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THE DEVELOPMENT AND DETERMINANTS OF "OCCUPATIONAL WELFARE" IN THE RECALIBRATION OF EUROPEAN WELFARE REGIMES: A COMPARATIVE PERSPECTIVE

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Percorsi di secondo welfare is a research project started in 2011. It is structured as a partnership - led by Dr. Franca Maino as director and Prof. Maurizio Ferrera as scientific supervisor, both academics at the University of Milan - hosted by the research centre Centro Einaudi in Turin. The venture has been funded and actively supported by several partners, among which some of the most important Italian companies, trade unions and foundations. It is committed to enhancing the understanding of "second welfare", a mix of social protection programs not funded by the State but provided instead by a wide range of economic and social ac- tors, linked to territories and local communities, in order to tackle the challenges posed by emerging social needs. The website www.secondowelfare.it collects the most significant "second welfare" experiences at national and international level in the attempt to spread knowledge for purposes of evaluation and, hopefully, emulation. The research also seeks to build a strong conceptual framework for future reference.

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ABSTRACT

Since the end of the so-called "golden age of the Welfare State", European social protection systems have undergone a process of recalibration, which slowed down the growth of public social expenditure and, in some cases, resulted in retrenchment. Against this backdrop, occupational forms of welfare provision gained a new role in European welfare mixes. These developments involve risks as well as opportunities: while private social expenditure does not impinge on public budgets, its increasing role may result in greater dualism and fragmentation.

Building on relevant literature and current debate, the present paper aims at analysing how occupational welfare has recently developed at the European level, and how well it can perform a social policy function. In order to do so, we identified a set of relevant field-specific and country-specific factors that could help explain the extent of occupational welfare development (its quantity) and its efficacy as an instrument of social policy (its quality). The impact of such factors is observed across two policy fields – addressing old and new risks – and four European countries, representing four different types of welfare regimes.

Our findings suggest that, overall, occupational welfare is becoming increasingly important in European welfare mixes; however, the quantity and quality of its development depend on a number of field-specific and country-specific variables. After having analysed the role played by such variables, we conclude that occupational welfare can retain a social policy function, provided that it is handled with care and built upon a solid public underpinning.

KEYWORDS

Occupational welfare, comparative analysis, Europe

INTRODUCTION[1]

For decades now, the European Union has been characterised by comparatively high levels of public social expenditure compared to the rest of the world: according to Begg et al. (2015), in 2012 EU welfare spending was 40% of the world total, despite its GDP accounting for "only" 24% of global output. By reconciling high levels of GDP and low inequality, welfare states have become associated with the very idea of Europe and the values underpinning it (de Geus, 2015). Indeed, ever-swelling social protection marked the so-called "golden age of welfare expansion", spanning from the end of the Second World War until the mid-Seventies. However, these *trente glorieuses* were followed by a "Silver Age" during which welfare states slowed down their growth and underwent reforms aimed at coping with exogenous as well as endogenous challenges, including globalisation, post-industrialisation, and changing family patterns (Ferrera, 2007). These reforms featured shifts of weight between different social programmes, targeted classes, and actors involved in welfare provision; a combination of additions and subtractions identified by Ferrera and Hemerjik (2003) as "recalibration". Although the long-standing age of recalibration did not dent the core of the European social paradigm, more recent developments, such as the European debt crisis, have pushed EU countries to further reform and curb social expenditure. In fact, public social expenditure as a percentage of GDP has halted or started to slightly decline in many EU Member States (OECD SOCX).

Against this backdrop, the development of occupational welfare is particularly interesting[2]. While the public sphere is being recalibrated, per-head private social expenditure has increased in most European countries, and so has its incidence in terms of total social expenditure. Occupational welfare arguably constitutes a considerable part of this process: indeed, employment contracts more and more often include provisions addressing a wide range of risks, from old age and health to newer risks such as the work-life balance. The growing importance of the occupational dimension of welfare mixes stirs debate concerning the role of employment-related provision and its interplay with statutory schemes and other "welfare spheres" (Titmuss, 1958). On the one hand, occupational welfare can be seen as a financially sustainable means to top up statutory benefits or fill the gaps left by public schemes (Johnston et al., 2011; European Commission, 2012; Pavolini et al., 2016). On the other hand, occupational welfare, being inherently related to employment status, could exacerbate labour market inequalities, thus leading to "dualisation" (Seeleib-Kaiser et al., 2011).

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[1] This Working Paper draws on the author's experience in the EU-funded PROWELFARE (2014-2016) project, coordinated by the Brussels-based European Social Observatory (OSE) and culminated with the publication of the Working Paper "Occupational Welfare in Europe. Risks, Opportunities and Social Partner Involvement" in 2017. It was further developed in the context of the Secondo Welfare project (hosted by the Centro Einaudi in Turin), with the help and guidance of professors Franca Maino and Maurizio Ferrera. The author wishes to thank the OSE research team (with a special mention to Sebastiano Sabato and Denis Bouget) as well as Secondo Welfare researchers for generously providing valuable information and several rounds of substantive feedback on this publication. In addition, the author is grateful to professors Florian Blank, Bo Johansson, Emmanuele Pavolini and Martin Seeleib-Kaiser for promptly providing useful material drawing from the first PROWELFARE (2012-2013) project.

