**Panel: 'Adapting the work to the individual. The welfare system: a strategic tool for industrial relations'.**

(The following outline of work reflects the research that inspired and committed the Project, funded by the European Commission. This track is validated by the APF function that has the scientific responsibility).

An "integrated" welfare system, which exploits, as a driving force, the interaction between economic and motivational resources "endogenous" to the company and financial resources and regulations "exogenous" to the company, creates that network of "flexicurity" that is affirmed as a founding principle of the status of European citizenship.

Its implementation is a guarantee of the success of the Community policies of full integration and, at the same time, it is also a guarantee of the identity of the European Union itself, whose heritage of value is to be understood as a community of people and not only as an area of free economic initiative and free trade.

Economic crises are becoming a recurrent condition for the Member States, and this leads to policies of significant reduction of the costs of public welfare, out of increasing social needs (either for the increase in the population in old age and for the increase in unemployment and for the increase in chronic diseases).

The Community legal principle of subsidiarity and the one of proportionality greatly limit the possibilities of preventive intervention by the Union, and entrust, instead, the solution of the problem of an effective welfare to the "local" level.

The answer that the social partners can give to the problem is that of identifying new formulas of industrial relations, capable of favouring the entry of new actors into the arena of public and private welfare together.

In this sense, the term "welfare mix" usually identify trade unions and employers' associations as the new protagonists of the functioning of the extended social network, which is watered down by the welfare measures rationalised by the corporate social partners, reducing the need for a welfare state.

The problem is that "traditional" industrial relations, based on the logic of claim negotiations, seem inadequate to respond to the challenge of the welfare mix.

It is necessary to develop new relational and negotiating dynamics, between subjects with equal dignity and equal role of "service" with respect to the management exercise of a welfare that is "directly" to the benefit of the workers and their families and "indirectly" to the territorial community in which they live.

These new industrial relations of a "participatory" type (that implement the involvement of workers in the entrepreneurial management of company welfare), must be associated with tax reward policies, i.e. incentives especially for those business choices that, in implementing welfare measures, decide to "go beyond" the purely corporate logic of protecting "internal" interests and extend the benefits of the initiatives, indirectly, or even better, directly, to the social community.

In any case, every euro spent in the company on "real" welfare and on health prevention and personal and organisational well-being produces corresponding or more than proportional savings in public spending.

National fiscal policies should be homogenized among them, but European regulatory constraints allow only the voluntary choice by member countries, i.e. unanimity of intent.

In the absence of this, Community legislative policy can do nothing.

The key role of worker participation in the construction of a company welfare system integrated into civil society can only be played if entrepreneurs are willing to implement a "disclosure" of the business organization, i.e. an openness to the management of certain business processes: namely, those of investment, selection, administration and control of welfare services.

In practice, there is a need for: a) collective agreements on the subject; b) bilateral management bodies of the object of the agreements.

Finally, an agreement of the European social partners is needed, which politically commits the member states to the adoption of tax policies that reward the social objective of an effective welfare-mix.

N.B.: For each "panelist" there are two "objects of attention", which may (depending on the circumstances and the way in which the debate is conducted) be divided into separate questions - in the hypothesis of a double round of interventions - or into a single question.

**Giulio Romani, Confederal Secretary CISL**

What is the current and possible role of bilateral/partisan bodies in the management of advanced social welfare and solidarity?

What can be the social role of banks in the implementation of such a welfare mix?

**Marco Bentivogli, Secretary General FIM CISL**

What are the trends and leading experiences of bargaining in the metalworking sector?

What resistance does the trade union in the sector have to overcome in order to implement the objective of a truly open welfare mix?

**Emanuele Recchia, Head of Industrial Relations at Unicredit**

What is the meaning and implications of the Global Framework Agreement signed in Milan on Tuesday 22 January in terms of the welfare mix (including work life balance and health and safety)?

What are the obstacles, from the employer's point of view, to implementing an innovative welfare mix project of this type, and under what conditions could spaces be opened to bilaterality?

**Michael Budolfsen - President of UNI Europa Finance**

What role can the European Federation of the Financial Sector play in the construction of a system of solidarity and inclusive welfare mix?

Is it conceivable that European banks could be involved in such a socially useful project? Could the banks thus recover their corporate social function, and how?