

CV: Edward Palmer

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

Employment History:

Present positions:

- Fellow, Uppsala Center for Labor Studies, Uppsala University, Uppsala, Sweden.
- Member of the Board of Governors of the Foundation for International Studies on Social Security (FISS) – since 1997. (Project Center) Centre for Social Policy (University of Antwerp).
- Member of the Experts Board of the BBVA Pensions Institute and pensions research group. Madrid, Spain
- Affiliation with the Chinese Academy of Social Sciences – CASS (2017 -). Research collaboration on modelling of an NDC pension system for China.
- Research affiliate. Karolinska University Hospital, Stockholm (2015-). Division of Insurance Medicine, Department of Clinical Neuroscience, Stockholm, Sweden.

Previous Academic and governmental positions:

- Member of the Scientific Advisory Committee mandated by the Rector of the University of Gothenburg to establish the Health Economics Center (HEGU), Gothenburg University, 2011-2018.
- Expert member of the Scientific Advisory Board for Agenta Europe – Agenta was formed to bring together an international group performing research on the application of National Transfer Accounts for Explaining and Projecting Trends in Public Finances. Project Center: Wittgenstein Center for Demography and Human Capital, Vienna, Austria. 2012-2018.
- Senior Advisor (2009-2015). The Swedish Social Insurance Agency.
- Department Head for Research, the Swedish Social Insurance Agency (2005-2009).
- Department Head for Research, Swedish National Social Insurance Board (1985-2005). Note. The National Social Insurance Board was merged with Sweden's regional social insurance offices to become the Swedish Social Insurance Agency in 2005.
- 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, 1971-1982, Swedish National Institute of Economic Research.

Note. During the period 1989-2011 I was employed simultaneously as University Professor, first with the Department of Economics at Gothenburg University and thereafter with the Department of Economics at Uppsala University. Concurrently, I was Head of Research and Evaluation at Sweden's national Social Insurance Agency.

Consulting engagements: Over 25 years of experience in advising on country welfare/pension projects under the umbrella of the World Bank, the EC, the UNDP, the Asian Development Bank, the OECD, USAID and SIDA and by direct commission of a number of national governments, including Sweden's.

Recent extensive projects: European Commission SSRS projects on evaluation of Pension Systems and Reform Advice in Croatia (2018) and Ireland (2019-2020). OECD evaluation of the Latvian pension System (2017). Advice and papers addressing considerations in establishing China's national pension system - through Prof. Bingwen Zheng Chinese Academy of Social Sciences (CASS) and through the former president of China's Central Bank, Zhou Xiaochuan, presently Head of the Bo Forum for Asia (BFA).

Areas of expertise:

Social Insurance, social policy, pensions, income distribution and welfare economics, macroeconomics, financial economics, labour economics, and, since 2010, researching, modelling and projecting mortality/life expectancy in the context of pensions.

Expert in Swedish policy commissions/commissioned policy studies (major engagements), including Swedish project cooperation with the World Bank on three occasions:

- **Swedish Centre for Business and Policy Studies (SNS)** (2018). Commissioned Report: *The Swedish Pension System's Demographic Challenges* co-authored with Yuwei de Gosson De Varennes. The report's centrepiece is a proposal for a new model for projecting life expectancy for the construction of annuities.
- **Swedish State Auditor** (2015 – 2016). Assignments commissioned regarding a) auditing of the public pension schemes; b) design of the means-tested anti-poverty benefits for pensioners.
- **Swedish government financed cooperation with the World Bank.** (Jointly responsible with Professor Robert Holzmann, Austrian Academy of sciences) in producing the third anthology on NDC public pension schemes. Initiated with a conference held by the INAPP, in Rome, Oct. 5-6, 2017. Book launch at the joint meeting of the IMF and World Bank, Washington DC October 2019.
- **Swedish Government's Expert Group for Public Economics, 2011-12 internal report and proposal for streamlining sickness and unemployment benefits.**
- **Swedish Social Insurance Agency** (2011-2015). Senior adviser and project leader for the Agency's Customer Segmentation Project and studies of the causal chain through the administration of the Swedish population's trust in Sweden's Social Insurance Administration.
- **Swedish government grant to the World Bank.** Book project 2009-2013. Joint responsibility, together with Professor Robert Holzmann (World Bank) for organizing the start-off conference held in Stockholm December 2009 and producing the anthology: *Nonfinancial Defined Contribution Schemes in a Changing Pension World* in January 2013 (see the list of publications).
- **Swedish Government's Expert Group for Public Economics, 2010.** Report: *Basic Security in the Swedish Welfare System* (ESO-report *Grundtryggheten i välfärdssystemen*)
- **Swedish government financed cooperation with the World Bank.** Joint responsibility together with Professor Robert Holzmann, Dept. Head of Social Protection at the World Bank, in producing the anthology: *Pension Reform – Issues and Prospects for Non-Financial Defined Contribution (NDC) pension Schemes* (Stockholm conference 2003 and publication in 2006).
- **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 of the Government's Working Group on Pensions.
- **Swedish Government's Working Group on Pensions 1991-1994.** Expert member of the Swedish Government's Working Group that created Sweden's present pension system (group member responsible for analysis of proposals and a separate analytical publication).
- **Sweden's Economic Commission on the Need for Structural Change in Sweden** headed by Professor Assar Lindbeck. I was Co-author of the commission's report: *The Future of Social Insurance in Sweden*. (1992-1993). Co-authorship with KG Scherman, then the Director General of the Swedish National Social Insurance Board.
- **Sweden's Pension Reform Commission, 1987-1990,** expert member and co-author of the commission's report on the financial sustainability of the Swedish pension system. The Pension Commission report was the pre-cursor of the Swedish Working Group on Pensions, created in December 1991.
- **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.* Co-author of the Government Pension Commission's Report *Disability Pensioning and Flexible Retirement.* (Sweden's Official Investigations SOU 1989:101).

