System.*
- *Sweden's Official Investigations, 1995.* *Administrative Forms for Sickness, Work Injury and Disability Insurance in Insurance for Income Loss for Poor Health - An Economic Perspective.* (Sweden's Official Investigations SOU: 1995:59)
- *Sweden's Official Investigations, 1989.* *Economic Aspects of Early Retirement* in the Government Pension Commission's Report *Disability Pensioning and Flexible Retirement.* (Sweden's Official Investigations SOU 1989:101)

International consultant engagements (more extensive projects):

- *Asian Development Bank and Japanese Ministry of Finance (2014).* Financial sustainability of Swedish Welfare Commitments, paper and participation in a conference organized around the question of affordable social security and government debt.
- *European Commission (2011).* EC. Participation as lead expert, author of discussion and summary papers for the EC peer review of the Netherlands' pension system.
- *Government of Ukraine (2010-2011).* UNDP. Discussion papers and workshops on topics of associated with pension reform.
- *Government of Egypt (2010).* EU. Review of the Egyptian pension reform proposal and presentation of international best practice design of NDC and mandatory prefunded pension schemes.
- *Government of China (2009).* British Council (EU financed). Sweden's Financial Control of Social Security; Manuscript. Presentation of the new Swedish Pension System for Chinese Pension Experts (2001).
- *Government of Turkmenistan (2008).* UNDP. Issues and Options for and implementation strategy for pension reform.
- *Government of Lithuania (2004-2006).* Financed by SIDA. Development of legislation for the financial pillar of the pension system; development of a technical model for social insurance evaluation.
- *World Bank's International Evaluation Group (IEG) (2003-2005).* Evaluation of World Bank Performance in Developing Pension Systems in client countries in Europe and Central Asia: Specific evaluations of the development of policy and the administrative infrastructure in the pension reforms in Bulgaria, Hungary, Kazakhstan and the Kyrgyz Republic. Author of the summary report on World Bank assistance in pension reforms in Europe and Central Asia.
- *Government of Slovakia (2002).* EU. Evaluation of the pension administration and recommendations for future development.

- **Government of Latvia** (1994-2002). **World Bank, financed by SIDA**. Lead consultant in the formulating of the Latvian pension reform (1995-1996), social policy adviser and adviser on development of the Social Insurance Agency (1995-2002).
- **Government of Russia** (1997-2001). **Government of Russia and World Bank**. Consultant on pension reform. Fellow with the Russian Institute for Social Insurance Development, 2001-2003.
- **Government of Poland** (1996-2001). Financed by SIDA. Lead consultant on pension reform and leader of the Polish group providing the analysis of the reform proposals.
- **USAID** pension reform projects in Mongolia (1999-2000) and the Ukraine (2003, 2010).

University teaching areas: Macroeconomics, Public Economics, Economics of Social Insurance, Integrated Lectures in Pension Economics, Health Economics, Income Distribution and various other social insurance topics.

Over 150 Invited International Speaking Engagements since 1990

Including committee hearings and printed proceedings before committees in the US House of Representatives and the UK Parliament.

Over 100 publications:

Books (S denotes books written in Swedish)

Holzmann R., **E. Palmer** and D. Robalino (eds.) (2012). *NDC Pension Schemes: Progress and Frontiers in a Changing Pension World Volume 1: Lessons and Issues in Implementation*, World Bank.

Holzmann R., **E. Palmer** and D. Robalino (eds.) (2012). *NDC Pension Schemes: Progress and Frontiers in a Changing Pension World Volume 2 - Gender, Politics and Financial Stability*, World Bank.

Petersson T. and **E. Palmer** (2010), *Easy and efficient – A report from the Expert Group for Public Economics on Increasing Efficiency in the Provision of Basic Security in the Swedish Welfare System* (Enkelt och effektivt – en ESO-rapport om grundtryggheten i välfärdssystemen). ESO 2010:8, Expert Group for Public Economics, Sweden's Ministry of Finance, Stockholm. S

Holzmann R., **E. Palmer** (eds.) (2006). *Pension Reform through NDCs: Issues and Prospects for Non-Financial Defined Contribution Schemes*, World Bank.