[2] This type of provision is defined, for the purposes of this Working Paper as the sum of benefits provided by the social partners as a result of an employment contract (Titmuss, 1958; Natali et al., 2017) that satisfy life course-related welfare demands (Greve, 2007) for a considerable share of a company's employees, as opposed to fringe benefits targeting the top of the corporate ladder (Heyman and Barrera, 2010). Moreover, these benefits have to be either voluntary or quasi-mandatory, with a possibility to opt out.

In an age of constant welfare state evolution, the role to be played by occupational provision will be key. As policy adjustments are to some extent path-dependent (Ferrera and Hemerijck 2003; Taylor-Gooby 2004), they in turn generate path-dependency. Welfare state recalibration within the context of ever-closer continental integration is a long-term challenge for the EU, the effects of which will linger in the decades to come. This makes it crucial to understand occupational welfare as one fundamental aspect of welfare state transformation. Starting from these premises, this work aims at performing an assessment of the quantity and quality of occupational welfare development across different policy fields and representative European countries. These outcomes will be compared with a set of pre-identified field- and country-specific factors.

This work is structured as follows. The first section will briefly summarise the debate surrounding occupational welfare, and consequently outline our relevant research questions and methodological choices. Section 2 will present evidence from a comparative perspective. Section 3 will provide preliminary explanations for cross-policy field as well as cross-country variation. Finally, conclusions will be drawn.

1. RELEVANCE AND DETERMINANTS OF OCCUPATIONAL WELFARE: RESEARCH QUESTIONS AND METHODOLOGY

Since the end of the "golden age of welfare expansion", in the mid-1970s, European social protection systems have undergone a process of recalibration, an overhauling of their functional, distributive, and institutional dimensions (Ferrera, 2007). In fact, public social expenditure growth started slowing in 1975, although it never decreased until recently. However, the Great Recession and the consequent calls for budget discipline have obliged some countries to retrench their welfare states: according to OECD SOCX data, between 2014 and 2016 public social expenditure as a share of GDP has halted or declined in the Czech Republic, Denmark, Hungary, Ireland, Italy, the Netherlands, Portugal, Spain, Sweden, and the United Kingdom[3]. Most of these countries also witnessed a decline in real per-head public social expenditure.

It appears reasonable to assume that, when public social expenditure is curbed, a shift of weight occurs towards private – including occupational – welfare provision. Indeed, as shown by Adema et al. (2011), once private social expenditure is taken into account, differences in net total social spending between OECD countries even out. This means that when the state does not provide public protection against risks, individuals have to protect themselves and privately pay for it. Accordingly, in a time of welfare state recalibration, occupational and individual welfare are likely to step in. This is partially confirmed by OECD data (reported in Table 1), displaying a hike in European private social expenditure as well as an overall increase in its incidence in public social expenditure[4].

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[3] Although most of these changes are slight and could be at least partially explained by Europe's stunted recovery, they still represent a reversal of historical trends. The next years will be crucial in assessing the consistency of these first signs of retrenchment.

[4] Despite the OECD definition of "private social expenditure", somehow different from that of "occupational welfare", it can be considered as a good approximation able to capture general trends.

Table 1: The growth of voluntary private social expenditure in Europe[5]

	Per head, at constant prices 2010, PPP in US $				Incidence in public social expenditure (%)				Variation (PPP)	Incidence variation
	1990	2000	2010	2013	1990	2000	2010	2013	1990-2013	1990-2013
Austria	318	390	467	495	4.5	4.1	4.0	4.2	+55.9%	– 7.2%
Belgium	448	596	758	719	6.3	7.1	6.8	6.2	+60.7%	– 0.1%
France	474	776	1116	1168	6.8	8.3	10.1	10.2	+146.6%	+50.6%
Germany	502	592	776	803	6.8	6.4	7.4	7.7	+60.0%	+13.6%
Italy	152	178	226	231	2.6	2.2	2.4	2.5	+45.4%	– 3.9%
Netherlands	1167	2520	2843	3164	22.0	33.4	28.7	31.2	+89.8%	+41.1%
Spain	55	81.5	121	119	1.2	1.4	1.4	1.5	+116.2%	+20.3%
Sweden	348	697	1094	1331	4.2	7.3	10.0	11.5	+282.9%	+170.9%
UK	1152	2160	1791	1854	28.8	37.3	21.9	22.9	+61.1%	– 20.7%

Source: Own elaboration based on OECD SOCX data.

1.1 Risks and opportunities: adequacy and dualism

Occupational welfare arguably plays a role in the aforementioned increase in private social expenditure, as suggested, for instance, by the spike in occupational pension assets as a share of GDP in most EU countries (Eatock, 2015). The growing importance of employment-related social provision fuels the debate concerning its benefits and shortcomings.

Proponents of occupational welfare mainly point to its capacity to maintain – or even broaden – the level of benefits and the number of beneficiaries without breaching financial constraints (European Commission, 2012). This would resolve the trade-off between sustainability and adequacy (European Commission, 2015). Some scholars also point out the necessity of enhancing work incentives, as universalistic welfare is often blamed for individuals' work-adverse attitudes (Lindbeck, 1995). In the field of old age protection, occupational pensions, which normally rely on funded schemes, are supposed to boost cross-border investment, seeking higher returns in spite of a shrinking domestic workforce, although this only holds true under certain assumptions, as shown by Barr (2002). Similar considerations can be extended to other policy areas. According to Thomson and Mossialos (2009), private healthcare insurance can "play an important role in providing subscribers with financial protection", while Natali and Pavolini (2014) note how occupational welfare in the field of vocational education and training, reconciliation and healthcare can result in broader coverage against social risks and top up statutory provision. In the field of unemployment benefits, occupational or "hybrid" schemes can be used to prop up public welfare or fill in its gaps, thus improving conditions for outsiders (Wöss et al., 2016; Pavolini et al., 2016).

