Social Welfare & Secularization:

Comparing the Swiss and Norwegian Models

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I have long been intrigued by Norway and Switzerland partially because of the partisan misconceptions that surround them and other very liberal European countries. Mainly, though, my interest in these two nations is a product of my own curiosity and desire for a better understanding of social welfare systems and accompanying policies. As two of the world's wealthiest countries per capita as well as consistently being among the highest-ranking states in terms of the human development index, I will compare the two social safety nets in order to have a more adequate conception of how and why universal state-funded healthcare and education are high-quality and sustainable institutions. Secondly, an analysis of both of these states' secularization processes will be provided. I feel this aspect is important considering how recently Norway's government was formally separated from the church and in light of policies relating to religious freedoms that have been recently passed in Switzerland.

Beginning the analysis of the different forms of social welfare states is Switzerland, where social welfare issues have become increasingly important to voters since the 1990s. Showing this trend in the Swiss electorate is the fact that the proportion of all popular votes between 1990 and 2014 that were devoted to social policy grew to 30%.[1] Further demonstration of this trend is apparent by the Swiss government's use of 34% of their 2015 GDP on government expenditures[2], and even more so by the fact that 19.6% of that year's GDP was allocated for social expenditures[3]. This rate has been stable in the nation throughout the past few decades, putting it on par with the Netherlands and France, but prior was trailing most other European countries.

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[1] "Direct Democracy and the Welfare State." History of social security-Direct Democracy and the Welfare State, December 2015. https://www.historyofsocialsecurity.ch/topics/direct-democracy-and-the-welfare-state.

[2] Kubicek, Paul. "Economic Issues in Europe." Essay. In *European Politics*, 290. London: Routledge, 2021.

[3] "Switzerland in International Comparison." History of social security-Switzerland in international comparison, December 2018. https://www.historyofsocialsecurity.ch/topics/switzerland-in-international-comparison.

While the Swiss welfare state is objectively broad compared to other countries, it could be even more developed if not for characteristics of their direct-democratic system, namely referendum votes. The expansion of the Swiss welfare state has been obstructed time and time again by right-wing votes against provisions for health, old-age, unemployment, and accident insurance during the twentieth century. These voting opportunities have also given way to lobbyists exerting influence early in the legislative process, often leading to more market-friendly social welfare policies and the increasing importance of privatized welfare organizations. Because of this influence, bold and swift state action to address welfare funding has been prevented, inevitably leading to the circumvention of federalist functions by the national government and the devolution of power and responsibility for welfare benefits to local units of government and non-governmental entities. This side-stepping has ultimately reduced national urgency to respond to welfare needs. On the other side of this coin lies actions by left-wing voters and trade unions who overwhelmingly vote in favor of welfare expansion, neutralizing right-wing voting patterns.[4]

The initiation of Swiss welfare policies can be traced back to post-World War II during a time of heightened political cooperation and stable economic growth combined with the introduction of compulsory consultation in the legislative process. During this time, more left-wing, liberal-backed welfare policies had considerable support and influence, but were either voted down or withdrawn from the ballot[5].

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[4] "Switzerland in International Comparison." History of social security-Switzerland in international comparison, December 2018. https://www.historyofsocialsecurity.ch/topics/switzerland-in-international-comparison.

[5] "Direct Democracy and the Welfare State." History of social security-Direct Democracy and the Welfare State, December 2015. https://www.historyofsocialsecurity.ch/topics/direct-democracy-and-the-welfare-state.

Since the 1990s, voter approval for social insurance proposals has only been reaped by policies that combine improvement in benefits with methods for cost reduction[6]. This conditional voting pattern is not surprising given that marginal tax rates on personal income and social security comprised close to 45% of the Swiss 2018 GDP while government spending in 2017 was close to 35%[7].