E. Palmer (ed.), (2006). *Swedish Sickness Insurance, Cultures and Attitudes*. (SKA-Projektet – Sjukförsäkring, kulturer och attityder – fyra aktörers perspektiv). Swedish Social Insurance Agency. S

Sweden's High Rate of Sickness Absenteeism – Problems and Solutions. (Den höga sjukfrånvaron – problem och lösningar). Editor with S. Marklund, M. Bjurvald, C. Högstedt, and T. Theorell. The Swedish Working Life Institute: Stockholm, 2005. S

C. Högstedt, S. Marklund, **E. Palmer** and T. Theorell (eds.) (2004). *Sweden's High Rate of Sickness Absenteeism – Truth and Consequences*. (Den höga sjukfrånvaron – sanning och konsekvenser). Editor with The Swedish Public Health Institute: Stockholm, 2004. S

S. Bergendorff, K. Nyman and **E. Palmer** (2002). *Sickness absenteeism in Sweden – A comparison of eight countries* (Den svenska sjukan – sjukfrånvaron i åtta länder). Report to the Expert Group for Studies in Public Economics (ESO). Liber Förlag: Stockholm, 2002. S

P.Gottschalk, B. Gustafsson and **E. Palmer** (eds.) (1997). *Changing Patterns in the Distribution of Economic Welfare - An International Perspective*. Cambridge University Press: Cambridge, England.

E. Palmer and K G Scherman (1993). *A New Social Insurance for Sweden*. National Social Insurance Board: Stockholm. S

E. Palmer & Nils Holmgren (1988) *Long-term Financial Prospects for Swedish Social Insurance*. Report to the Ministry of Finance's Medium-term Economic Survey. Liber Förlag: Stockholm. S

E. Palmer, N. Holmgren and C. Holmberg (1987). *The Medium and Long-term Financial Development of the Swedish Pension System*. National Social Insurance Board: Stockholm. S

M. Peocopé, **E. Palmer** and Ö Sundqvist (1987). *Pharmaceuticals in Sweden: Analysis of the Development of Costs*. National Social Insurance Board: Stockholm. S

E. Palmer (1983). *Household Saving in Sweden and its Composition: An Empirical Analysis*. Liber Förlag: Stockholm. S

E. Palmer, G. Schubert and A. Nilsson (1985). *Swedish Commodity Exports and Imports: Models and Empirical Evidence*. Liber Förlag: Stockholm. S

E. Palmer (1981). *Determination of Personal Consumption: Theoretical Foundations and Empirical Evidence from Sweden*. Almqvist and Wicksell International: Stockholm.

Selected recently published articles (from 2000)

Palmer, E., D. Dagar & N. Xie (2015). *Public Trust in Sweden's Welfare System*, Social Insurance Report 2015:12. Swedish Social Insurance Agency. S

Westerholm, P I. Lundberg, I. Anderzén, P. Lytsy, P. Rehfisch, M. Helgesson, M. Gustafsson, & **E. Palmer** (2015). *Evidence-based methods for*

enhancing the labour force entrance of people with mental disabilities - A systematic literature review, Social Insurance Report 2015:10, Swedish Social Insurance Agency.

M. Wiberg, E. Friberg, **E. Palmer** & M. Stenbeck (2015). "Sickness absence and subsequent disposable income: A population-based cohort study" in *Scandinavian Journal of Public Health*.

Palmer, E. (2014). "Financial Sustainability of Swedish Welfare Commitments" in *Japan Public Policy Review*, Vol.9, No.5.

Palmer, E. & Zetterberg, P. (2014) Client Experiences of Contacts with the Swedish Social Insurance Administration. Social Insurance Report 2014:10, Swedish Social Insurance Agency. S

Tirmén P., P. Ornstein, E. Jönsson, M. Voss, U. Lidwall, A. Persson, **E. Palmer**, H. Goine, J., Nikander, P. Bengtsson, T. Ljung, B. Khaledi, C. Eek & C. Arreyes (2014). Analysis of Variation in the Development of Sickness Insurance since 1970. Social Insurance Report 2014:17. Swedish Social Insurance Agency. S