Conversely, the most prominent risk stemming from the spread of occupational provision is dualisation. In fact, occupational schemes, since they are inherently linked to employment relationships and the coverage of collective agreements, may reflect and reinforce labour market inequalities. Following this stream of thought, it is interesting to look at the contribution of Seeleib-Kaiser et al. (2011), who carried out a study assessing the effects of pension reforms in some European countries on the dualism between insiders (covered either

[5] The most populated European Union countries present in the OECD SOCX database. Poland is excluded due to lack of data.

through comprehensive statutory social protection or supported by private/occupational social protection to a level that maintains living standards) and outsiders (mainly relying on means-tested provision). It was found that the increasing importance of occupational pensions was matched by an increasing degree of dualisation. Also, Natali and Pavolini (2014), while acknowledging its pros, referred to voluntary occupational welfare as a "double-edged sword" which could possibly fragment employees' conditions on the labour market.

The opportunities and shortcomings of such provision is bound to vary across policy fields and countries. First, a distinction should be drawn between occupational schemes that top up and those that replace statutory provision. In the case of supplementary occupational welfare, public benefits are topped up, and the audience of recipients is broadened; thus, any resulting dualism would still be, economically speaking, a Pareto-improvement[6]. On the contrary, in the case of schemes that aim to make up for public welfare retrenchment, any dualising effect would mean the inability of such schemes to be functionally equivalent to the statutory provision they should replace: making individuals increasingly reliant on their labour market status and thus contradicting the de-commodification function of welfare states. A further distinction across policy areas could be drawn between occupational welfare addressing old (e.g. sickness, unemployment and old age) and new risks (e.g. work-life balance, care for the elderly and social inclusion of unskilled people) Also across countries, a number of factors could enhance or reduce the positive as well as negative effects of increased occupational provision. This calls for a comparative analysis.

1.2 Research questions, methodological choices and case selection

So far, we have outlined two main issues linked to occupational welfare. The first regards the extent and nature of its development: it is reasonable to expect it to become more important during times of recalibration, but how does this happen and what are the drivers? The second issue regards opportunities and shortcomings: under which conditions can occupational provision grant adequate benefits to a large and homogeneous share of the employed population? In sum, our research questions are:

- what affects the *quantity* of occupational welfare? and
- what affects the *quality* of occupational welfare?

In order to explain what influences the quantity and quality of occupational welfare, we need to identify a set of variables that are likely to play a role. Some of these variables are expected to vary across Member States, i.e. they are country-specific. Among them are:

- the type of welfare regime (Esping-Andersen, 1990; Ferrera, 1996);
- the generosity of public provision;
- statutory legislation/regulation;
- the system of industrial relations.

[6] A Pareto-improvement is achieved when an individual's welfare is increased without making any other individual worse off (Barr, 2012).

The reasons for these choices are to be found in the literature and are derived from logical assumptions. Welfare regime clusters have been key to explaining welfare-related cross-country variation since Esping-Andersen (1990) grouped Western European countries into different "worlds of welfare capitalism". The link between the generosity of statutory and occupational provision is suggested by vast portions of literature, often discussing the substitutive vs. supplementary function of non-public schemes (e.g. Greve, 2007; Ferrera and Maino, 2014; Natali and Pavolini, 2014) or wondering about crowding-in and crowding-out dynamics (Pavolini and Seeleib-Kaiser, 2016). It is also reasonable to assume that the State can intervene by means of regulation in order to favour or hinder the development of occupational welfare, for instance by implementing quasi-mandatory enrolment in second pillar schemes (Naczyk and Domonkos, 2016; Natali et al., 2017). Finally, since occupational welfare is employment-related, it can be supposed that the system of industrial relations will play a role.

Alongside country-specific variables, field-specific factors may also have an impact. Occupational welfare arguably differs across policy areas. In some areas, it may be a substitute for statutory provision, while in others it may supplement or fill the gaps in the latter. Building on this assumption, we deem it worthwhile to consider the type of risk covered by occupational welfare as an additional determining factor, in particular by distinguishing between the protection from long-standing old risks and new risks.

Accordingly, the comparative analysis undertaken in this work will need to select cases which allow us to assess the impact of the aforementioned variables on the quantity and quality of occupational welfare. For this reason, this work will analyse the development of occupational welfare across two policy fields and four European countries. The policy fields under scrutiny will be old age protection and work-life reconciliation policies, while our country selection consists of Sweden, the United Kingdom, Germany, and Italy.

Our sample, while remaining of limited size, is meant to be as representative as possible. With regard to the policy fields, old age and family-work reconciliation represent, respectively, old and new risks. Moreover, these fields are directly linked to some of the most pressing socio-demographic challenges facing welfare states: ageing and evolving family patterns, with particular attention devoted to women's emancipation and growing participation in the workforce. Finally, the choice of pensions and reconciliation is to some extent information-oriented (Flyvbjerg, 2006): it is known that, while occupational pensions are often pushed as a viable substitute for statutory schemes, occupational reconciliation is mostly meant to supplement public provision; this adds to the dissimilarity between the two fields. As for the country case selection, it is intended to represent all Western European welfare models. According to Esping-Andersen (1990), Sweden is characterised by a social-democratic (Nordic) welfare regime, the United Kingdom is the most prominent example of a liberal (Anglo-Saxon) welfare regime, while Germany is a corporatist-conservative (Continental) welfare regime; finally, Italy represents the Southern welfare model (Ferrera, 1996)[7]. A further distinction can be drawn between Beveridgean (Sweden, UK) and Bismarckian (Germany, Italy) regimes. These welfare models also feature distinct systems of industrial relations, different public schemes, and diverse ways of approaching occupational provision through statutory regulation.

