

Occupational Welfare in Europe: an analytical and methodological introduction

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Introduction

Around sixty years ago Richard Titmuss (1958) warned us that we need to take a broader view on complex mechanisms of welfare provision and that welfare is channelled through several different routes. In particular, he developed the idea that, alongside ‘social’ welfare (social benefits and services provided by the State), ‘fiscal’ welfare (tax incentives for individuals and firms to help them provide welfare) and ‘Occupational’ Welfare (benefits and services provided by social players) were important sources of protection.

Although some seminal works focused on Occupational Welfare (OW) in the 1970s and the 1980s (Sinfield 1978; Kangas and Palme 1989), it has been a relatively neglected area in both theoretical and empirical studies of the welfare state, despite its increased importance in terms of overall levels of social provision.

This book addresses these limitations, providing a comprehensive reading of Occupational Welfare, its shape (importance and institutional characteristics), long-term and more recent evolution, and key determinants in selected European countries. On the basis of two European Union (EU) funded research projects – *Unemployment and pensions protection in Europe: the changing role of the social partners, PROWELFARE*¹ – the edited volume aims at giving the reader in-depth evidence of occupational schemes in the field of pensions and unemployment programmes (two of the most important policy areas where Occupational Welfare has grown in recent decades) in a number of EU countries.

There are at least three good reasons for an analysis of Occupational Welfare in greater depth. First, from an empirical point of view, Occupational Welfare plays an important role in our societies. The level of spending and the number of workers covered by these programmes show its key and, in many countries, growing role. Secondly, Occupational Welfare is relevant for the ongoing transformations in the welfare state in general. Some of the more recent trends in the welfare state – benefit cutbacks, programme revisions, decentralisation, etc. – cannot be assessed in isolation. Looking at welfare provision and the interaction between the different

1. The acronym refers to ‘PROviding WELFARE’ through social dialogue.

providers are crucial to gain an idea of how the welfare programmes are evolving. Last but not least, Occupational Welfare is important for understanding recent trends in social dialogue and industrial relations, with welfare provision and workers' social rights one of the central issues tackled by social partners. In other words, this book looks at the intersection of two key components of the so-called 'European social model', the welfare state and industrial relations, and how the social partners intervene in the provision of welfare.

The book has three main aims. First, it aims to clarify the concepts used to describe social benefits and services provided by the social partners (trade unions and employers) to workers. Secondly, it gives a fresh reading of Occupational Welfare in Europe, its main traits and determinants. Thirdly, the book allows for a more intense dialogue between experts and stakeholders on the present and future of Occupational Welfare in Europe. The information collected through the country cases gives us a comprehensive view of the state of social and labour rights across Europe. The book consequently helps to shed light on the prospects not just for Occupational Welfare but also for the welfare state, and on the role of social partners in Europe.

Following this introduction, section one provides conceptual clarification and a review of the key terms used in the literature to refer to welfare policies provided by social partners. Concept clarification is of particular importance in the case of Occupational Welfare, as contemporary literature would seem to be the victim of definitional problems. Section two illustrates the three main reasons for looking at Occupational Welfare in greater depth. As mentioned above, we provide evidence of the key role of Occupational Welfare schemes, in relation to welfare and industrial relations institutions. Section three summarises the methodological choices adopted in the book to investigate Occupational Welfare in Europe. We refer to country case selection, the policy areas at the core of the analysis and the main sources of information used in the country chapters. Section four concludes with a presentation of how the book is structured.

1. Occupational Welfare: a difficult conceptualisation

Contemporary literature provides a plethora of terms: Occupational Welfare, contract welfare, work-based welfare (see Greve 2007 for a review). In the following we first refer to the original definition of Occupational Welfare provided by Titmuss in the 1950s, and then to the different but partly overlapping concept of corporate welfare. In the third sub-section, we illustrate how the term Occupational Welfare is used throughout the book.

1.1 Occupational Welfare (*à la* Titmuss)

As already outlined, the term 'Occupational Welfare' was originally proposed by Titmuss (1958), almost 60 years ago. The author focused on different forms of redistribution in relation to welfare benefits and proposed the following typology of

welfare provision: ‘*social welfare*’, meaning the benefits and services provided by the state; ‘*fiscal welfare*’, when the state supports welfare provision through fiscal incentives (de-taxation) for enterprises and individuals contributing to these benefits; ‘*Occupational Welfare*’, benefits and services provided by employers to employees on the basis of an employment contract.

The latter ‘is provided by virtue of employment status, achievement and record, and may take the form of social security provisions in cash or in kind’ (*ibid.*: 50). For Titmuss, it consists of a broad set of measures: some strictly related to protection against social risks (pensions for employees, survivors’ benefits, child allowances, health services, etc.); others in the form of non-social benefits and services (also known as fringe benefits: meal vouchers, cars and season tickets, personal travel expenses) (Table 1 below).

Other authors have proposed further definitions of Occupational Welfare in order to clarify the target of the analysis. Goodin and Rein (2001) define such welfare as market-driven benefits provided by private employers and the state in its role as employer. For Sinfield (1978) Occupational Welfare covers benefits received by an employee through or as a result of his employment over and beyond public benefits such as national insurance².

Table 1 Occupational and corporate welfare

	Primary source of regulation	Providers	Beneficiaries	Protection
Occupational Welfare (<i>Titmuss</i>)	Decisions taken unilaterally by employers	Employers (and trade unions)	Workers and their dependents	Social benefits and services Fringe benefits
Corporate Welfare	The Law (State)	State	Companies and Workers and their dependents	Social benefits and services Fringe benefits Other facilities and support
Occupational Welfare (<i>our own definition</i>)	Collective agreements or decisions taken unilaterally by employers and/or trade unions (that may then be extended by law)*	Employers and trade unions (by themselves or with the participation of other players – market providers)	Workers and their dependents (with some further potential additions)	Social benefits and services

Source: authors’ elaboration based on Titmuss (1958), Mares (2003), Greve (2007), Trampusch (2007a; 2007b; 2013), Farnsworth (2012).