C. Olsson Bohlin, S. Bill, U. Lidwall, **E. Palmer** (2014). *Sickness Insurance and Psychological Diagnoses*. Social Insurance Report 2014:4. Swedish Social Insurance Agency. S

H. Goine, **E. Palmer**, M. Mulder, N. Johansson, I. Watz Forslund, & D. Bjerstedt (2013). Ten Years with Activity Benefits - a study of the Situation of Young Persons with Severe Functional Disabilities . Social Insurance Report 2013:2. Swedish Social Insurance Agency. S

Palmer, E. & Ekstedt J. (2012). *Public Trust in the Swedish Social Insurance Administration*. Social Insurance Report 2012:11, Swedish Social Insurance Agency. S

Holzmann R. and **E. Palmer** (2012), "NDC in the Teens: Lessons and Issues" in R. Holzmann, E. Palmer and D. Robalino (eds.), NDC Pension Schemes: Progress and Frontiers in a Changing Pension World Volume 1: Lessons and Issues in Implementation, World Bank.

Chłoń-Domińczak A., D. Franco and **E. Palmer** (2012), "The First Wave of NDC Countries – Taking Stock Ten Plus Years Down the Road" in R. Holzmann, E. Palmer and D. Robalino (eds.), NDC Pension Schemes: Progress and Frontiers in a Changing Pension World Volume 1: Lessons and Issues in Implementation, World Bank.

Klerby A., B. Larsson and **E. Palmer** (2012), "To Share or Not to Share – That's the Question" in R. Holzmann, E. Palmer and D. Robalino (eds.), NDC Pension Schemes: Progress and Frontiers in a Changing Pension World Volume 2 - Gender, Politics and Financial Stability, World Bank.

Palmer, E. (2012), "Generic NDC: Equilibrium, Valuation and Risk Sharing - with and without NDC Bonds" in R. Holzmann, E. Palmer and D. Robalino (eds.), NDC Pension Schemes: Progress and Frontiers in a Changing Pension World Volume 2 - Gender, Politics and Financial Stability, World Bank.

Holzmann R., **E. Palmer** and D. Robalino (2012), "The Economics of Reserve Funds in NDC: Role, Means and Size to Manage Shocks" in R. Holzmann, E. Palmer and D. Robalino (eds.), NDC Pension Schemes: Progress and Frontiers in a Changing Pension World Volume 2 - Gender, Politics and Financial Stability, World Bank.

Alho J., J. Bravo and **E. Palmer** (2012), "Life Expectancy and Annuities in NDC" in R. Holzmann, E. Palmer and D. Robalino (eds.), NDC Pension Schemes: Progress and Frontiers in a Changing Pension World Volume 2 - Gender, Politics and Financial Stability, World Bank.

Palmer, E. and B. Larsson (2011), "The Swedish Annuity Market: Where It Is and Where It's Headed" in O S Mitchell, J Piggott and N Takayama (eds.), *Securing Lifelong Retirement Income – Global Annuity Markets and Policy*. Oxford University Press.

Johansson M. and **E. Palmer** (2010), "The Dynamics of Poverty in the Swedish Welfare State – A Study of Labour Force Debutants in Hard and Easy Times," P. Saunders and R. Sainsbury (eds.) *Social Security, Poverty and Social Exclusion in Rich and Poor Countries*, Intersentia.

B. Gustafsson, M. Johansson and **E. Palmer** (2009). "The Income of the Elderly in Sweden – The Effects on Inequality of the Deep Recession and Recovery of the 1990s". *Journal of Ageing & Society*. Vol. 29(4):539-561.

T. Wallman, H. Wedel, **E. Palmer**, A. Rosengren, S. Johansson, H. Eriksson & K. Svärdsudd, (2009), "Sick-leave track record and other potential predictors of a disability pension. A population based study of 8,218 men and women followed for 16 years", *BMC Public Health* 2009, 9:104.

E. Palmer (2008). "The Market for Retirement Products in Sweden" in R. Rocha, D. Vittas and H. Rudolph (eds.) *Annuities and Other Retirement Products*, World Bank.