International consultant engagements (more extensive country projects) pensions and general welfare:

- **Chinese Boa Forum for Asia (BFA)** (2019-) Technical papers on a possible design of a Universal Chinese Pension System.
- **Government of Ireland (2019-).** Initiated with and financed by the European Commission (SSRN).
- **Government of Croatia Pension System Evaluation and Recommendations** (2018). Initiated with and financed by the European Commission (SSRN).
- **OECD Country Pension Evaluation for Latvia** (2017/18).

- **Chinese Academy of Sciences** (2017 -). Conferences, presentations and discussions of NDC pension schemes & relevance for China, with continuing cooperation.
- **Asian Development Bank and Japanese Ministry of Finance** (2014). Long-term fiscal/financial sustainability and Welfare Commitments, invited paper, speaker and discussant. Conference organized around the question of affordable social security and government debt.
- **Government of Brazil** (2012). World Bank assistance in discussions of efficient organization and design of funded pension schemes, "learning from the Swedish experience."
- **European Commission** (2011). EC peer review of the Netherlands' pension system. EC lead-expert, author of discussion paper identifying issues, conference summary paper and recommendations arising from the days of discussion.
- **Government of Ukraine** (2010-2011). **UNDP**. Discussion papers and workshops on topics of importance for pension reform.
- **Government of Egypt** (2010). **EC/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. Commissioned manuscript.
- **Government of Turkmenistan** (2008). **UNDP**. Overview of current and options in designing an overall national pension system, issues in implementation strategy for pension reform.
- **Government of Lithuania** (2004-2006). **Financed by SIDA**. Advice on development of administrative issues of the financial pillar of the pension system; assistance for development of a technical model for social insurance evaluation.
- **Project on Inequality and Public Policy in China, Chinese Academy of Social Sciences** (2002 – 2005), with publication in 2008. Financed by SIDA and the Ford Foundation. Survey and publication.
- **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 Czech Republic** (1997- 2002). Series of speaking engagements at government/World Bank conferences/meetings and authorship of policy papers, that became Czech-language journal publications.
- **Government of Slovakia** (2002). **EC**. Evaluation of the pension administration and recommendations for future development.
- **Government of Latvia** (1994-2002). **World Bank pension reform project 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**. Lead consultant on pension reform. Fellow with the Russian Institute for Social Insurance Development, 2001- 2003.
- **Government of Poland** (1996-2001) **Government of Poland 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).

About 150 invited international speaking engagements since 1990

Including committee hearings in the US House of Representatives and the UK Parliament.

More than 200 publications, including 21 books

Books (S denotes available only in Swedish)

Holzmann R, **Palmer E**, Palacios R & Sacchi S (2020). (eds.) *Progress and Challenges of Nonfinancial Defined Contribution Schemes: Vol. 1 - Addressing Marginalization, Polarization, and the Labor Market*. World Bank: Washington DC.

Holzmann R, **Palmer E**, Palacios R, & Sacchi S (eds.) (2020). *Progress and Challenges of Nonfinancial Defined Contribution Schemes: Vol. 2 - Addressing Gender, Administration and Communication*. World Bank: Washington DC.