Switzerland's constitution explicitly provides for a social welfare state in Article Twelve[8], reading; "Persons in need and unable to provide for themselves have the right to assistance and care and to the financial means required for a decent standard of living." Many criticize nations with welfare systems as broad as this and claim that it incentivizes citizens to live off of government aid, discouraging people from finding jobs to accumulate their own wealth. However, Switzerland confounds this assertion by presenting a citizenry that is 80% employed while the Organisation for Economic Co-operation and Development (OECD) average level of employment trails at 70%[9]. Further, when measurements of wealth inequality, such as the Gini Coefficient, are applied to this nation, the statistics again suggest that a broad welfare state breeds lower levels of inequality and high levels of productivity. In the case of the Swiss, in 2016 they were among some of the highest measures of gross national income (~65) and lowest Gini Coefficient scores (0.29)[10]. Finally, these high rates of Swiss productivity are met with institutions that measure among some of the highest in quality among all OECD countries,

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[6] "Direct Democracy and the Welfare State." History of social security-Direct Democracy and the Welfare State, December 2015. https://www.historyofsocialsecurity.ch/topics/direct-democracy-and-the-welfare-state.

[7] Frelle-Peterson, Claus, Andreas Hein, and Mathias Christiansen. "The Nordic Social Welfare Model: Lessons to Learn." *Deloitte Insights*, 2020, 10.

[8] Hughes, Christopher, The Federal Constitution of Switzerland § (1954).

[9] Frelle-Peterson, Claus, Andreas Hein, and Mathias Christiansen. "The Nordic Social Welfare Model: Lessons to Learn." *Deloitte Insights*, 2020, 13.

[10] Frelle-Peterson, Claus, Andreas Hein, and Mathias Christiansen. "The Nordic Social Welfare Model: Lessons to Learn." *Deloitte Insights*, 2020, 16.

placing the nation second internationally. In 2018, Switzerland's institutions received a 1.8 on a scale from zero to two in institutional quality. To put this in perspective, the US scored a 1.2[11].

To compare the Swiss social welfare model with that of Norway is a task that demonstrates a plethora of similarities between the two European nations. Again, the Norwegian constitution's 110th article[12] establishes a welfare state and collective-community ideology providing for state-sponsored financial support for the unemployed, stating: "Whoever is unable to provide for themselves has the right to support from the state." While this provision does exist, Norway's 75% employed population also supersedes the OECD's average of 70%[13]. When assessing the quality of Norwegian institutions, the Scandinavian nation still shows impressive results ranking third behind the Swiss internationally with a quality measurement of 1.8[14]. Moreover, the nation's Gini Coefficient is scored at 0.26 with a gross national income around 60[15], showing, again, that welfare provisions for a social safety net do not hinder productivity, but rather encourage it while reducing economic and social inequalities. Finally, while many of these quantitative measurements do come close to those of Switzerland, the Norwegian government does put money back into the system at a higher rate than is translated by the tax rates imposed on its citizens. Marginal tax rates on personal income and social security were over 50% of Norway's 2018 GDP (45% for the Swiss) while government spending in 2017 was close to 50% (the Swiss allocated 35%)[16].

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[11] Frelle-Peterson, Claus, Andreas Hein, and Mathias Christiansen. "The Nordic Social Welfare Model: Lessons to Learn." *Deloitte Insights*, 2020, 30.
[12] The constitution of Norway § (1942).
[13] Frelle-Peterson, Claus, Andreas Hein, and Mathias Christiansen. "The Nordic Social Welfare Model: Lessons to Learn." *Deloitte Insights*, 2020, 13.
[14] Frelle-Peterson, Claus, Andreas Hein, and Mathias Christiansen. "The Nordic Social Welfare Model: Lessons to Learn." *Deloitte Insights*, 2020, 30.
[15] Frelle-Peterson, Claus, Andreas Hein, and Mathias Christiansen. "The Nordic Social Welfare Model: Lessons to Learn." *Deloitte Insights*, 2020, 16.
[16] Frelle-Peterson, Claus, Andreas Hein, and Mathias Christiansen. "The Nordic Social Welfare Model: Lessons to Learn." *Deloitte Insights*, 2020, 10.

The fact that Norway consistently ranks among the top ten countries in the world for gross national product and also has one of the highest standards of living in the world can be attributed to the longstanding and far-reaching social safety net programs in place. The Norwegian model for social welfare provides benefits for social security, sickness, pensions, various forms of insurance, and much more.