[7] Esping-Andersen's definitions (social-democratic, liberal, conservative) and those used by the European Commission (Nordic, Anglo-Saxon, Continental) will henceforth be used interchangeably.

The following sections will be devoted to presenting facts and providing explanations for the variation in the quality and quantity of occupational welfare. It should be noted, however, that these two parameters are not always easily quantifiable. In the pensions field, the quantity of occupational welfare can be assessed by looking at the coverage rate of complementary pension schemes and, when available, data regarding pension disbursement or the value of pension fund assets; similarly, the quality can be determined by the homogeneity of occupational pension coverage and the replacement rates provided – alone or together with statutory provision. In the field of work-life reconciliation, however, quantitative estimations become much trickier: reconciliation measures include monetary benefits, but also time arrangements and service provision, which makes for a more heterogeneous and hardly quantifiable landscape (Lewis, 2009; Blome, 2017). For this reason, in order to assess quality and quantity of occupational welfare in the field of reconciliation, we will rely on a broad set of data encompassing outputs (quantity) and outcomes (quality). Outputs regard the percentage of companies offering reconciliation measures. Outcomes will include data on the female employment rate, the employment impact of parenthood, share of children in formal care, incidence of (and reasons for) part-time work, as well as the incidence of long working hours. Since such macro outcomes can hardly be imputable to occupational reconciliation alone, they will likely be the outcome of the public-private welfare mix.

2. Occupational pensions and reconciliation: evidence from a comparative perspective

This section is devoted to presenting stylised facts about occupational welfare across both policy fields and selected countries. Much information will come from the most recent second-hand data from relevant databases (such as Eurostat and OECD) or company surveys, as well as from important literature on the topic, including research outputs from the two European Commission-funded PROWELFARE projects, carried out between 2013 and 2016.

2.1 Pensions

2.1.1 Sweden

Sweden was defined by Esping-Andersen (1990) as a typical example of a social-democratic welfare regime, characterised by a mainly tax-financed universalistic welfare system, with strong social security and a high degree of de-commodification. Today, this is to a significant extent still the case (Jansson et al., 2016). According to crowding-in theory arguments, such generous public welfare should not leave room for occupational schemes to expand. However, supplementary pension provision has gained importance since the recalibration implemented in the 1990s reduced the generosity of the first pillar by replacing the old defined-benefit (DB) system with a two-tier combination of pay-as-you-go notional defined-contribution (NDC) and funded defined-contribution (DC) accounts (OECD, 2015a). In addition, the statutory retirement age has been increased and is currently flexible between 61 and 67, with strong economic incentives to work until a higher age, while conditions for early retirement have been tightened (Fritzell et al., 2016).

Against this backdrop, occupational pensions have gained in importance, with the social partners playing a major role in their regulation and provision. In fact, the four main Swedish occupational pension schemes are set up as well as regulated through collective agreements, and the benefits are provided by employers' organisations and trade unions (Jansson et al., 2016). Bilateral collaboration between employees' and employers' representatives occurs in accordance with Sweden's social partnership tradition and historically high level of corporatism, as expressed by the Siaroff Index (Siaroff, 1999). According to OECD data, Swedish trade union density is as high as 67%, albeit declining, while membership of employer confederations exceeds 80% (Jansson et al., 2016). The social partners' strength is reflected in the high coverage of collective agreements: 100% in the public sector and 85% in the private sector, averaging around 90% overall. Most collective agreements are negotiated at sectoral level, although there is an increasing trend towards decentralisation and local-level agreements (Thoresson and Kullander, 2015). The centralised system makes it possible to cover also non-unionised members, and makes occupational pension basic benefits universal and transferable across sectors (Jansson et al., 2016).

The combination of reduced public pillar generosity and social partner action to expand alternative provision means that occupational pensions made up 24% of total pension disbursement in 2013, while accounting for as much as 48% of total pension capital (Swedish Pension Agency, 2015). The increasing importance of occupational pensions is confirmed by the ever-greater share of pension income they represent for the 65-69 age group: in 1996, males received 20% of their pension income from occupational schemes; that percentage is now well above 30% (Jansson et al., 2016). Social partners have been able to make employment-related provision quasi-universal, with a coverage rate of 90% (OECD, 2015a). However, while most pension agreements envisage between 20% and 25% replacement rates for their members, this percentage drops to 10-12% for many blue-collar workers, thus making for a regressive second pillar[8]. The OECD estimates that, by 2059, occupational pensions will provide about 11% in terms of gross replacement rates to low and medium income-earners, which will add up to around 60% when combined with public provision. Top income quantiles are projected to reach higher replacement rates.

