

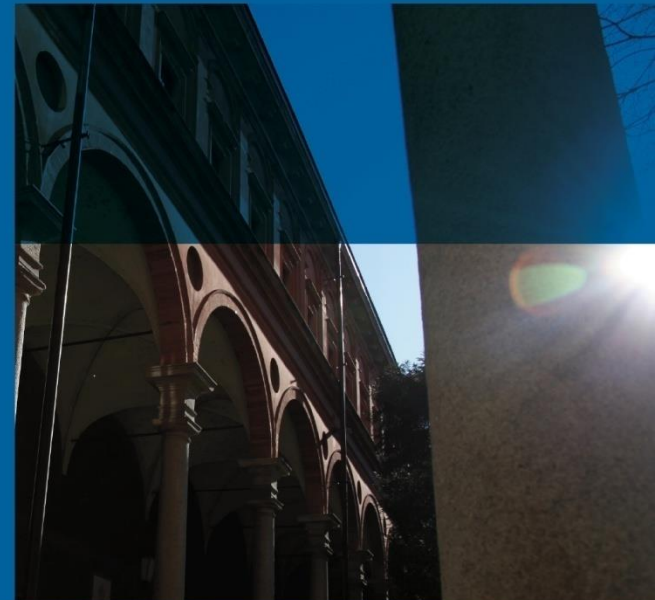


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Occupational Welfare in Europe

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Occupational welfare

Occupational welfare consists of
market-driven social benefits
provided by private employers
(or the State in its role as employer)
(Tirmuss 1958; Goodin & Rein 2001)

- Workplace work-life arrangements (Abendrot & Den Dulk 2011; Den Dulk & al. 2013)
- Voluntary Occupational Welfare (Natali & Pavolini 2014)



Operational definitions

- **Public and mandatory private**
 - contributions related to the welfare system,
 - including the compulsory component to which private individuals (primarily companies and workers) must contribute in order to finance the various forms of public insurance



Operational definitions

- **Voluntary private social expenditure**
 - expenditure for financing the benefits' set that determine the redistribution of resources even though they are not provided by governments but by private entities (therefore excluding out-of-pocket expenditure)