Strong electorate support for such provisions was apparent in the aftermath of the recent parliamentary elections in September where left-wing parties promising both aggressive action to address climate change and welfare expansion were rewarded by voters at the ballot box, signaling dissatisfaction with the conservative government of the last eight years[17]. Interestingly, the Green Party, which bases its platform on environmental protection and conservation, underperformed relative to the Socialist Left and Red parties. The Green Party, which recently conceded its commitment to welfare reforms in favor of environmental policy, did not earn even 4% of the vote[18]. On the other hand, however, the two far-left parties, the Socialist Left and Reds, were rewarded with a combined 12.3% of the general electorate in an ideologically crowded election, likely because of their steadfast support for both environmentalism and preservation of the Norwegian universal welfare state[19]. These results prove that despite objectively high tax rates, citizens are still willing to pay them in return for high-quality and efficient social welfare provisions.

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[17] McKowen, Kelly. “Norwegian Voters Want Both Climate Action and a Strong Welfare State.” Jacobin, September 17, 2021. https://www.jacobinmag.com/2021/09/norway-elections-climate-action-welfare-state-socialist-left-labor.
[18] McKowen, Kelly. “Norwegian Voters Want Both Climate Action and a Strong Welfare State.” Jacobin, September 17, 2021. https://www.jacobinmag.com/2021/09/norway-elections-climate-action-welfare-state-socialist-left-labor.
[19] McKowen, Kelly. “Norwegian Voters Want Both Climate Action and a Strong Welfare State.” Jacobin, September 17, 2021. https://www.jacobinmag.com/2021/09/norway-elections-climate-action-welfare-state-socialist-left-labor.

The two specific areas of both countries' welfare states that will be analyzed are those of healthcare and education — starting with the long-standing Swiss model for guaranteed universal healthcare whose system is characterized by relatively high proportions of direct payments for funding. Consequently, reforms in recent decades have primarily centered around the initiative to expand co-payments for those insured via the public option. The modernized Swiss healthcare system can be attributed to the passage of the Federal Act on Health and Accident Insurance (KUVG) in 1912. However, this preliminary version did not include mandatory health insurance or other critical reforms. From 1965-1990, health insurance premiums had risen ten times over, while household incomes lagged far behind. Overlapping this from 1985-1990, the average cost of healthcare per person rose by 42%. With mandatory health insurance high on the political agenda prior to 1990, in 1994 the issue was implemented and approved by voters via the Health Insurance Act (KVG) which still stands today. Moreover, universal healthcare and provisions for other state-funded insurance programs and pensions were codified by the 117th and 118th Amendments to the Swiss constitution[20], which was adopted by referendum in 1999. With the KVG, the system of subsidies that had been applied to health funds since the early twentieth century was overhauled by a system that was aiming to reduce individual premiums, focused on benefitting single and low-income people, and abolished age-dependent premiums. Hence, the Social Democratic Party introduced income-related premiums in 1992. While 88% of Swiss people today still claim to be satisfied with their healthcare[21], since the passage of the KVG various proposals for expansion have been discussed, but all have failed while costs and premiums continue to rise and policy-holders currently fund two-thirds of the national system.[22]

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[20] Hughes, Christopher, The Federal Constitution of Switzerland § (1954).
[21] Kubicek, Paul. "Economic Issues in Europe." Essay. In *European Politics*, 292. London: Routledge, 2021.
[22] "The Overhaul of the Health Insurance Act." History of social security-1994, December 2014. https://www.historyofsocialsecurity.ch/synthesis/1994.

Adhering to principles and characteristics of welfare states, Norway's national health system is among the most developed and efficient in the world with 85% of all health-related expenditures coming from public sources[23]. As a percentage of the nation's 2016 GDP (368.8 billion USD), health expenditures accounted for 10.5%[24]. On the other hand, the Swiss allocated 12.2% of their 2016 GDP (695.6 billion USD) to health expenditures[25]. While these numbers may suggest that the Swiss system is better funded, the two nations' GDPs being an almost-doubled difference favoring the Swiss while the proportion of health expenditures is less than 2% more in Switzerland — demonstrating the importance of health care, especially to the Norwegian government.