2.1.2 United Kingdom

The United Kingdom is a prominent example of a liberal welfare regime, characterised by strong work incentives and means-tested social assistance aimed at alleviating poverty. The universalistic National Health Service (NHS), however important, is the exception rather than the rule. As it is legitimate to expect in a country characterised by meagre public provision, occupational welfare has always played an important role in the UK, pensions being no exception. However, only recently have occupational pensions gained a social policy role, made necessary by the last public pillar reform. In fact, since April 2016, a new single-tier State Pension has been introduced, with flat-rate benefits set at £159.55 a week, slightly above the basic level of means-tested support (GOV.UK). This was coupled with a hike in the State Pension Age, from 65 to 67 between 2018 and 2028. These developments highlighted the need

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[8] 10-12% replacement rates are paid by the Avtalpension SAF-LO scheme, targeting blue-collar workers (Jansson et al., 2016).

to top up meagre public schemes through workplace pensions, strongly encouraged by statutory regulation.

Contrary to what happens in Sweden, in the United Kingdom the social partners play a negligible role in welfare provision. According to Naczyk (2016), the very definition of "social partners" is seldom used in the British debate. Trade union density was as low as 25% in 2014 and unevenly distributed, thus resulting in large gaps between the extent of public and private sector collective agreements (OECD Data; National Statistics, 2015). Consequently, the task of broadening occupational pension coverage falls upon state legislation. In order to encourage occupational pension development, the Pensions Act 2008 introduced the so-called principle of "automatic enrolment", by virtue of which workers are enrolled in a workplace pension plan if not otherwise specified. This new regime was further favoured through the establishment of the National Employment Savings Trust (NEST), a DC pension scheme linked to public service obligation and characterised by low membership fees, thus allowing all employers to provide their employees with an occupational plan (nestpensions.org).

In 2012, at the beginning of the phasing-in period for the Pensions Act 2008, occupational pension coverage had dropped below 50% and was starkly fragmented across sectors, industries, and size of firm (Seeleib-Kaiser et al., 2011; Naczyk, 2016). Nonetheless, by 2014 it had already bounced back to 59%, and is set to reach up to 85% by the end of the phasing-in in 2018, thus closing most of the gaps (Cribb and Emmerson, 2016). Consequently, pension fund assets as a percentage of GDP are drawing close to a 100% figure (OECD, 2016). Replacement rates present less rosy results: according to the OECD (2015b), long-term gross replacement rates from occupational schemes will be around 30% for the average earner, resulting in around 50% once the mandatory State Pension is accounted for. Accordingly, the British Department for Work and Pensions (DWP, 2013), by using "cautious modelling", reckoned that between 40% and 50% of British citizens will not meet their target replacement rate, set at 67% for median income-earners. Indeed, many scholars argue that the minimum contribution rate of 8% requested under auto-enrolment is too low to guarantee a satisfactory pension to low-income earners. Nonetheless, the overall positive effect of automatic enrolment is not under discussion: the DWP (2013) showed that the number of people facing inadequate post-retirement income would have been higher without reform.

2.1.3 Germany

Esping-Andersen (1990) classified Germany as a corporatist-conservative welfare regime, with a predominance of social insurance, and with welfare provision mostly aimed at income-maintenance. In such a Bismarckian country, it can be argued that public welfare is itself employment-related by design; consequently, occupational provision has historically played a marginal role. However, in the early 2000s, the German pension system turned from single-pillar to multi-pillar, a change brought about by the need to avoid increases in contribution rates, which would aggravate employers' non-wage labour costs (Guardiancich, 2010). The 2001 pension reform reduced the generosity of benefits through changes in the adjustment formula. An additional reform in 2012 increased the pensionable age from 65 to 67, with a two-decade phase-in. The resulting German public pensions are projected to guarantee a gross replacement rate of 37.5% to the average income-earner (50% in net terms), among the lowest in the European Union (OECD, 2015c). In order to reach past benefit levels, employees are encouraged to rely on alternative forms of post-retirement income. This means that recalibration changed the role of occupational pensions: from a supplementary instrument into a substitutive tool embedded in the general pension system (Blank, 2016).

In Germany, the provision of occupational pensions is connected both to the system of industrial relations and to statutory rules. With regard to industrial relations, both trade union and employer organisation density are low: the former dropped from 25.3% in 1999 to 18% in 2013, according to the OECD, whereas the latter declined from 63% in 2002 to 58% (European Commission, 2013). German industrial relations enjoy a relative degree of autonomy from state interference, coupled with a dual-level system made of multi-employer bargaining at the industry level, and lower-level representation operated through works councils (Blank, 2016). The presence of works councils is strictly linked to company or establishment size, which makes for unevenly-distributed collective bargaining coverage[9]. As for statutory rules, their role is mostly indirect: legislation favours old-age saving plans by allowing the possibility to transfer wages into pension schemes and enjoy tax exemptions on the converted amount (Börsch and Quinn, 2015; Blank, 2016). The product of German fragmented industrial relations and state regulation is a heterogeneous landscape: employers can choose between five types of pension scheme, which, in turn, can be regulated by collective agreements at sectoral level, company level, or none of the two, and can be financed by employers, employees, or both (Guardiancich, 2010; Blank, 2016). Fragmentation affects the quality of occupational pensions.

Since the multi-pillar transformation, occupational pensions have grown more important in Germany. In 2014, the value of the assets held by occupational pension funds equalled 19% of the country's GDP (Blank, 2016)[10]. Nonetheless, the increasing "quantity" of German occupational pensions does not mean that these schemes reach the whole population. Overall coverage was 56.4% in 2013 (OECD, 2015c). However, earlier TNS Infratest (2012) data showed how fragmented the provision of German occupational pensions is across industries, sectors and regions (Wiß, 2015). Occupational pension and collective agreement coverage are statistically correlated, meaning that unevenly distributed collective agreements with no state intervention result in fragmented occupational pension provision[11]. According to the OECD (2015c), in the long run, German voluntary private pensions should grant retirees some 12.5% of their previous gross income, which, combined with the public pillar, make for an overall 50% gross replacement rate, which in net terms is in line with most EU countries. However, given the unequal spread of these plans, a consistent chunk of the population may have to rely on public provision only.