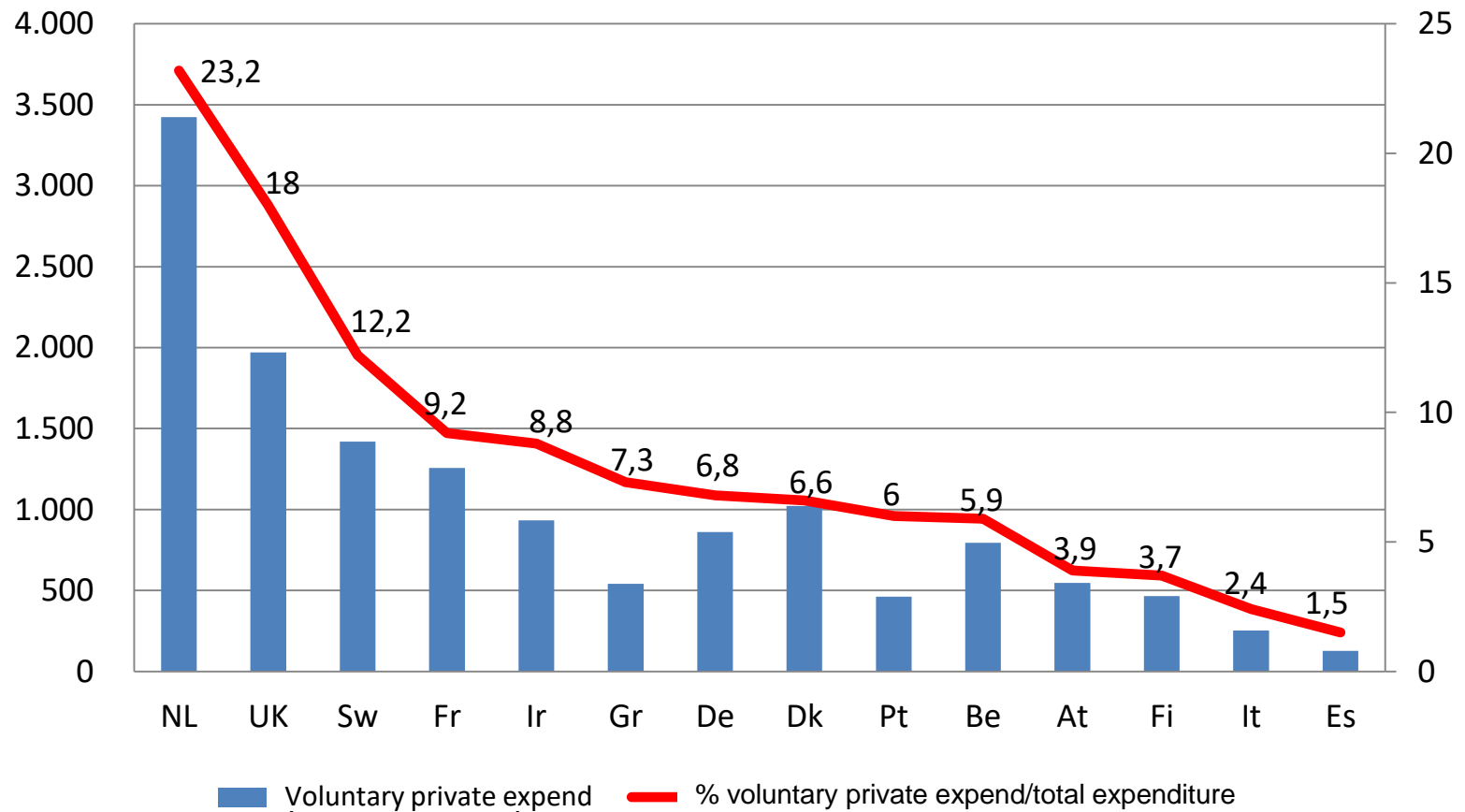


Types of benefit

Pensions	Health care	Work-life policies	training
Sectoral funds	Health insurance	Time flexibility	Training services
Company funds	Reimbursements	Maternity / parental leave	Leave and permits
	Check-up	Child bonus	Vouchers
	H&S at workplace	Childcare provisions	