Similar to Switzerland, Norway's constitution explicitly mentions the importance of health and the role that the state plays in achieving it. Article Twelve of the Norwegian Constitution[26] states the responsibility of the government in providing adequate care to its people and the fundamental right of every person "to an environment that is conducive to health." While the Norwegian system is funded by general taxes and household out-of-pocket payments, the past two decades have shown a consistent split between public and private funding. The public sector expenses are composed of national and municipal taxes, which account for 76% of all funding, and contributions from state and payroll taxes, which comprise another 11%. As for the

[23] Tikkanen, Roosa, Robin Osborn, Elias Mossialos, Ana Djordjevic, and George A. Wharton. "Norway." Home, June 5, 2020. https://www.commonwealthfund.org/international-health-policy-center/countries/norway.
[24] Tikkanen, Roosa, Robin Osborn, Elias Mossialos, Ana Djordjevic, and George A. Wharton. "Norway." Home, June 5, 2020. https://www.commonwealthfund.org/international-health-policy-center/countries/norway.
[25] Tikkanen, Roosa, Robin Osborn, Elias Mossialos, Ana Djordjevic, and George A. Wharton. "Switzerland." Home, June 5, 2020. https://www.commonwealthfund.org/international-health-policy-center/countries/switzerland.
[26] The constitution of Norway § (1942).

remaining private sector funds, employer premium rates account for anywhere between 5.1% and 14.1% of all national healthcare expenses, with employee rates making up another 8.2%.[27]

With political and social pressure for universal coverage beginning around 1900, the original version of Norwegian state-provided health care took form in The Act of Health Insurance introduced in 1909. This preliminary system mandated membership for low-income individuals while allowing others to choose whether or not to opt-in. By 1956, the system had been converted into a universal and mandatory good for all citizens with legislation later passed in 1997 and 1999 to serve as the system's regulatory basis.[28]

The Norwegian National Insurance Scheme (NIS), or *Folketygd*, does provide enrolled members with a plethora of high-quality services, however, accessibility to such services is contingent upon membership status. If you lawfully reside or intend to reside in Norway for at least twelve months then you are generally enrolled in the national system. Additionally, non-residents employed in Norway or staying in the country for three to twelve months, Norwegian citizens, and citizens of other European Economic Area (EEA) nations are extended the same benefits via voluntary membership.[29]

Services provided for NIS members include free medical care in hospitals, free medicine (medical equipment, prescription drugs, etc.), a compensatory allowance for lost wages and doctors' fees, public retirement funds, extensive preventative medicine programs, a well-developed system for maternal and child healthcare (dental insurance for all children under

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[27] Tikkanen, Roosa, Robin Osborn, Elias Mossialos, Ana Djordjevic, and George A. Wharton. “Norway.” Home, June 5, 2020. https://www.commonwealthfund.org/international-health-policy-center/countries/norway.

[28] Tikkanen, Roosa, Robin Osborn, Elias Mossialos, Ana Djordjevic, and George A. Wharton. “Norway.” Home, June 5, 2020. https://www.commonwealthfund.org/international-health-policy-center/countries/norway.

[29] “Membership of the National Insurance Scheme.” nav.no, January 12, 2019. https://www.nav.no/en/home/rules-and-regulations/membership-of-the-national-insurance-scheme#chapter-3.

eighteen years old, compulsory school health services, free family counseling, cash benefits for pregnancy), and coverage for various health circumstances (HIV/AIDS patients, tax deductions for people with high health expenses, annual cash benefits for permanent illness) — to name a few. However, it is important to note that there is no coverage for cosmetic surgeries and only minimal vision insurance is afforded to NIS members.[30]

Although Norway is not classified as a federal republic, the implementation of its health system follows the structure of such. While the national government is the supreme health authority, each subdivision of government is responsible for its own pre-determined services. Further, the majority of hospitals are owned by states (*landsdeler*), counties, and municipalities. The national government's stated goal is to provide access to all regardless of class or geographic location and is also responsible for the regulation, funding, and overseeing of care. Through the use of regular regional audits and other regulatory methods, the quality of care provided is superior to many other countries. The Ministry of Health and Care Services, housed within the national executive branch, oversees the Regional Health Authorities (RHAs), hospitals, hospital trusts, and local governments as well as translates political decisions into reality through legislation, economic measures, and instructional documents. Included in the ministry are eleven other departments including ones for e-health, public health, biotechnology, and food safety. Parliament (the *Storting*) is involved in the system in that they determine what services are provided and set annual caps on out-of-pocket payments as a way to maintain the nation's strong social safety net.[31]

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[30] Tikkanen, Roosa, Robin Osborn, Elias Mossialos, Ana Djordjevic, and George A. Wharton. "Norway." Home, June 5, 2020. https://www.commonwealthfund.org/international-health-policy-center/countries/norway.