2. Contemporary literature has seen other partly overlapping concepts, like contract welfare (Mares 2003); company-based welfare (see Ebbinghaus and Manow 2001).

The term Occupational Welfare has been quite successful among analysts, enabling them to focus on the key role of employers in welfare provision. It thus allows us, in line with an approach based on the social division of welfare, to go beyond a purely state-centric analysis of welfare programmes (Greve 2007 and 2013). Yet the term also has shortcomings. First, the focus is on employers as the main providers of social protection. In his original definition, Titmuss focused on the British case where employers used to play a key role in such provision. Such a definition of Occupational Welfare tends to underestimate the role of trade unions and the ‘collective’ dimension of industrial relations in the negotiation of welfare programmes.

Secondly, for Titmuss, Occupational Welfare covers a relatively broad set of advantages: not only those related to social benefits and services but also non-wage benefits (‘fringe benefits’) not directly linked to social policy (Farnsworth 2013). This ‘stretches’ the concept well beyond the welfare domain. Thirdly, and more importantly, the concept can be ambiguous if seen in the context of the contemporary welfare literature. There is in fact a strand of literature conceptualising Occupational Welfare with reference to the coverage model of statutory schemes. This is the approach originally proposed by Ferrera (1993 and 2005). The author focused on the ‘boundaries’ of solidarity: the set of individuals covered by a welfare programme. Coverage can be *universal*, when the entire population is covered by a single scheme, or *occupational*, when different groups in society are covered by different schemes. Universal provision is a typical feature of Scandinavian social policy, while occupational provision is typical of continental European countries, where social protection schemes are fragmented along occupational lines (Bonoli 1997). In some European countries both public (*social welfare* in Titmuss) and supplementary schemes are occupational, i.e. based on employment.

1.2 Corporate welfare

‘Corporate welfare’ is another term usually associated with the role of employers in welfare programmes. For Farnsworth (2012), this consists of the various forms of state benefits and services that help to satisfy business needs. In other words, corporate welfare is the sum of efforts made by the state to directly or indirectly subsidise, support, or rescue corporations, or otherwise socialise the cost and risk of investment and production of private profits and capital accumulation of corporations (Table 1 above). This consists of a wide range of benefits and services: training, retirement pensions, together with subsidies, bailouts, tax breaks, loan guarantees, etc. (Glasberg and Skidmore 1997).

The concept of corporate welfare tends to be focused on the beneficiaries of state support. Some authors draw a clear distinction between benefits for citizens (social welfare) and benefits for business (corporate welfare). For others, corporate welfare is not to be considered the opposite of social welfare. On the contrary, we should think of welfare provision as a continuum between the extremes of social and corporate welfare (*ibid.*: 8). For instance, company-based pension programmes should be

considered to be at the intersection between social and corporate welfare, in that their set-up is justified and shaped by the needs of both firms and workers.

Here again the concept seems controversial and of limited use. The focus of this book is on welfare for citizens and workers, and on the role of employers as welfare providers rather than as users; on social benefits and services rather than on fringe benefits and other forms of support.

1.3 A revisited definition of Occupational Welfare

As shown above, much of the literature looks at Occupational Welfare on the basis of a few key aspects: the providers of social protection; the beneficiaries; and the kind of protection provided. In that respect, it is useful to compare the two main definitions mentioned above (Occupational Welfare à la Titmuss and corporate welfare) with the definition adopted in this book (Table 1 above).

Using the works of Greve (2007), Trampusch (2007a; 2007b and 2013), Sinfield (1978), and Mares (2003) as our basis, we refer to Occupational Welfare *as the sum of benefits and services provided by social partners – employers and trade unions (by themselves or with the participation of others) – to employees over and beyond the public benefits, on the basis of an employment contract.*

As shown in Table 1, the providers and protection included in the concept differ somewhat from the concepts of Occupational Welfare à la Titmuss and corporate welfare. As the providers of protection, we focus on the social partners, i.e. trade unions and employers. In our definition, Occupational Welfare deals with those cases where they play a key role in the regulation and subsequent administration of the schemes. A key social partner role in regulation means that the primary source of regulation are collective agreements or decisions taken unilaterally by employers or trade unions: the State might intervene by law only to extend the application of the regulation. We include in Occupational Welfare: (i) schemes regulated by social dialogue and collective bargaining, and (ii) those originated by the unilateral action of social partners (i.e. trade unions and employers or their representative organisations). The former are what Trampusch (2013) defines as *collective Occupational Welfare schemes*. The latter consist of either *company-based Occupational Welfare schemes*, regulated and managed by employers (e.g. book reserve pensions), or *trade union schemes*, such as forms of unemployment protection provided by trade unions to their members.

As for the beneficiaries, we look at workers and their dependents. In some cases, the target of Occupational Welfare is larger: citizens with no link to a company may benefit from the benefits/services provided by the social partners. But these are supplementary beneficiaries, while the core target remains the workers. As for the kinds of benefits and services provided by the social partners, we refer here to protection against social risks, such as old age, unemployment, sickness, re-conciliation difficulties, etc. Fringe benefits and other economic and fiscal advantages are not considered.

To sum up, Occupational Welfare – as we re-define it – is a concept that addresses some of the shortcomings of the alternative definitions and terms. Firstly, compared to Occupational Welfare *à la* Titmuss, our definition of Occupational Welfare is less ambiguous. It refers to the role of the social partners in providing (unilaterally or bilaterally) welfare protection. Secondly, our definition of Occupational Welfare refers only to social benefits. Thirdly, Occupational Welfare focuses only on the benefits and services that reach the worker and her/his dependents (with a potential extension to a larger number of citizens). The concept proposed here does not refer to (fiscal) benefits for employers.