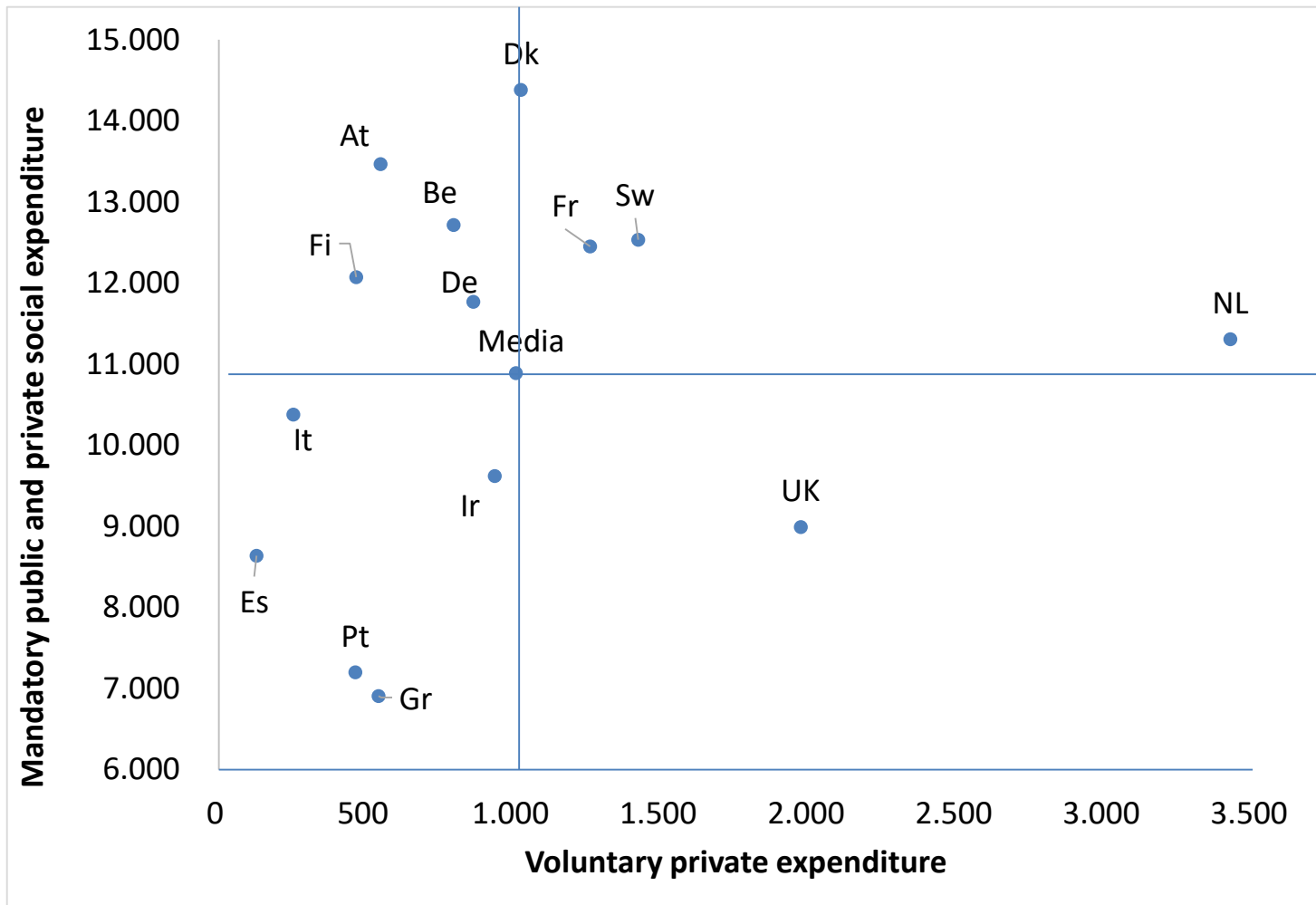


Voluntary private expenditure





Overall social expenditure

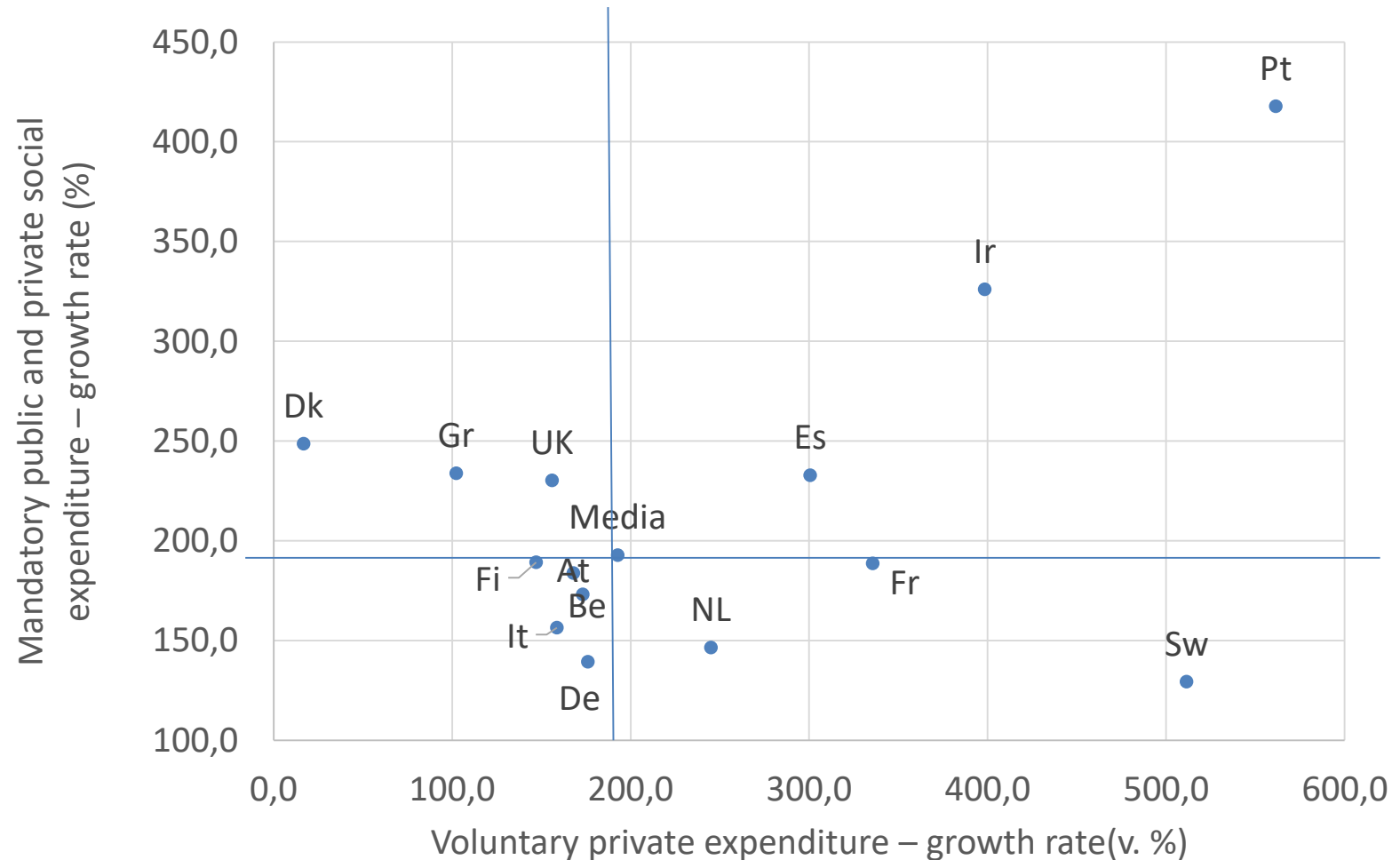




Voluntary private expenditure

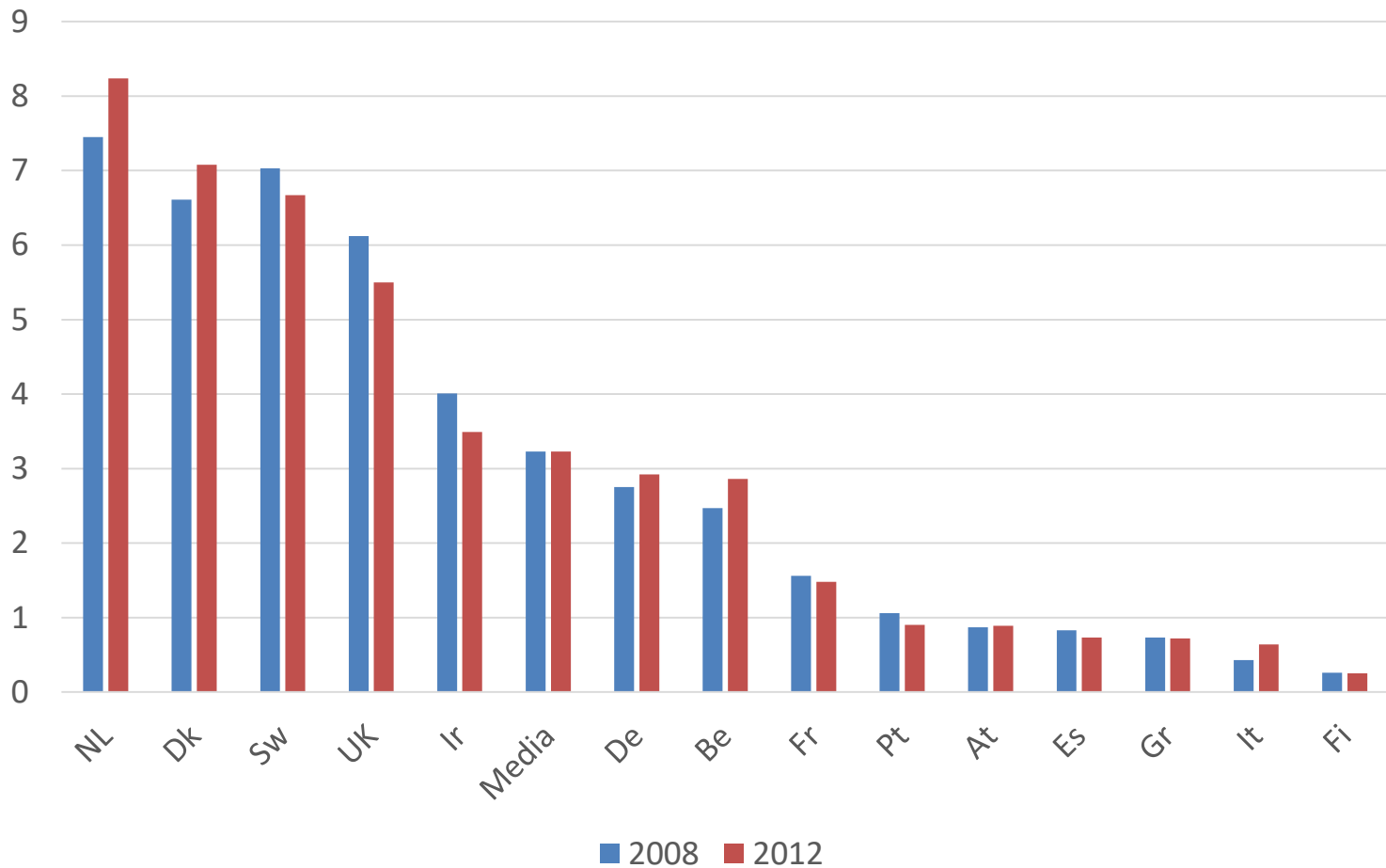
Growth over time

	1990	2000	2005	2010	2013	2013/1990 (%)
At	204,1	305,9	334,9	466,8	546,8	167,9
Be	290,8	473,7	788,9	757,8	794,4	173,2
Dk	876,2	1.141,6	1.339,0	1.022,3	1.022,4	16,7
Fi	188,3	297,9	336,9	438,6	465,2	147,1
Fr	288,5	593,3	771,5	1.116,2	1.256,9	335,6
De	312,2	437,3	588,5	776,2	861,6	176,0
Gr	267,4	386,9	427,7	540,8	540,8	102,3
Ir	187,3	368,8	551,2	790,0	933,7	398,4
It	97,4	135,3	154,7	226,2	251,9	158,6
NL	992,5	1.936,6	2.697,0	2.842,7	3.423,8	245,0
Pt	69,9	200,6	340,2	400,1	462,3	561,4
Es	31,8	59,3	115,6	120,9	127,4	300,6
Sw	232,1	571,6	777,0	1.093,9	1.419,2	511,5
UK	769,7	1.833,8	1.829,3	1.800,4	1.969,6	155,9
Media	343,4	624,5	789,5	885,2	1.005,4	192,8





Social expenditure companies / total labour costs





Occupational welfare

Coverage

Table 1 Coverage of Occupational Welfare programmes by type of risk
(% of total employees covered)

	Pensions	Unemployment protection	Healthcare	Reconciliation**
Sweden	High	High	High*	High