- Palmer E**, & de Gosson de Varennes Y (2018). *The Swedish Pension System's Demographic Challenges*. The Center for Business and Policy Studies (Studieförbundet Näringsliv och Samhället - SNS). Stockholm: Sweden. (S)
- Holzmann R., **E. Palmer** and D. Robalino (eds.) (2013). *NDC Pension Schemes: Progress and Frontiers in a Changing Pension World Volume 2 - Gender, Politics and Financial Stability*. World Bank: Washington DC. (Also available translated into Chinese.)
- 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. (Also available translated into Chinese.)
- 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, Stockholm. (S)
- Holzmann R., **E. Palmer** (eds.) (2006). *Pension Reform through NDCs: Issues and Prospects for Non-Financial Defined Contribution Schemes*, World Bank. (Also available translated into German and Spanish.)
- E. Palmer** (ed.), (2006). *Swedish Sickness Insurance, Cultures and Attitudes*. (The SKA-Projekt – 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). Co-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.) *Changing Patterns in the Distribution of Economic Welfare - An International Perspective*. Cambridge University Press: Cambridge, England, 1997.
- E. Palmer**, A. Helms, N. Holmgren, D Ljungberg, P Magdalinski, I Svensson, G Tidner and A-K Ågren (1994). *Swedish Pension Reform: Macroeconomic Financial Costs and Outcomes for Individuals*. (Reformerat pensionssystem Bilaga A. Kostnader och individeffekter). Sweden's Official Government Publications (SOU 1994:21). (S)
- E. Palmer** and K G Scherman (1993). *A New Social Insurance for Sweden*. National Social Insurance Board: Stockholm. Contribution to the Lindbeck Commission identifying needs for structural change in Sweden. (S)
- E. Palmer** (1987). *The Financial Development of the ATP Pension Scheme in the Medium and Long-term Perspective*. The Swedish National Social Insurance Board. (Riskförsäkringsverket) Series: Anser 1987:9. Stockholm. (S)
- E. Palmer**, with contributions from N Holmgren, C Holmberg, H Karlsson, L Ericson, G Larsson & M Palme (1987). *Social Insurance in an Economic Perspective*. Study Performed for the Swedish Ministry of Finance's Long-term Economic Analysis for Sweden (LU 1987). Stockholm. (S)
- M. Procopé, **E. Palmer** and Ö. Sundqvist (1987). *Pharmaceuticals in Sweden: Analysis of the Development of Costs*. National Social Insurance Board: Stockholm. (S)
- E. Palmer**, G. Schubert and A. Nilsson (1985). *Swedish Commodity Exports and Imports: Models and Empirical Evidence*. National Institute of Economic Research Occasional Paper 14. Liber Förlag: Stockholm.

E. Palmer (1983). *Household Saving in Sweden and its Composition: An Empirical Analysis*. National Institute of Economic Research Occasional Paper 13. Liber Förlag: Stockholm.

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

A. Markowski and **E. Palmer** (1977). *Fluctuations in the Consumption Ratio in Sweden*. Swedish National Institute of Economic Research Occasional Paper 10. Almqvist and Wicksell International: Stockholm.

Selected peer reviewed articles and peer reviewed book chapters (S denotes a Swedish language publication):

Larsson B, Leyaro V, & **Palmer E** (2020). "Harnessing a Young Nation's Demographic Dividends through a Universal Nonfinancial Defined Contribution Pension Scheme: A Case Study of Tanzania" in (eds.) Holzmann R, Palmer E, Palacios R & Sacchi S *Progress and Challenges of Nonfinancial Defined Contribution Schemes: Vol.2 - Addressing Gender, Administration, and Communication*. World Bank: Washington DC.

Klerby A, Larsson B, & **Palmer E** (2020). "Bridging Partner Life-Cycle Earnings and Pension Gaps by Sharing Nonfinancial Defined Contribution Accounts" in (eds.) Holzmann R, Palmer E, Palacios R & Sacchi S *Progress and Challenges of Nonfinancial Defined Contribution Schemes: Vol. 2 - Addressing Gender, Administration, and Communication*. World Bank: Washington DC.

Holzmann R & **Palmer E** (2020). "NDC: The Achievements and Challenges of Adulthood" Ch. 1 in (eds.) Holzmann R, Palmer E, Palacios R & Sacchi S *Progress and Challenges of Nonfinancial Defined Contribution Schemes: Vol. 1 - Addressing Marginalization, Polarization, and the Labor Market*. World Bank: Washington DC.