D. Andrén, **E. Palmer**, (2008), "The Effect of Sickness on Earnings in Sweden", *Economic Issues* 13(1), March, 1-25, 2008.

E. Palmer, I. Svensson, P. Tirmén & N. Österlund, (2008), "Employment Potential among Swedish Sickness and Disability Recipients" in L. Larsson (ed.), *Part-time Welfare*, Stockholm: Swedish Centre for Business and Policy Studies (SNS).

E. Palmer and Deng Queheng (2007). "What Has Economic Transition Meant for the Well-Being of the Elderly in China?" in (eds.) G. Gustafsson, Li Shi and T. Sicular, *Inequality and Public Policy in China*, Cambridge University Press.

E. Palmer (2007). *Pension Reform and the Development of Pension Systems: An Evaluation of World Bank Assistance. Regional Summary: Europe and Central Asia*. International Evaluation Group (IEG). Paper 39146. World Bank: Washington DC.

E. Palmer (2007). "Pension Reform and the Development of Pension Systems: An Evaluation of World Bank Assistance.

Kazakhstan Country Study." International Evaluation Group (IEG). World Bank: Washington DC.

E. Palmer (2007). "Pension Reform and the Development of Pension Systems: An Evaluation of World Bank Assistance. Kyrgyz Republic Country Study." International Evaluation Group (IEG). World Bank: Washington DC.

E. Palmer (2007). "Pension Reform and the Development of Pension Systems: An Evaluation of World Bank Assistance. Bulgaria Country Study." International Evaluation Group (IEG). World Bank: Washington DC.

E. Palmer (2007). "Pension Reform and the Development of Pension Systems: An Evaluation of World Bank Assistance. Hungary Country Study." International Evaluation Group (IEG). World Bank: Washington DC.

A Kruse and **E. Palmer** (2007). "Sweden" in *International Perspectives on Social Security Reform* (edited by Rudolf G. Penner). The Urban Institute Press: Washington DC.

E. Palmer (2007). "Sweden's Move to Defined Contribution Pensions", Public Policy Institute Issue Paper #2007-16, Washington, DC: AARP, October, 2007.

E. Palmer (2006). "What Is NDC?" in R. Holzmann and E. Palmer (eds.) *Pension Reform through NDCs: Issues and Prospects for Non-Financial Defined Contribution Schemes*, World Bank.

E. Palmer (2006). "The Status of the NDC discussion: Introduction and Overview" in R. Holzmann and E. Palmer (eds.) *Pension Reform through NDCs: Issues and Prospects for Non-Financial Defined Contribution Schemes*, World Bank.

E. Palmer (2006). "Conversion to NDC – Issues and Models" in R. Holzmann and E. Palmer (eds.) *Pension Reform through NDCs: Issues and Prospects for Non-Financial Defined Contribution Schemes*, World Bank.

E. Palmer (2006). "NDC Strategy in Latvia: Implementation and Prospects for the Future" in R. Holzmann and E. Palmer (eds.) *Pension Reform through NDCs: Issues and Prospects for Non-Financial Defined Contribution Schemes*. (with S. Stabina, I. Svensson and I. Vanovska), World Bank .

E. Palmer (2006). "The NDC Reform in Sweden: The 1994 Legislation to the Present" in R. Holzmann and E. Palmer (eds.) *Pension Reform through NDCs: Issues and Prospects for Non-Financial Defined Contribution Schemes*. (with B. Könberg and A. Sundén), World Bank.

E. Palmer (2006). "El Nuevo sistema de pensiones sueco de cuentas individuales capitalizadas." Documento de Trabajo No. 363. Centro estudios publicos: Santiago, Chile.

E. Palmer (2006). "Public Policies for Pension, Health and Sickness Insurance. Potential Lessons from Sweden for Latin America." United Nations Economic Commission for Latin America (ECLAC): Santiago, Chile.

E. Palmer (2005). "The Way Forward for European Pension Schemes" in *Review of European Economic Policy*. Vol 40, No 5, 2005, pp 268-273.

B. Gustafsson, M. Johansson and **E. Palmer** (2003). "What Happened to the Economic Well-being of Children in Sweden during the Deep Recession and Recovery of the 1990s?" *Social Vetenskaplig Tidskrift*, Volume 10, No. 1, 2003, pp. 3-23.