Netherlands	High	Medium	High	High
UK	Medium	Low	Low	High
Germany	Medium	Low	Medium	High
Belgium	Medium	Low	High	High
Austria	Medium	Low	Low	Medium
Italy	Low	Low	Medium	Medium
Spain	Low	Low	Medium	Medium
Poland	Low	Low	Low	Low

Notes: Low: < 30%; Medium: 30-70%; High >70% – * Sickness insurance; ** Flexible working time arrangements



Occupational welfare Governance

	Organizations	Governance	Role
Austria	Company funds	Company «Bilateral bodies»	Complementary
Belgium	Mix sectorial and company funds	Sectorial «Bilateral bodies»	Complementary
Germany	sectorial and/or company funds	«Bilateral bodies»	Complementary
Italy	“Bilateral bodies”	Sectorial «Bilateral bodies»	Complementary (Substitutive?)
Poland	Company funds	Company Unilateral	Complementary
Spain	Company funds	Company «Bilateral bodies»	Complementary
Sweden	Company funds	Company «Bilateral bodies»	Complementary
UK	Employers’ plans	Company Unilateral	Complementary/Substitutive



Occupational welfare

Areas of diffusion

Dimension	Diffusion	Determinants
Industrial sectors	High in Private Services (banks) Low in manufacturing and fragmented services Export-oriented	Long-term trends Business Strategies Competitive strength Internal Market
Groups	Standard and qualified workers are better protected	Rewarding strategies
Dimension	High diffusion in large companies	Trade union rates Bargaining Multinational companies
Gender	More for men	Wage gaps



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Occupational welfare and welfare regimes

The adoption of workplace work-family arrangements is only partially related to welfare regimes, and there are important differences between countries in the same cluster (Den Dulk et al. 2012)



VOW diffusion and models of capitalism

WOV (private social exp.)	Liberal Countries	Organised corporatism	Conservative-corporatist	Southern	Post-socialist
> 15%	UK				
>5% <10%		SWE	GER BEL		
>1% <5%			AUT	ITA SPA	
>0% <1%					POL



Why welfare?

- In the event of labour shortages, company family-work reconciliation policies can be cost effective tools for **recruiting and retaining highly qualified staff**.
- It is believed to **increase the level of commitment of workers**



Why welfare?

- Management culture
- Union strength
- To attract highly portable workers
- Where there is an external "regulatory" pressure