1.4 The legal base of Occupational Welfare

While the definition of Occupational Welfare proposed above clarifies the concept and some of the ambiguities of the literature, there is still the need of further qualifications. As a matter of fact, the social division of welfare – social, fiscal and Occupational Welfare – is not clear-cut and tends to evolve over time (Regalia 2012).

As put by Greve (2007), social, fiscal and Occupational Welfare have much interaction and some partial overlapping. The key players involved in the provision of welfare – e.g. the State, social partners, non-governmental organisations and market forces – do not work in parallel, but instead interact with each other as different sources of welfare: social, occupational or fiscal. As shown by the country chapters in this book, the State often incentivises Occupational Welfare schemes through tax advantages (we might call it ‘fiscal welfare’), while also providing some basic regulation of the field.

This is also the case in relation to social partners and their involvement in welfare protection. As described by Ebbinghaus (2010), social partners have four different modes of involvement, referring to both occupational and social welfare:

- institutionalised *consultation*, when the state consults social partners but does not necessarily act on their opinions;
- voluntary social *concertation*, when the government and social partners agree on reforms. This will usually involve some concessions on the part of the government;
- delegated *self-administration*, under which some decision-making authority and power of implementation are delegated to the social partners;
- autonomous *self-regulation*, under which the social partners operate under a voluntary agreement without state interference (European Commission 2013).

The problem is thus to identify a criterion which can clearly distinguish between Occupational Welfare and other forms of welfare, although there is an interplay between different players in all forms of protection. In our view, such a criterion should relate to the regulatory task and thus the legal basis of welfare programmes. As outlined above, the definition of Occupational Welfare proposed in this book focuses on the role of the social partners in the (self-)regulation of welfare programmes as the key criterion to distinguish between different forms of welfare provision. Such a task is always connected with (self) administration. Social partners are often involved in

public and statutory welfare programmes (so-called social welfare), in the policymaking process and/or the administration of the schemes, but they do not regulate them. Statutory schemes thus do not *per se* belong to our definition.

The role of the social partners in different welfare schemes is thus related to their legal base. Here the key distinction is between statutory State-regulated schemes on the one hand, and non-statutory social partner-regulated schemes on the other (Table 2 below). As we see below, this has, among other things, an impact on the EU regulation applicable to different welfare schemes.

Table 2 Social partners' involvement in welfare protection and the focus of our research

State regulated systems (Social Welfare)	Social partner regulated systems (Occupational Welfare)	
Statutory schemes	Quasi-mandatory schemes	Voluntary schemes
Social partners may be involved in policymaking and administration but they do not regulate the system	Social partners regulate the schemes through collective agreements The State may extend the coverage by law	Employer and/or employee representatives unilaterally regulate the schemes

Source: author's elaboration.

Statutory State-regulated schemes are based on compulsory participation and some forms of solidarity provided through the programmes³. These schemes are regulated by law. As stressed by Ghailani *et al.* (2012), the relevant pieces of EU legislation – Regulations 883/2004 and 987/2009 – refer to 'legislated' benefits, while contractual provisions are excluded from their scope of application. Non-statutory schemes tend to have voluntary affiliation or quasi-mandatory participation for a certain occupational group, based on collective agreements (sometimes extended by law). Solidarity is more restricted, and welfare benefits/services are more closely linked to a market logic.

The European Court of Justice has ruled on the nature of these schemes. In the *Albany* rulings of 1999, the Court stressed that while occupational pension schemes do not provide intergenerational solidarity and are an example of an 'undertaking', they are exempt from the EU rules on competition and freedom to provide services. This exemption is based on the fact that they provide some solidarity between their members and are based on collective bargaining (Ferrera 2005). Dutch occupational pensions – the subject of the rulings – are in any case subject to the Institutions for

3. This is the definition of statutory schemes provided by the European Court of Justice in the *Poucet-Pistre* rulings of 1993. In these rulings, the Court recognised the compulsory and solidarity-based nature of the French social security schemes. On that basis, they are not subject to the EU legislation on freedom to provide services, nor to the rules on competition that would justify the exit from national social insurance schemes. By way of example, the French complementary pension regimes (AGIRC ARCOO) are included in the scope of the two regulations. In 2000, the two schemes formally asked the French government to include them in the EU coordination regime as an additional articulation of France's first pillar (see Ferrera 2005).

Occupational Retirement Provision (IORP) Directive and the Supplementary Pension Rights Directive, rather than to Regulation 883/2004⁴.

Table 2 above provides a schematic presentation of the key traits of Occupational Welfare, its legal base, and the empirical cases at the core of the project. Based on the principle of compulsory affiliation and aiming to implement solidarity, *statutory schemes* are part of social welfare. Any social partner involvement relates to policymaking and/or a system's administration, but not to its regulation. *Quasi-mandatory occupational schemes* are based on contractual agreements which may be extended by law (this is the case of welfare programmes organised through collective schemes for a particular economic sector, profession or the employees of a given undertaking). *Voluntary occupational schemes* are still based on contractual arrangements, both collective and individual but not compulsory.

This book focuses on quasi-mandatory and voluntary occupational schemes. Statutory schemes are part of social welfare and thus not covered by our analysis. The only exception are those schemes which originated in the autonomous action of social partners, which still (whatever the legal nature of the scheme) play a key role. In the case of Belgium and Sweden, for instance, the Ghent system of unemployment protection is of interest, irrespective of its statutory nature. While these are not forms of Occupational Welfare *sensu stricto*, they inform us about the interaction of the social partners and government in the management of social protection. They also provide useful insights into the long-term evolution of occupational schemes and their transformation into proper statutory welfare programmes. Some other schemes are difficult to classify but are important (and thus covered by our study) in that they show how the social partners interact with the State and other 'players' for welfare provision. This is the case of bilateral bodies in Italy and the so-called Labour Foundations in Austria.