[31] Tikkanen, Roosa, Robin Osborn, Elias Mossialos, Ana Djordjevic, and George A. Wharton. "Norway." Home, June 5, 2020. https://www.commonwealthfund.org/international-health-policy-center/countries/norway.

At the regional level, hospital and specialty care are handled by four RHAs, which are also responsible for implementing national policy. The next subdivision, counties, oversee primary care, social services, and rehabilitation services. The smallest unit, the municipalities, cooperate with counties to promote health initiatives, campaigns, and reduce social health inequalities. While the national government does not provide for long-term care, municipalities are required to. Additionally, dental care, public health, and mental health are overseen by these local units. Presently, municipalities are focused on rolling out initiatives for child and adult mental health through 2022.[32]

In recent years, various initiatives to address today's most pressing health-related issues have been introduced. One such initiative, Equality and Equity in Health Care — Good Health For All, beginning in 2013 aimed to tackle health inequalities and social determinants of health, but has more recently switched its focus to individual health-related behaviors[33]. Data from the 2019 UN Human Development Report shows that 89% of Norwegians are satisfied with the quality of their state-provided healthcare and 94% are satisfied with the standard of living[34]. These numbers place Norway ahead of every other country listed in both categories, further proving the overwhelmingly positive impacts of a well-provided-for social welfare state.

In addition to providing a national healthcare system that ranks objectively well in international comparison, Norway has always included a universal education system as part of their model welfare state. Per Norwegian constitutional law, the vast majority of schools are state-run and free to attend, though there are still options for private schools which are not

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[32] Tikkanen, Roosa, Robin Osborn, Elias Mossialos, Ana Djordjevic, and George A. Wharton. "Norway." Home, June 5, 2020. https://www.commonwealthfund.org/international-health-policy-center/countries/norway.

[33] Tikkanen, Roosa, Robin Osborn, Elias Mossialos, Ana Djordjevic, and George A. Wharton. "Norway." Home, June 5, 2020. https://www.commonwealthfund.org/international-health-policy-center/countries/norway.

[34] Kubicek, Paul. "Economic Issues in Europe." Essay. In *European Politics*, 292. London: Routledge, 2021.

state-funded. School attendance is mandatory and compulsory for at least ten years and is typically delivered to students from the ages of six through sixteen. Prior to primary school education, public kindergarten is provided free by the state, allowing new parents to re-enter the highly efficient workforce earlier than in many other countries. Moreover, parents are also entitled to receive child benefits until the time the child turns 18 regardless of income and single parents are provided benefits for one more child than they actually have.[35]

In light of the student population which doubled in size during the 1980s and 90s, various options for higher education were created with the stipulation that three extra years of high school would be required for university admittance. Adhering to social welfare ideology, all Norwegian students are eligible for student loans and have the opportunity to receive grant funds in return for high-level academic performance. For students who do not wish to attend a university, specialized vocational training is offered in the higher grades of public school and adult continued education programs are also prioritized — more welfare state characteristics contributing to a more productive workforce.[36]

As with the healthcare system, not only are educational institutions free, they are also of extremely high quality even by international comparison. Showing this is the fact that 87% of Norwegians reported being satisfied with the education system in 2019[37]. The basis for Norway's emphasis on child wellbeing and achievement can be accredited to the constitution's 104th Amendment which reads; "Children have the right to be respected for their human value...the best interests of the child shall be a fundamental concern...The authorities of the State shall

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[35] Enander, Henrik. "Health and Welfare." Encyclopædia Britannica. Encyclopædia Britannica, inc., November 12, 2021. https://www.britannica.com/place/Norway/Health-and-welfare#ref37925.
[36] Enander, Henrik. "Health and Welfare." Encyclopædia Britannica. Encyclopædia Britannica, inc., November 12, 2021. https://www.britannica.com/place/Norway/Health-and-welfare#ref37925.
[37] Kubicek, Paul. "Economic Issues in Europe." Essay. In *European Politics*, 292. London: Routledge, 2021.

create conditions enabling the child's development"[38]. These assertions give further insight as to why Norway places such a particular emphasis on education and how it factors into the nation's highly-skilled workforce.