B. Gustafsson and **E. Palmer** (2002). "Was the Burden of the Swedish Recession Equally Shared?" *The Review of Income and Wealth*, Volume 48, no. 4, December 2002, pp. 95-118.

E. Palmer (2002). "Is Swedish Pension Reform the Right Medicine for Aging Europe?" *Journal of Aging & Social Policy*, Volume 14 Number 1, 2002.

L. Fox and **E. Palmer** (2001). "New Approaches to Multipillar Pension Systems: What in the World Is Going On?" in R. Holzmann and J. Stiglitz (eds.) *New Ideas about Old Age Security*, World Bank.

E. Palmer (2001). "The Evolution of Public and Private Insurance in Sweden in the 1990s" in X. Scheil-Adlung (ed.) *Building Social Security: The Challenge of Privatisation*. International Social Security Series Volume London: Transaction Publishers.

E. Palmer (2001). "Evaluation of the Pension System of the Slovak Republic" in *Learning from the Partners*. Web publication. Washington DC: World Bank, 2001.
[http://wbi018.worldbank.org/HDNet/hddocs.nsf/2d5135ecbf351de6852566a90069b8b6/c01b5a09541cf06885256a9c006b384a/\\$FILE/Slovakia%20by%20Sweden.pdf](http://wbi018.worldbank.org/HDNet/hddocs.nsf/2d5135ecbf351de6852566a90069b8b6/c01b5a09541cf06885256a9c006b384a/$FILE/Slovakia%20by%20Sweden.pdf)

E. Palmer, A. Tasiran (2001), "What Determines Work Resumption from Long Sickness Spells? – An Analysis of Six Countries" in S. Ringen (ed.) *Social Policy and the Labour Market*, International Studies on Social Security Vol 5. Ashgate: Aldershot, England.

E. Palmer, T. Veerman (2000), "Work Resumption and the Role of Interventions" in F. Bloch and R. Prins (eds.) *Who Returns to Work and Why? – A Six Country Study on Work Incapacity and Reintegration*. International Social Security Series. International Social Security Association: Geneva.

E. Palmer (2000). "The Swedish Pension Reform Model: Framework and Issues" Social Protection Paper No. 0012. *World Bank Pension Primer*. Washington D.C. World Bank.

Selected studies prior to 2000

E. Palmer (1999). "Exit from the Labor Force of Older Workers: Can the NDC Pension System Help?" in *The Geneva Papers on Risk and Insurance*, Vol. 24, October, 1999, pp. 461-472.

P. Gottschalk, B. Gustafsson and **E. Palmer** (1997). "What's Behind the Increase in Inequality - An Introduction?" in P. Gottschalk, B. Gustafsson, and E. Palmer (eds.), *Changing Patterns in the Distribution of Economic Welfare - An International Perspective*. Cambridge University Press: Cambridge, Mass..

B. Gustafsson and **E. Palmer** (1997). "Changes in Swedish inequality", (with Björn Gustafsson) in P. Gottschalk, B. Gustafsson, and E. Palmer (eds.), *Changing Patterns in the Distribution of Economic Welfare - An International Perspective*. Cambridge University Press: Cambridge, Mass..

E. Palmer and M. Palme (1989). "A Macroeconomic Analysis of Employer-Contribution Financed Social Security in Sweden" in A. Klevmarken and B. Gustafsson (eds.), *The Political Economy of Social Security*. Elsevier Science Publishers: Amsterdam.

N. Gottfries, **E. Palmer** and T. Persson (1988). "Regulation, Financial Buffer Stocks and Short-run Adjustment: An Econometric Case Study of Sweden, 1970-1982", *European Economic Review* 33, 1988.

A. Markowski and **E. Palmer** (1981). "Social Insurance and Saving in Sweden" in George M. Von Furstenberg (ed.) *Social Security Versus Private Saving*. Ballinger Publishing Company, Cambridge, Mass.

A. Markowski and **E. Palmer** (1981). "The Swedish Old-Age Pension System and Household Saving" in *Quarterly Review*, Central Bank of Sweden 1981:4.