2. Three reasons for looking at Occupational Welfare

Why bother about Occupational Welfare? We see at least three good reasons to study it: the importance of Occupational Welfare as such, in terms of spending and the number of workers covered by these programmes; its importance for ongoing welfare state transformations; and its importance for industrial relations systems, with a particular focus on company strategies, and the role that social partners play in both decision-making and the management of welfare programmes. The book, and in particular the country chapters, shed light on these three important issues, providing up-to-date information on this crucial phenomenon.

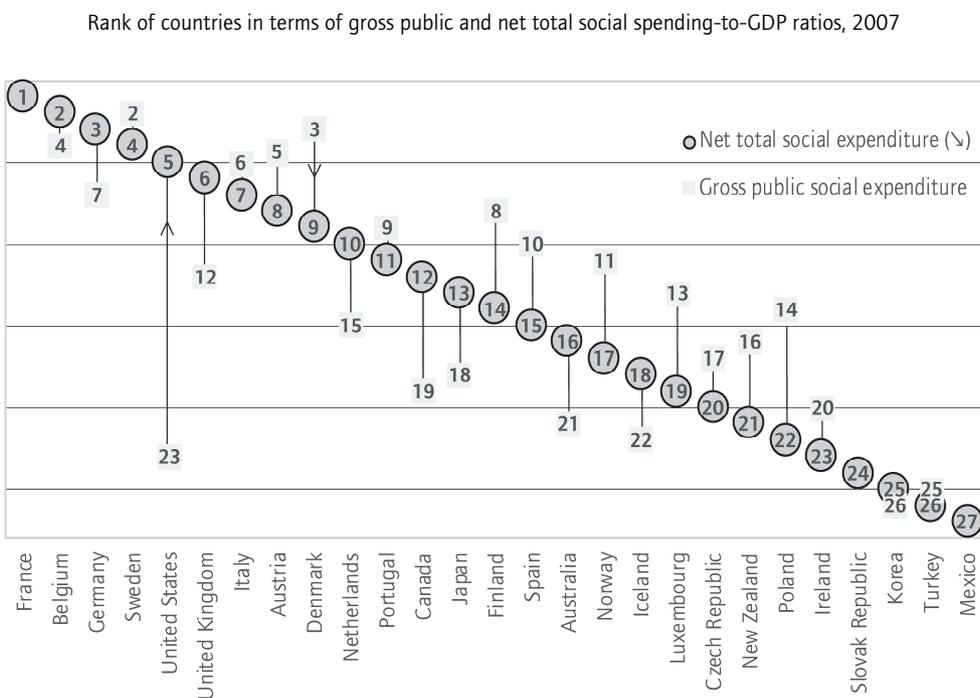
4. The IORP Directive covers many occupational pension schemes/institutions. The latter defines occupational pensions as 'retirement benefits in the context of an occupational activity on the basis of an agreement or a contract agreed: individually or collectively between the employer(s) and the employee(s) or their respective representatives, or with self-employed persons, in compliance with the legislation of the home and host Member States, and which carries out activities directly arising therefrom. 'Pension scheme' means a contract, an agreement, a trust deed or rules stipulating which retirement benefits are granted and under which conditions.

2.1 The growing role of Occupational Welfare

As shown by a series of scholars and studies (already quoted above), the role of Occupational Welfare is relevant in many countries. Basing their findings on OECD social expenditure data, Adema *et al.* (2011) show that, when including occupational (and fiscal) welfare in the overall welfare picture, the resulting picture changes, smoothing differences among European countries, and between them and other industrialized countries (e.g. the United States) (Figure 1 below).

The US welfare system's 'exceptionality' disappears once we take into consideration net social expenditure, as already noted by a series of researchers (Alber 2010). As for the European countries, the UK welfare system, as well as the German and Belgian ones, appear to be (even) more generous than when focusing solely on gross social expenditure. The OECD database on social expenditure (SOCX) provides a clear picture (see Table 3).

Figure 1 From gross public to net total social spending



Source: Adema *et al.* (2011).

The OECD defines ‘Voluntary private social expenditure’ as: ‘benefits accruing from privately operated programmes that involve the redistribution of resources across households and include benefits provided by NGOs, and benefit accruing from tax advantaged individual plans and collective (often employment-related) support arrangements, such as for example, pensions, childcare support, and, in the United States, employment related health plans’. In a way, this definition is broader than that of Occupational Welfare, as used in this book, but it does not include vocational education and training expenditure. Anyhow, it is the closest available definition to that used by us. The US has the highest incidence of and role for voluntary private expenditure, and the European country closest to the United States is the UK. Other countries where private voluntary welfare plays a role are Germany, Sweden, the Netherlands and Belgium. The other countries show lower figures. However, in all countries considered in the table, private voluntary expenditure has grown over time in real terms.