Unsurprisingly, the Swiss education system is very similar to that of Norway; it is state-funded and state-run as well as compulsory from the ages of four through fifteen. Swiss students first attend primary school, then progress to lower-secondary education school (*gymnasium* or *kantonsschule*) after which education is no longer mandated — though 90% of Swiss students choose to attend upper-secondary school either for general education or specialized vocational studies at no financial cost. Private school is also offered at every level, but is not funded by the state. Free non-compulsory early childhood education and kindergarten are also options for parents, who, depending on income, may receive discounts on daycare or after-school care. These provisions, similar to Norway, are a major force behind Switzerland's highly skilled and successful workforce and why many international students choose to study in this prosperous nation.[39]

Given that free universal public education and an emphasis on child rights and protections are found in Articles Eleven, Nineteen, Twenty, and Sixty-Seven of the Swiss Constitution, federal sponsorship, regulation, and oversight are expected. Found within the federal executive branch, the State Secretariat of Education, Research, and Innovation (SERI) oversee the national education system. In line with federalist distribution of power dynamics, each of the twenty-seven Swiss *cantons* (states) is primarily responsible for structuring its own system, giving way to differing curriculum and education departments throughout the country. Both the federal government and the cantons cooperate with one another to oversee

[38] The constitution of Norway § (1942).
[39] Bhaumik, Gayatri. "The Education System in Switzerland." Expatica, October 1, 2021. https://www.expatica.com/ch/education/children-education/education-in-switzerland-100021/#education.

upper-secondary education. Finally, and in spite of some institutional inconsistencies, 85% of the Swiss population is satisfied with their education system[40].

To many, the very concepts of a strong welfare state and regulated markets will initiate a reactionary contesting of the efficacy of such systems and unfounded allegations of "socialism." Most often the argument used reasons that the 'extraordinarily high' tax rates in these sorts of nations are not worth the government-funded benefits received. However, after analyzing the strong social safety nets provided in Switzerland and Norway and comparing their respective tax rates to those of the United Kingdom and the United States, the differential rates are not nearly as dramatic as one would assume based on common rhetoric. The four types of tax rates noted here are corporate income tax (*CIT*), sales tax (*ST*), personal income tax (*PIT*), and social security tax (*SST*). Rates in the US are as follows: 21% *CIT*; 0% *ST* (state-dependent); 37% *PIT*; and 15.3% *SST*[41]. The UK shows higher rates at 19% *CIT*; 20% *ST*; 45% *PIT*; and 27.8% *SST*[42]. Next, Norway; 22% *CIT*; 25% *ST*; 38.2% *PIT*; and 22.3% *SST*[43]. Finally, Swiss tax rates are as follows: 14.93% CIT; 7.7% ST; 40% PIT; and 12.8% SST[44]. Seeing this data for what it is suggested that even with current US and UK tax rates, the only category mentioned above in which Switzerland — a supposedly 'socialist' nation in the eyes of many — does not provide the lowest rates is in regard to personal income tax. In this category the US has the lowest rate, however, the Norwegian rate is close with only a 1.2% difference. This demonstrates that welfare states in

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[40] Kubicek, Paul. "Economic Issues in Europe." Essay. In *European Politics*, 292. London: Routledge, 2021.
[41] "United States Personal Income Tax Rate2021 Data: 2022 Forecast." United States Personal Income Tax Rate | 2021 Data | 2022 Forecast. Accessed November 18, 2021. https://tradingeconomics.com/united-states/personal-income-tax-rate.
[42] "United Kingdom Sales Tax Rate - VAT2021 DATA: 2022 Forecast." United Kingdom Sales Tax Rate - VAT | 2021 Data | 2022 Forecast. Accessed November 18, 2021. https://tradingeconomics.com/united-kingdom/sales-tax-rate#:~:text=Sales%20Tax%20Rate%20in%20the%20United%20Kingdom%20is%20expected%20to,according%20to%20our%20econometric%20models.
[43] "Norway Indicators." Norway indicators. Accessed November 18, 2021. https://tradingeconomics.com/norway/indicators.
[44] "Switzerland Indicators." Switzerland indicators. Accessed November 18, 2021. https://tradingeconomics.com/switzerland/indicators.

practice actually do not tax at absurdly high rates, meaning the practicality of other countries initiating such policies is not as far-fetched as many assume.