2.1.4 Italy

Italy was originally considered by Esping-Andersen (1990) to be a member of the Bismarckian conservative cluster of welfare regimes. However, Ferrera (1996) re-classified the country as a

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[9] The 58% share of employees covered by collective agreements belongs to 30% of companies, meaning big firms are over-represented (Blank, 2016).

[10] The OECD provides a figure of 6.7% for the same year, but does not consider all of Germany's occupational schemes.

[11] A linear regression run on a scatterplot displaying the coverage of occupational pensions and collective agreements within industries (most recent data available) shows a positive correlation with a rounded-up 95% confidence interval.

prominent example of a Southern European welfare regime, characterised by the coexistence of features typical of conservative and universalistic regimes, coupled with fragmented labour markets and widespread clientelism. Attempts to recalibrate the Italian model have produced mixed results (Agostini and Natali, 2016). The case of pensions is one such example, with a partial shift towards a multi-pillar system which has not tarnished the primacy of the Italian first pillar. The current pension system is the result of a series of reforms that began in the 1990s and culminated with the Fornero Reform of 2011, which turned the system from an overly-generous DB to an NDC including sustainability mechanisms, such as the automatic link between pension age and life expectancy (OECD, 2015d; Barr and Diamond, 2015).

First pillar cutbacks allowed the second pillar to grow, encouraged by legislation. The 1990s witnessed the establishment of new pension fund typologies and the introduction of tax breaks to finance them. Since 2005, mandatory severance payments (TFR) are automatically transferred into a complementary pension fund, if not otherwise specified (Pavolini et al., 2016). Most recent reforms have been more ambiguous towards occupational provision: while, on the one hand, the 2016 and 2017 Stability Laws allowed for fiscally-incentivised transfers of performance bonuses into pension funds, on the other hand the 2015 Stability Law made it possible to withdraw the TFR as part of the salary, thus offering an alluring alternative to pension savings (Pavolini et al., 2016; Fondo Pegaso, 2016). The role of the social partners has also evolved: historically, employers alone established the first occupational schemes in the 1980s (Jessoula, 2009), whereas now trade unions are more often involved. However, the latter – membership of which stands at 37.3% and has been increasing since the early 2000s – have maintained a predominantly wary attitude towards second pillar pensions. This, together with the large presence of small and medium-sized enterprises with low organisational capacity, probably hindered the spread of supplementary schemes (Pavolini et al., 2016).

Although recent developments have boosted second and third pillar pensions, public old age protection is still the most important. The OECD (2015) foresees long-term replacement rates of statutory schemes of around 70%, while the Italian Ministry of Economics and Finance (2013) reckons on a 50-60% rate, still high in comparative terms. Occupational pension replacement rates are projected to be 14.5% for employees and 16.4% for the self-employed by 2050 (Ministry of Economics and Finance, 2013). This means that members of occupational plans are likely to receive 70-80% of their pre-retirement earnings. However, these individuals will constitute a clear minority, as the coverage rate for occupational schemes is around 16% (Commissione di Vigilanza sui Fondi Pensione, 2016), and even for these the greatest source of income by far will be the public pension. In fact, multi-pillarisation in the Italian system never fully took place.

2.2 Work-life balance

2.2.1 Sweden

In Sweden, the Nordic welfare paradigm implies the pursuit of a dual-earner, dual-carer family model (Borja, 2002). Statutory efforts are shown in Swedish public spending on family benefits, worth 3.6% of GDP in 2013, up from 2.8% in 2000 and almost one point higher than the EU average (OECD data). This is the result of a policy focus on combating gender divisions on the labour market, carried out through extensive childcare, allowances, and parental leave. The out-of-pocket cost of childcare services usually comprises between 10% and 20%, while the remaining 80% is paid for by the State and Municipalities (Johansson, 2013). The generosity of parental leave has increased until the current 480 days, 390 of which are paid at 80% of salary, and the rest paid at SEK 180 (€18) a day. In order to foster an equal sharing of parental leave, 90 days are reserved for fathers, who in 2014 enjoyed 25% of total parental leave. Moreover, the State provides family allowances, which are paid monthly until children turn 16, currently set at SEK 1050 (€110) a month (Försäkringskassan, 2017). For individuals with disabled relatives, the local municipality may employ a family member with caring functions, a practice known as *anhöriganställning* (Schön and Johansson, 2016).

Despite public welfare generosity, occupational provision plays more than a minor role. Additional reconciliation measures are commonly included in collective agreements, often regarding top-up payments of about 10% of the wage during parental leave (Johansson, 2013). Moreover, Swedish trade unions are involved by campaigning and informing through studies, initiatives, and prizes reserved for family-friendly employers (Johansson, 2013). Legislation reinforces reconciliation claims by establishing the right to leave the workplace for urgent family reasons, and granting temporary leave for family care (Eurofound, 2015). As a result, Swedish companies are family-friendly in deed as well as in word: according to the Cologne Institute for Economic Research (2010), in 2009 over 90% of them provided flexible working time arrangements. More specifically, 64.5% of Swedish companies offered flexible daily or weekly working hours, in line with the findings of a previous Eurofound establishment survey (Eurofound, 2006). Almost all Swedish firms provided additional measures before, during and after parental leave in 2009, marking a slight increase in the incidence of re-integration programmes with respect to 2005 (Eurofound, 2006; Cologne Institute for Economic Research, 2010).