Table 3 The importance of voluntary private social expenditure in Europe and the US (different years) (1990-2013)

	Voluntary private expenditure per head, at constant prices (2010) and constant PPPs (2010), in US dollars				Voluntary private expenditure as a percentage of GDP				Share of voluntary private on total public and mandatory private expenditure (%)				% variation over time in voluntary private social expenditure
	1990	2000	2007	2013	1990	2000	2007	2013	1990	2000	2007	2013	1990-2013
Austria	318	390	443	495	1.0	1.0	1.0	1.2	4.3	3.9	4.0	4.1	+55.9
Belgium	448	596	845	720	1.5	1.7	2.1	1.8	6.2	7.1	8.5	6.2	+60.7
Germany	502	592	719	803	1.5	1.6	1.8	1.9	6.3	6.1	7.1	7.3	+60.0
Italy	159	178	216	231	0.5	0.5	0.6	0.7	2.4	2.1	2.3	2.4	+45.4
Netherlands	1,667	2,521	2,721	3,164	5.3	6.1	5.9	7.1	21.6	32.1	29.0	30.3	+89.8
Poland	7	10	0.0	0.0			0.2	0.2	..
Spain	55	81	149	119	0.2	0.3	0.4	0.4	1.2	1.4	2.1	1.5	+116.3
Sweden	348	697	962	1,331	1.2	1.9	2.2	3.1	4.2	7.1	8.7	11.3	+282.8
UK	1,151	2,160	1,674	1,855	4.4	6.6	4.4	5.0	28.3	35.9	21.9	21.9	+61.1
USA	2,471	3,760	4,924	5,529	6.8	8.4	9.9	11.1	49.9	57.5	61.2	58.2	+123.7

Source: OECD Data base SOCX (2016).

Evidence from more recent comparative studies confirms this finding. Natali and Pavolini (2014) have shown that Occupational Welfare is of substantial importance – meaning that it covers more than 20% of total employees – in at least one social policy area (e.g. pensions, healthcare, work-life reconciliation, training) in many European countries.

2.2 Occupational Welfare and changing welfare states

Occupational Welfare is thus a pillar of the changing welfare system in Europe. In recent decades, all European countries have adopted welfare reform strategies somewhere between *retrenchment and recalibration*. ‘Retrenchment’ in this context means a general rollback of social programmes in a given country. ‘Recalibration’ refers to the adjusting of social policies to the transformation of social risk structures in a context of post-industrialization (Ferrera *et al.*, 2000; Bonoli and Natali 2012).

Both concepts are useful for assessing the interaction of statutory and supplementary schemes, looking at the interplay between public authorities and social partners. On the one hand, much of contemporary literature has focused on institutional recalibration (the interaction of statutory public welfare protection and supplementary schemes – the role of tax advantages, gaps in protection, etc.) and distributive recalibration (the distributional consequences of the reforms, such as the capacity to improve protection for non-standard employment contracts and gender equality) (Morel *et al.* 2012).

On the other hand, although there has been much debate on the actual magnitude of retrenchment (Pierson 2001), the literature underlines two possible ways of rolling back the welfare state: direct interventions reforming and cutting social programmes; and more indirect (‘hidden’) retrenchment strategies, based on the principle of ‘blame-avoidance’ and aimed at dismantling the welfare state, without paying the political and electoral price (Streeck and Thelen 2005). More interestingly for the focus of this book, Hacker (2006) argues that a possible hidden retrenchment strategy might use, as a tool, private or employer-provided welfare benefits in exchange for the reduction of direct public involvement. In particular, the relationship between welfare state retrenchment policies, blame avoidance and Occupational Welfare can take two forms: the State cuts public programmes and fosters private Occupational Welfare programmes which are however unable to provide the same coverage (or generosity); the State does not cut public benefits but relies heavily on Occupational Welfare, while the latter is increasingly ‘pruned’ by employers.

As for the trends characterising both social and Occupational Welfare (the second issue mentioned above), it is, in the words of Greve (2007), an empirical question to assess whether specific Occupational Welfare programmes are ‘supplementary to’ or ‘a substitute for’ public provision and whether these programmes ‘grow in tandem’ or follow a ‘dual retreat’ with regard to public coverage and expenditure (using Rein’s terminology – Rein 1996). Occupational Welfare is ‘supplementary’ (or integrative) when the public programme provides the basic support and the occupational programme delivers additional protection (functioning as a ‘second pillar’). It is ‘a substitute’ for public welfare when the development of Occupational Welfare programmes leads (directly or indirectly) to a reduction in the level of public provision.

As stressed above, the ‘social division’ of welfare here is synonymous with interplay rather than parallel and independent trends of each single component. In many countries, the development of Occupational Welfare programmes can be encouraged by fiscal benefits, making it more advantageous for enterprises and social partners to develop Occupational Welfare schemes and provision. Of course, fiscal benefits can also mean less resources for (public) social welfare programmes. Secondly, and more generally, State regulation can also foster the functioning of Occupational Welfare programmes in one direction (e.g. greater coverage and homogeneous private provision) instead of another (e.g. the possibility for enterprises to select the beneficiaries of Occupational Welfare schemes).

Occupational Welfare might also play an important role in terms of redistribution and inequalities. The most recent literature has focused on *welfare dualisation* (Emmenegger *et al.* 2012; Thelen 2014), referring to the increased differentiation of rights, entitlements and services provided to different categories of recipients. This process is characterised by the differential treatment of insiders and outsiders, creating or strengthening institutional dualism (*policy output*). At the *outcome* level, this leads to greater social divides between insiders and outsiders. Comparing the US, the UK, Germany and France, Seeleib-Kaiser, Saunders and Naczyk (2012) studied different welfare programmes (pensions, healthcare, unemployment protection), both in the public and the private (occupational) domain. The main conclusion of their study is that, although institutional welfare dualism has always been part of social protection arrangements in Liberal and Conservative welfare systems (with Liberal welfare systems relying predominantly on means-tested policies for the poor and a combination of public and/or Occupational Welfare for the middle class), the onset of post-industrial welfare capitalism has led to a growing number of outsiders within the workforce. In particular, in relation to the role of Occupational Welfare, the authors argue that private social protection can, under specific conditions, constitute a functional equivalent to public social protection for some – but not all – occupational groups, resulting in a profound bifurcation of welfare (*ibid.*).

Depending on their substitutive/supplementary role, the trends in their evolution and the degree of homogenisation of benefit coverage and generosity across different types of firms (in terms of economic and industrial sectors, company size, etc.), Occupational Welfare programmes may or may not lead to increased dualisation, widening socio-occupational inequalities among workers (and their families). Moreover, this impact will also depend on the institutional design of the public welfare state: residual, universal or corporatist (Natali and Pavolini 2014).