A second interesting socio-economic component of Norway and Switzerland that is initially surprising is the fact that neither country has an established minimum wage. Upon further examination, however, it is apparent that such a provision is unnecessary because of the liberal environments within each country where trade unions wield a considerable amount of influence. This influence has given way to minimum wages being established within industries rather than across the market as a whole, as a majority of the workforce in both countries are unionized and are therefore granted considerably more bargaining power for wages, conditions, and benefits than, say, the American workforce. In Norway where job security, wages, and vacation time rank very high, workers in sectors from agriculture to cleaning industries have used the power of their respective unions to demand industry-wide minimum wages equivalent to sixteen to twenty-one USD per hour wages as a baseline.[45]

In 2014, 75% of Swiss voters rejected a proposed minimum wage of close to twenty-four USD/hour, which if passed would have been the highest minimum wage in the world[46]. Six years later in September 2020, though, voters in the Swiss canton of Geneva passed an initiative to establish a twenty-five USD/hour minimum wage. Though it was passed, it did so barely in a cantonal election with 54.14% voter turnout; 50.03% of who voted 'yes' and 49.97% voted 'no'[47]. Asking *why* this passed *when* it did requires the consideration of factors found within

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[45] Boyte-White, Claire. "5 Developed Countries without Minimum Wages." Investopedia. Investopedia, November 17, 2021. https://www.investopedia.com/articles/investing/080515/5-developed-countries-without-minimum-wages.asp#citation-6.

[46] "Minimum Wage and Average Salary in Switzerland." Expatica, June 2, 2021. https://www.expatica.com/ch/working/employment-law/switzerland-minimum-wage-995110/.

[47] "Switzerland: Voters in Canton of Geneva Approve Minimum Wage of 23 Swiss Francs (about US$25) per Hour." The Library of Congress, October 9, 2020. https://www.loc.gov/item/global-legal-monitor/2020-10-09/switzerland-voters-in-canton-of-geneva-approve-minimum-wage-of-23-swiss-francs-about-us25-per-hour/.

Switzerland as well as outside the national borders. First, Geneva is one of the top ten most expensive places in the world to live, causing the minimum wage necessary to stay above the poverty line to be close to twenty-five USD[48]. Secondly, the initiative was voted on seven months into the coronavirus pandemic when global unemployment rates crashed leaving many families desperate for financial support even in a nation with such a strong welfare state. This begs the question of whether or not the newly-established minimum wage will persist and encourage other cantons to implement similar safety nets, or if the attractiveness of the policy will die out as people return to work where they can rely on unions for demanding better wages in larger numbers. Both possibilities are especially compelling as the margin of victory was so slim. One thing to note in this case is how it contradicts the presumption that welfare states inhibit laziness and over-reliance on the government. If that were the case, the people of Geneva would not have taken the time to construct, introduce, vote on, and implement a minimum wage if simply asking the government nicely was an efficient option.

With both Norway and Switzerland characterized as liberal countries where personal freedoms and opportunities reign supreme, it is surprising to observe the differences between the nations' differing approaches to government relationships with religion and how influential religion is in the social-political sphere. While both countries have had long-standing provisions for individual religious freedoms, the historical secularization processes differ dramatically.

Following the global trend of increasing levels of non-religious affiliation, Switzerland's once-extremely influential Catholic presence has dwindled in recent decades as mainstream churches shrink in membership. Further, Swiss society in general has become more secularized

[48] "Minimum Wage and Average Salary in Switzerland." Expatica, June 2, 2021. https://www.expatica.com/ch/working/employment-law/switzerland-minimum-wage-995110/.

— notably among young muslims[49]. These trends can be shown through the modern religious composition of the Swiss citizenry in which 37% identify as Roman Catholic, 25% as Reformed Evangelicals, 24% as non-religious (it was 1% in 1970), and 5% as muslim[50].

Differing in secularization methods, though, is the fact that the Swiss cantons are responsible for the regulation of church and state as prescribed to them by Article Seventy-Two of the Swiss Constitution that was adopted in 1999. A later amendment to this article in 2009 prohibited the construction of minarets — architectural structures typical to mosques where religious leaders call for Muslims to join in prayer — an act that has created much controversy since. Additionally, the Swiss Constitution guarantees to its citizens in Article Eight equal protection of the law regardless of various traits, including religion.

Growing political-religious polarization between conservatives and liberals in Switzerland has manifested in recent years by way of a constitutional question regarding Article Fifteen. The 1874 Swiss Constitution granted not only freedom of religion, but freedom of religious practice in private and in public. Moreover, the comprehensive 1999 update of the constitutional provisions was added to the fifteenth article that afforded every person the right to follow and belong to religious teachings and communities of their choice. At the same time, a second clause was added that prohibited involuntary participation in religious practices, communities, and teachings.