Palmer E & Könberg B (2020). "The Swedish NDC Scheme: Success on Track with Room for Reflection" Ch. 2 in (eds.) Holzmann R, Palmer E, Palacios R & Sacchi S *Progress and Challenges of Nonfinancial Defined Contribution Schemes: Vol. 1 - Addressing Marginalization, Polarization, and the Labor Market*. World Bank: Washington DC.

Palmer E & Stabina S (2020). "The Latvian NDC Scheme: Success Under a Decreasing Labor Force" Ch. 3 in (eds.) Holzmann R, Palmer E, Palacios R & Sacchi S *Progress and Challenges of Nonfinancial Defined Contribution Schemes: Vol. 1 - Addressing Marginalization, Polarization, and the Labor Market*. World Bank: Washington DC.

Góra M & **Palmer E** (2020). "NDC: The Generic Old-Age Pension Scheme" Ch.8 in (eds.) Holzmann R, Palmer E, Palacios R & Sacchi S *Progress and Challenges of Nonfinancial Defined Contribution Schemes: Vol. 1 - Addressing Marginalization, Polarization, and the Labor Market*. World Bank: Washington DC.

Palmer E & de Gosson de Varennes Y (2020). "Annuities in (N)DC Pension Schemes: Design, Heterogeneity, and Estimation Issues" Ch. 13 in (eds.) Holzmann R, Palmer E, Palacios R & Sacchi S *Progress and Challenges of Nonfinancial Defined Contribution Schemes: Vol. 1 -1 Addressing Marginalization, Polarization, and the Labor Market*. World Bank: Washington DC.

Wiberg M, Murley C, Tinghög P, Alexanderson K, **Palmer E**, Hillert J, Stenbeck M, Friberg E (2019). "Earnings among people with multiple sclerosis compared to references, in total and by educational level and type of occupation: a population-based cohort study at different point in time." *BMJ Open*; 2019 Jul 11;9(7): e024836. DOI: 10.1136/bmjopen-2018-024836.

Bengtsson T, Keilman N, Alho J, Christensen K, **Palmer E**, Vaupel J W (2019). "Introduction" Ch 1 in (eds. Bengtsson T & Kielman N) *Old and New Perspectives on Mortality Forecasting*. Springer Nature Switzerland AG.

Palmer E (2019). "Life Expectancy is Taking Center Place in Modern National Pension Schemes - A New Challenge for the Art of Projecting Mortality" Ch 2. in (eds. Bengtsson T & Kielman N) *Old and New Perspectives on Mortality Forecasting*. Springer Nature Switzerland AG.

Palmer E, Boulhol H, & Lis M (2018). "The Latvian Notional Defined Pension Scheme" Ch. 4 in OECD Reviews of Pension Systems: LATVIA. OECD Publishing, Geneva.

Lidwall U, Bill S, Olsson-Bohlin C & **Palmer E** (2018). "Mental disorder sick-leave in Sweden: A population study." *Work*. Jan 18. Doi:10.3233/WOR-172672.

Wiberg M, Friberg E, **Palmer E**, Stenbeck M (2015). "Sickness absence and subsequent disposable income - a population-based cohort study." *Scand J of Pub Health*; DOI 10.1177/1403494815575341.

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

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

Westerholm P, Lundberg I, Anderzén P, Lytsy P, Rehfisch M, Helgesson M, Gustafsson M & **Palmer E** (2015). "Evidence-based methods for Enhancing the labor force entrance of people with mental disabilities - A systematic literature review," *Social Insurance Report 2015:10*, Swedish Social Insurance Agency. (S)

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

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** (2013), "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** (2013), "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. (2013), "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 (2013), "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** (2013), "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 and 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://wbi0018.worldbank.org/HDNet/hddocs.nsf/2d5135ecbf351de6852566a90069b8b6/c01b5a09541cf06885256a9c006b384a/\\$FILE/Slovakia%20by%20Sweden.pdf](http://wbi0018.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 the year 2000

L. Fox and **E. Palmer** (1999). *Latvian Pension Reform*. Social Protection Paper No. 0012 in the World Bank Pension Primer. Washington D.C. World Bank.

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.

E. Palmer, Tor Eriksen (1997) "The Concept of Work Incapacity", In: De Jong P. and Marmor T. (eds.) *Social Policy and the Labour Market*, International Studies on Social Security Vol 2. Ashgate: Aldershot, England, 1997.

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