In studying the role of Occupational Welfare in the broader context of the welfare state, this book addresses several research questions raised by the literature above: *What is the interplay between social and Occupational Welfare (trade-off, joint decline, parallel growth)? Why is Occupational Welfare again of importance in Europe? What role does State regulation play in fostering it? How is Occupational Welfare evolving over time? What are the distributional effects of a broader role of Occupational Welfare? Is Occupational Welfare a privatisation in disguise, or an alternative form of collectivisation?* (Trampusch 2007a).

2.3 Occupational Welfare and industrial relations

Recent welfare reforms have taken place in parallel with the transformations of industrial relations institutions in Europe. In 20th-century Europe, the growth of welfare institutions allowed the trade union movement to be recognised as a co-decision-maker and a co-manager of the system, with access to decisive organisational resources. Yet as a consequence of the latest wave of reforms, the role of the social partners has changed dramatically. Many European countries have experienced a shift from national all-encompassing bargaining to sector-level bargaining, and from sector-level bargaining to decentralised bargaining at the enterprise level (Baccaro and Howell 2011).

Through the lens of industrial relations studies, Occupational Welfare is relevant to better understand these changing roles of the social partners and the renewed interest of employers in welfare provision. Research over the last decade has started to offer more complex explanations about the employers' role in providing welfare policies (e.g. Fleckenstein *et al.* 2011; Yerkes 2011). What is more relevant, in many European countries, collective bargaining is increasingly becoming 'concession bargaining', trading wage stability against social benefits. In Southern European countries for instance (but not only there), there is an increasing trade-off between the 'right' to work and rights at the workplace. The analysis of Occupational Welfare helps address some of the questions listed at the end of the last section, given that it is largely developed through collective bargaining (at national or local level) and/or unilateral employer action.

Occupational Welfare is also changing trade union strategies. As stated by Johnston *et al.* (2011) and in line with Trampusch (2007a; 2007b), the 'collectivisation' of social risks might be an alternative perspective to privatisation and welfare state retrenchment: 'Unions and employers may fill some gaps in welfare state provision through collective agreements, providing protection for either new or old social risks, and thus reaching out to new constituencies'. The wider relevance of the argument lies in outlining a possible means whereby unions – through collective bargaining with employers – can 'turn the snakes of the post-industrial age into ladders' (Crouch 2000) and 'reinvent' themselves by pursuing a new mode of action (Hyman 2001).

This is a trend which began in the 1980s and 1990s, in line with a broad tendency towards social concertation and social pacts. Johnston *et al.* (2011) argue that social pacts differ from old corporatist bargains in that they are not triggered by trade union strength, but rather by the necessity to reform welfare programmes or meet the requirements of monetary union (Bryson *et al.* 2011). Rhodes (2001) terms this process 'competitive corporatism'. Unions engage in concessionary bargaining to preserve their institutional position.

Providing welfare through social dialogue may hold a 'silver lining for unions': 'the meaning of collectivisation was (that) ... once pressing social risks became manifest, collective agreements were utilised by social partners to address rising concerns' (Johnston *et al.* 2011). In some countries, unions opposed government reforms of

disability benefits by means of active – and cohesive – opposition throughout sectoral bargaining arenas. In other countries, atypical workers' unregulated status was mitigated by direct union negotiations with employers to contain welfare risks associated with temporary, part-time and marginally regulated work.

These instances of collectivisation provide an alternative to the dismal predictions of welfare state privatisation in the post-industrial age, and offer socialised alternatives to the mere individualisation of welfare insurance. Welfare state restructuring does indeed offer unions opportunities to become important players in welfare provision. Even more, these opportunities may be congruent with 'coalition-building' strategies to reach broader constituencies and revitalise membership (Clegg and Van Wijnbergen 2011: 361-362).

In sum, Occupational Welfare programs represent a source of both progress and risks. In the first respect, trade unions could potentially gain new tasks and offer further services/benefits to their membership. Social and unemployment protection provided through social dialogue and/or unilateral action by employers complement (declining) state efforts in the area, safeguarding basic workers' rights. Additional benefits/services could ultimately be used as a functional equivalent to wage increases, in a context of economic austerity and growing pressure on the competitiveness of European firms.

Occupational Welfare, however, may also entail risks, not only for the welfare state (as shown in the previous section), but also for trade unions and workers. For trade unions, the shift towards an Occupational Welfare approach could foster decentralised collective bargaining (where there is a tradition of national / sectoral bargaining) or strengthen it (where the company level is already central), engendering a shift from general and national overall trade union strategies to more specific and diversified sectoral and company strategies. It could, eventually, bring about a shift within trade unions, taking their focus away from a universalistic approach and putting it more on socio-economic policymaking (including welfare issues).

It might also pose a threat to trade unions at the enterprise level: although in some cases an equal role is formally accorded to both social partners, in other cases employers seem to attempt to use welfare provision in a paternalistic or strategic way to limit the role of the trade unions and regain total control over human resources management. It could also weaken workers' bargaining positions vis-à-vis enterprises: if Occupational Welfare benefits become more important, a worker dissatisfied by the conditions offered by a company might be doubly punished on leaving it, losing not just his/her salary but also the associated social benefits.

This book sheds light on such trends, looking at the forms of Occupational Welfare that trade unions and employers are involved in, what their roles and responsibilities are, and how they have changed over time, especially in recent years. What is more, occupational programmes themselves provide evidence that social partners may perform different tasks and have different interactions with public authorities and market forces. In addition to the bilateral interaction between employers and employees, the governance of Occupational Welfare is characterised by open interaction between

different (institutional) players on different levels (of governance). This is the case of the EU, which increasingly regulates the area (see the IORP Directive mentioned in section one), while providing financial resources through structural funds (Agostini *et al.* 2015; Guardiancich 2012). From a horizontal perspective, investment funds in particular are playing an increasing role in the management of occupational pension assets in the context of an alarming financialisation of welfare policies (Ebbinghaus and Whiteside 2012; Van der Zwan 2014).