Quantity translates into quality: Eurostat data suggest the Swedish public-occupational mix is able to successfully address reconciliation needs. The percentage of Swedish toddlers below the age of three in formal care in 2014 was 57%, while 95% of children aged 3 to compulsory school age enjoyed formal care, thus outperforming almost all other EU-28 countries. The female employment rate is as high as 77.4%, while the employment impact of parenthood is limited: mothers with a child aged less than 6 have only a 0.9% lower employment rate than females overall; the impact of parenthood is positive for males, as new fathers have an 8.8% higher employment rate than males overall[12] (Eurostat LFS, 2016)[13]. Of the 36% share of employed women who work part time, a relatively small share (26.6%) does so for family reasons (Eurostat). Although it is not easy to discover whether this is a voluntary or constrained choice, the percentage indicates that children are not a major hurdle to full-time employment. Finally, the OECD Better Life Index reports that almost no Swede works long hours (over 50 a week), with a figure of barely 1%.

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[12] Note that here the causal relationship could be reversed, as fathers in stable employment are more likely to choose to have a child.

[13] The parents vs. non-parents' employment gap is computed for the 20-49 age bracket (e.g. European Commission, 2015).

2.2.2 United Kingdom

In accordance with the liberal/Anglo-Saxon welfare model, the British concept of family has traditionally been rooted in the private sphere (Feyertag and Seeleib-Kaiser, 2013). The UK was classified by Borja (2002) as displaying "separate gender roles", meaning that households have freedom over the choice of whether to prioritise work or family, but typically have to pick one. This resulted in costly care services that only high-income dual earner families could afford (Greve, 2012). The liberal paradigm started to shift in the late 1990s, with the implementation of the New Start Programme (1998), following which New Labour policies aimed at improving family support. These reforms included a childcare voucher scheme, currently worth £55 a week, to be phased out in 2018 and replaced by Tax-Free Childcare, covering 20% of childcare costs up to a total cost of £10,000 (GOV.UK). Parental leave entitlements have grown to 52 weeks in 2017, 39 of which are payable at 90% for the first 6 weeks, and at 90% of the salary or £ 139.57, whichever is lowest, for the remaining 33. A part of the leave can be shared between the parents. As a result, public expenditure on family benefits surged from 2.6% of GDP in 2000 to the current 3.8%, the highest figure in Europe (OECD data).

Increased statutory provision does not mean that the market has given up its role as welfare provider. Occupational reconciliation is historically developed, although based on employer choice, as "collective agreements are binding in honour only" (Eurofound, 2013). Legislation plays some role in encouraging welfare provision, especially by exempting company childcare services from taxation and by strengthening employees' claims regarding time concessions for family reasons (Eurofound, 2015). Since 2015, employers have a duty to consider all work-flexibility requests in a "reasonable manner" (Feyertag and Seeleib-Kaiser, 2013). Data suggest that the extent of occupational reconciliation has remained stable in recent years. The Cologne Institute for Economic Research (2010) reported that 97% of British companies (5+ employees) had at least one flexible working time arrangement; in more detail, 72.7% of workplaces boasted flexible daily or weekly working hours, up from the 58% reported by Eurofound in 2006. According to the British Workplace Employment Relations Study of 2011 (Van Wanrooy et al, 2011), some flexible working arrangements had become more common than in 2004, whereas others had become rarer, thus resulting in no overall improvement – which is telling given the economic downturn of 2008-09. Moreover, in 2009 over 90% of companies implemented some measure to support parental leave, while almost 80% of British workplaces had at least one measure for child or elderly care in place, the likelihood surging with company size (Cologne Institute for Economic Research, 2010; Feyertag and Seeleib-Kaiser, 2013). A relative majority of employers expected occupational reconciliation measures to play an increasingly significant role in the years to come (Cologne Institute for Economic Research, 2010).

The British female employment rate is above the EU average, at 72%; however, the employment impact of parenthood is worrisome -13% (Eurostat LFS). This is coupled with a lower-than-average percentage of children aged 3-6 receiving formal care: 70% compared to the EU-28's 83%. This is most likely due to prohibitive childcare costs, as the UK has the highest childcare centre fees in Europe (European Commission, 2014). Indeed, 40% of employed women are part-timers, with over 50% of them attributing this choice to family reasons (Eurostat LFS). On the other hand, the OECD reports that a relatively high share of

British people work long hours: 13% (OECD Better Life Index). Such figures cast shadows on the quality of the British reconciliation mix.

2.2.3 Germany

In line with its Continental welfare model, Germany historically conceived the family as a single-earner entity based on the so-called male breadwinner model (Borja, 2002). However, it is today a country on a path to deep recalibration: since re-unification, Germany has witnessed a shift from a predominance of monetary transfers to families – conceived as the primary welfare source – to greater service provision. The right to childcare services was expanded in 1996 to include children aged 3 to 6, and then further extended to younger toddlers. Starting from 2013, all municipalities are legally obliged to provide facilities for at least a third of all children up the age of three (Blank, 2013). Non-public German childcare places are normally publicly subsidised, while parents are supported by tax breaks (Blank, 2013). Parental leave swelled to the current 14 months, paid at 67% of income up to a €1,800 ceiling. In addition, new economic incentives have recently been introduced in order to favour leave-sharing between the parents, as well as encouraging work-time reduction over abrupt interruptions (Kraemer, 2015). Conversely, the legacy of the single-earner model is still visible in the three-year unpaid leave that mothers can enjoy, which tends to drive them away from the labour market (Greve, 2012; Blome, 2017). Public expenditure on family benefits in 2013 was still low, at 2.1% of GDP (OECD Data). This makes Germany a "modified breadwinner model", according to Greve (2012).