Questions regarding these articles came to fruition in 2019 over a cantonary vote in Geneva for a *laicitè* (secularization) law that would better allow for regulation of church and

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[49] "Swiss Drifting Away from Religion." National Secular Society, September 28, 2012. https://www.secularism.org.uk/news/2012/09/swiss-drifting-away-from-religion.

[50] "Religion – Facts and Figures." Eidgenössisches Departement für auswärtige Angelegenheiten EDA, June 16, 2020. https://www.eda.admin.ch/aboutswitzerland/en/home/gesellschaft/religionen/religionen---fakten-und-zahlen.html#:~:text=Switzerland%20is%20a%20Christian%20country,Protestant%20(Reformed%2DEvangelical).

state by the cantons as well as reaffirming religious neutrality for the nation generally. Even though separation of church and state has been Geneva law since 1907, the policy was first proposed in 2014 and quickly picked up by center-right and right-wing parties as well as the Geneva government who all claimed it would update outdated religious laws. The policy called for the banning of religious gatherings in public without official authorization as well as a last-minute amendment that would prohibit elected officials and government employees from wearing or showing religious symbols — the latter of which particularly struck a chord with far-left parties, Liberals, Greens, feminists, unions, and Muslims. These groups claimed the law was xenophobic, as Muslim women would be targeted for wearing hijabs and other religious coverings as part of their religious practice which is in direct violation of the Swiss Constitution's guarantee of freedom of religious practice. Opposition groups also based grievances on their perception that the act gave too much power to the government and is wholly unnecessary. Ultimately, the law was passed in 2019 with 55% of the cantonal vote.[51]

In Norway, notable secularization events have also taken place since the beginning of the twenty-first century, namely the actual secularization of the Norwegian state. This act was passed in 2012 by a unanimous vote of the *Storting* (parliament) to amend the 1814 constitution. The 1814 version did in fact give Norwegians the right to free exercise of religion, but simultaneously maintained Evangelical-Lutheranism as the official religion of Norway, going so far as requiring that the monarch and more than half of the members in the *Storting* subscribe to the religion and belong to the Church. Showing this tight-knit relationship of church and state even more is that from 1660 to 1989 parish pastors were always appointed by the monarch.[52]

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[51] "Geneva Secularism Law Approved by Voters." SWI swissinfo.ch. swissinfo.ch, February 11, 2019. https://www.swissinfo.ch/eng/church-and-state_geneva-secularism-law-approved-by-voters/44745698.
[52] "Norway Makes Another Step in the Long Road to Separating Church and State." National Secular Society, May 15, 2012. https://www.secularism.org.uk/news/2012/05/norway-shows-the-way-by-separating-church-and-state.

By 2012, 79% of Norwegians were members of the national church, though only 20% said religion was important in their daily lives. The constitutional amendment passed that same year abolished the Lutheran Church of Norway and renamed it as "The People's Church." Secondly, it prohibited the further appointments of church deans and bishops on behalf of the state. Most notably, though, was the removal of the parliamentary religious-affiliation quota as well as the rephrasing of Article Two to say that Norwegian values are based on Christian and and humanist heritage.[53]

All in all and despite widespread misconceptions about the efficacy and practicality of social welfare states, the European nations of Norway and Switzerland serve as prime examples of the potential — both economic and social — that comes from governments investing directly in their citizenry rather than in the market. Between the Norwegian and Swiss social safety nets, there are many similarities that other countries could learn from such as provisions for a unified and skilled workforce and placing great value on youth and families. Further, differences in federalist institutions demonstrate the impacts they create beyond the political sphere, prompting critical questions as to who gains power from popular votes versus who benefits from devolving powers — the politicians or the people. Finally, while some may see secularization as a cosmetic revitalization to adhere to basic human rights and the status quo, the practical impacts of such policies cannot be overstated. Conversely, policies which track backwards in social progress often spark greater movements than ever imagined before, and thus, are important to recognize before they begin.

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[53] "Norway Makes Another Step in the Long Road to Separating Church and State." National Secular Society, May 15, 2012. https://www.secularism.org.uk/news/2012/05/norway-shows-the-way-by-separating-church-and-state.

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