3. Methodological and analytical issues

In the previous sections the subject of analysis was defined (proposing a slightly different definition of Occupational Welfare compared to those provided by the literature), as were the key analytical dimensions and research questions at the core of the book. The following section sheds light on the methodological choices adopted.

3.1 The country cases

As shown in Table 4, the research underpinning this book covers nine EU Member States representing different welfare regimes and industrial relations models. They have also faced different socio-economic challenges as a result of the recent economic downturn. The countries under scrutiny were chosen using a ‘most dissimilar cases’ approach. The first criterion concerns their welfare regime (see Bonoli 1997 for a summary of the different classifications). Every form of welfare regime is represented: the Liberal model (the UK), the Social-Democratic model (Sweden), the Corporatist-Conservative model (Austria, Belgium and Germany, with the Netherlands as a unique case), the Southern European model (Italy and Spain), and the so-called fifth Europe (Central-Eastern European countries, represented by Poland).

Table 4 Country cases, welfare and industrial relations models

Industrial relations model	Organised corporatism	Social partnership	Liberal	State-centred	Mixed/transitional
Welfare Regime	Western/Northern Occupational Welfare				
Social democratic	Sweden				
Corporatist-conservative	Austria Belgium Germany Netherlands		UK	Eastern/Southern Occupational Welfare	
Liberal				Italy, Spain	Poland
South European					
CEE					

Source: Esping-Andersen (1990); Visser (2011), Greve (2007).

For industrial relations models, we chose to adopt the clusters identified by Visser (2011) and subsequently used in the Commission's publication on the state of industrial relations in the European countries (European Commission 2013). Visser identified five industrial relations clusters: the organised corporatism model (Sweden), the social partnership model (Austria, Belgium, Germany and the Netherlands), the state-centred model (Italy and Spain), the liberal model (UK) and the mixed or transitional model (Poland).

In addition, the countries examined represent different welfare clusters, characterised by variations in the importance of supplementary social programmes and the differing interplay between public and non-public schemes. On the one hand the two categories proposed by Greve (2007) were used: the Western/Northern European cluster (with a higher level of spending on Occupational Welfare schemes), and the Eastern/Southern European cluster (with lower spending). Using these categories, Austria, Belgium, Germany, the Netherlands, Sweden and the UK are part of the first cluster, while Poland, Italy and Spain belong to the second cluster. In line with more recent contributions, there are variations within these two groups: the UK and the Netherlands are clearly outliers, with Sweden, Belgium and Germany having a high level of private spending. Compared to the other Western/Northern countries, Austria spends less on Occupational Welfare. In the Eastern/Southern cluster, Poland has very limited Occupational Welfare (Natali and Pavolini 2014)⁵.

To sum up, country cases were selected in line with a coherent methodological choice reflecting the project's two main objectives: to map the state of Occupational Welfare programmes in a varied set of countries; and to trace their recent evolution (in terms of the emergence of a new phenomenon – as seems to be the case in Southern Europe – or the further development of a more traditional aspect of welfare states – as is the case in the UK and to some extent in Nordic and Continental European countries).

3.2 The social policy domains under scrutiny

While focusing on long-term trends, the book also takes a look at the most recent reforms of occupational programmes in two policy areas: unemployment protection and pensions. The two represent key fields for the development of Occupational Welfare, both from a financial and institutional point of view (see European Commission 2013).

In relation to pensions policy, we refer to the system of benefits delivered to protect against the social risks affecting the elderly: old-age, disability and survivor pensions (with particular reference to the former). The book focuses on second-pillar pension

5. The nine countries under scrutiny also represent a wide range of varieties of capitalism. The UK is a typical example of a Liberal Market Economy. Austria, Belgium, Germany, the Netherlands and Sweden are representative of the Coordinated Market Economies, while Italy and Spain are Mixed Market Economies. In line with Bohle and Greskovits (2012), Poland is an example of an Embedded Liberal Market economy.

arrangements managed by the social partners through collective agreements or by employers at company level (Ebbinghaus 2012; Eurofound 2013a). Whereas until the early 1990s there was a quite clear differentiation between multi-pillar and single-pillar models, recent decades have witnessed a shift toward multi-pillarisation in many countries. More recently, also in countries with a Bismarckian tradition such as Italy, Spain and especially Germany, the social partners have successfully become involved in the negotiation of occupational pension systems, once these systems have started to expand.

Second-pillar pension schemes, like many other institutions, have in many countries been severely affected by the economic and financial crisis which began in the second part of the past decade. Ebbinghaus and Wiß (2011) show how private supplementary pension funds have lost considerable capital over the past few years as a result of both the crisis itself and insufficient regulation. This has led to major reforms: in some cases, mandatory pension funds have been re-nationalised (e.g. in Hungary), while in others their role has been reduced (see Poland). In other cases, access to the schemes has been regulated through auto-enrolment (see the UK and Italy) (Natali and Stamati 2013). As argued above, such reforms entail both opportunities and risks for the social partners. On the one hand, recent reforms may have increased the role of the social partners in pension provision. In this respect, the trade unions may be involved in decisions on financial markets (as the majority of supplementary pension schemes are funded schemes) and in balancing interests and risks between employers, financial institutions and beneficiaries. On the other hand, social partners are sometimes victims of the crisis and of the growing financial strains on pension funds.

The unemployment risk covered by Occupational Welfare schemes has been studied by looking at three different sets of instruments. The first one is represented by unemployment insurance schemes *sensu stricto*, with an emphasis on those following the Ghent system (i.e. state-subsidised unemployment insurance administered by unions) and on voluntary supplementary schemes. The Swedish private supplementary and voluntary unemployment insurance is a typical example of the latter. In this book, we refer solely to schemes providing benefits to those who are unemployed and meet other eligibility requirements (Eurofound 2013b).

Short-time working schemes are also analysed. Short-time working is a temporary reduction of working time intended to maintain an existing employer/employee relationship. It can involve either a partial reduction in the normal working week for a limited period of time – for instance, partial suspension of the employment contract – or a temporary layoff, such as full suspension of the employment contract. In both cases, the employment contract continues without terminating (European Commission 2010). Short-time working schemes are widespread in Italy, Germany, Austria, Belgium and the Netherlands and have been used to buffer the effects of recession on labour markets. While in many cases they are statutory public schemes, their governance is complex and characterised by direct social partner participation at both national and subnational levels. More generally, their nature (statutory, mandatory or voluntary) is not always clear and the book tries to clarify their facets.

In many countries, a third set of schemes has been set up. These are employment protection schemes to prevent total or partial unemployment, decided at firm and/or sectoral level. Their name and function vary from country to country: in some countries, there are income support schemes jointly regulated and administered by trade unions and employers (e.g. the Italian *Fondi di sostegno al reddito*). In other countries, there are redundancy and dismissal schemes and social plans (e.g. in the UK). As we will see in the following chapters, a new generation of unemployment-related schemes is merging passive and active labour market measures – with a potential new role for the social partners.

The social partners have played a distinctive role in the formulation and operation of unemployment benefit systems in many EU countries, although there are significant differences in their influence from country to country (Eurofound 2013a). Their role in the administration of unemployment benefit systems ranges from high levels of formal involvement and participation to countries where the social partners play no role at all (European Commission 2013). The former group of countries includes, fundamentally, those in which the Ghent system⁶ operates. The Belgian and Swedish chapters will provide evidence of these systems.

With the recent crisis, there are signs that unemployment schemes (and their administration) are undergoing a transformation. For example, in Italy new bilateral bodies (such as *Enti Bilaterali*) have begun to play a key role in recent years. In Sweden, the Ghent system has come under pressure and new voluntary schemes managed by trade unions have become important in unemployment protection (Davidsson and Marx 2011).

3.3 Data collection

To address the research questions outlined above, five different tools were used. First, in each country case, statistical and administrative data was collected and processed. Pensions and unemployment risk coverage are probably the social policy fields where most data is available on Occupational Welfare programmes and the direct involvement of social partners in running welfare programmes. In each country, national surveys and, mostly, administrative data were used to gain information on coverage rates and scheme generosity. Second, other relevant information was collected through the systematic analysis of the secondary (national) literature.

Third, data was obtained through collecting and processing OW-related documents produced and made public by the main national trade unions and employers' associations. Through the analysis of documents and official statements, the positions

6. Under the so-called Ghent system, the main responsibility for unemployment benefits is held by trade unions, which administer government-subsidised unemployment insurance funds. This system is in place in Denmark, Finland, Iceland and Sweden and to some extent Belgium, which has a hybrid system under which the government also has a role in the distribution of benefits. In these countries workers often need to belong to a union to receive these benefits.

of various social partners in relation to Occupational Welfare programmes were reconstructed in terms of their views on such type of provision (in favour or not in favour; in need of expansion or not, as an alternative or an addition to public welfare), the type of governance, the financing and the organisation of provision. Fourth, country case studies benefited from the collection and processing of documents related to industry-level or company-level collective agreements (depending on the industrial relations set-up in each country). Finally, interviews were conducted with key stakeholders in each country. These interviews were semi-structured and partially ‘open’ (allowing new questions to be brought up during the interview as a result of comments made by the interviewee).

4. The structure of the book

The book has three parts, of which this chapter defining the concepts used is the first.

The second part contains nine country cases. Austria (Josef Wöss), Belgium (Dalila Ghailani and Ramón Peña-Casas), Germany (Florian Blank), Italy (Emmanuele Pavolini, Marco Arlotti, Ugo Ascoli, Salvo Leonardi and Michele Raitano), the Netherlands (Maarten Keune and Noëlle Payton), Poland (Jan Czarzasty), Spain (Alicia Martínez Poza), Sweden (Olle Jansson, Jan Ottosson, Sofia Murhem and Lars Magnusson) and the UK (Marek Naczyk) represent a variety of welfare regimes, industrial relations models and capitalist models. This broad variety of countries allows for a wide-ranging study of Occupational Welfare programmes, their common traits and country-specific features. Each country case provides a general picture of Occupational Welfare, followed by an analysis of occupational pension and unemployment-related schemes in greater depth. Each case then analyses the key determinants of the spread (or lack) of OW. The country chapters address the three questions at the core of the book: *What is the current shape of OW in different European countries? How has OW evolved in Europe in the long term, and more recently in the context of the Great Recession? What are the key determinants of these trends?*

This broad coverage of different institutional contexts allows us to assess long-term and more recent trends in OW across Europe, identifying convergence and/or divergence between countries and providing a new map of OW clusters. In this way, each country chapter helps shed light on the changing social division of welfare (interaction between statutory welfare programmes – social welfare in the sense of Titmuss – Occupational Welfare and fiscal welfare) and the broader interplay between the State, social partners and other players active in the protection of social and labour rights.

The third part of the book is the final chapter, where the editors highlight some policy implications of the country chapters and some more comparative insights. This is where we attempt to encourage dialogue between stakeholders as to both the opportunities and risks associated with Occupational Welfare schemes. The authors examine the future prospects not just of Occupational Welfare but also of the welfare state in general. It also looks at the role of the social partners, providing insights into their changing role in the implementation of social and labour rights in Europe.

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