Within the framework of an ever more "Nordic" state provision, occupational welfare expanded until the crisis. In 2012, 90% of collective agreements contained some provisions regarding work-life balance (Klenner et al., 2013). Works councils, more common in large size firms, play an important role in promoting equal opportunity at the company-level (Seeleib-Kaiser and Fleckenstein, 2009). Although industrial relations are free from government intervention, legal provisions such as the Care Leave Act 2008 give employees a right to 10 days of unpaid leave in case of sudden care needs, while the 2012 Family Care Act enables employees to reduce their working time to deal with care obligations at home (Eurofound, 2015). The Cologne Institute for Economic Research identified a growing pattern of occupational reconciliation between 2003 and 2009: flexible daily working hours went from 58% to 70%, post-leave re-integration programmes spiked from 12.4% to over 30%, and child sickness special leave went from 41% to over 50%; however, many of these figures declined between 2009 and 2012, most likely due to the impact of the economic crisis (Cologne Institute for Economic Research 2006, 2010, and 2013). Overall, 96% of German workplaces provided at least one flexible working time arrangement in 2009, while some 88% of companies provided support measures before, after or during parental leave. The likelihood of most occupational measures being present consistently increases with firms' size (Blank, 2013).

The increasing quantity of reconciliation measures overall is matched by a high female employment rate, above 75% in 2016. The percentage of children aged 3-6 in formal care is above the EU average, at 89%. However, the opposite is true for smaller toddlers: 26% versus Europe's 30% in 2014, according to Eurostat. Indeed, German mothers are prone to leaving work in order to care for the child themselves, as demonstrated by the 16% employment gap between mothers and non-mothers – although it is less wide today than it used to be in 2010.

In fact, 46% of German female workers are part-timers, 40% of which for family reasons (Eurostat LFS). Finally, only 5% of Germans work long hours, below the OECD average (OECD Better Life Index). Although the German welfare mix is on a path to recalibration, the shift away from the male breadwinner is still incomplete.

2.2.4 Italy

Italy, characterised by a typically Southern European familialist model (Esping-Andersen, 2009), has only recently started to close the gap with other Western European countries. Until some years ago, family policies largely relied on financial transfers alone: the so-called "baby bonus", worth between €1,920 and € 960 a year, directed to low and middle income-earners; a bonus for large families (3+ children), paid by municipalities through national social security; a bonus for "mothers to be", worth €800 and payable to women from their seventh month of pregnancy (INPS, 2017). Yet recent years have brought about more reconciliation-oriented policies. Such is the case of a voucher system aimed at enabling mothers to pay for childcare or baby-sitting services, worth up to €600 a month (INPS, 2017). Vouchers are an alternative to post-maternity parental leave, which since 2000 has been extended to the current 10 months paid at 30% of the wage, and which can be lengthened to 11 months if the father takes at least 3 months of it (Ascoli et al., 2013). A 4-day mandatory paternity leave has also been introduced. Public expenditure on family benefits is increasing from 1.16% of GDP in 2000 to 1.42% in 2013, but remains below average, possibly also due to low fertility rates (OECD data).

Against this slowly developing backdrop, social partners and legislation concur to provide occupational forms of reconciliation. In this respect, an important role is played by so-called "bilateral bodies", joint organisms set up through social partner agreements to provide welfare benefits or services (Natali et al., 2017). These entities can take the form of bilateral funds when they handle resources, which they can use to pay welfare-related benefits, especially reconciliation measures, provided by 80% of funds (Razetti, 2015; Ferrera and Maino, 2015). The presence of these entities impacts positively on welfare provision, although it may increase cross-regional differences, as bilateral bodies have a strong territorial dimension (Razetti, 2015). Legislation favours the development of occupational welfare by broadening the rage of tax-exempt welfare services provided by employers, as well as encouraging bilaterally-agreed solutions (Stability Law 2016 and 2017). Although fresh macro data on company-level reconciliation are lacking, the Cologne Institute for Economic Research reckoned that, in 2009, flexible time arrangements and parental leave support were comparatively less developed in Italian firms, provided by 88% and 57% of companies, respectively. However, almost 40% of companies declared they had postponed reconciliation measures due to the economic crisis, and most managers expected a future increase in the importance of such measures (Cologne Institute for Economic Research, 2010).

In Italy, the female employment rate is 13 points below the EU-28 average, at 52.4%, although slowly improving. The employment impact of childrearing is limited for women, at 2% (possibly also due to the low overall employment rate), while being positive and significant for men. One third of employed women work part-time, but only 20% of them do so for family reasons, while most could not find a full-time job (Eurostat LFS, 2016). The share of children in formal childcare is in line with most European countries, slightly lower than average for little toddlers and slightly higher for children aged 3 to compulsory school age. Only 4% of

Italians work more than 50 hours a week, better than the OECD average of 13%. Overall, it can be argued that the Italian public-occupational reconciliation mix has room for improvement, with sluggish economic recovery probably playing a role.

3. EXPLAINING CROSS-POLICY FIELD AND CROSS-COUNTRY VARIATION

This last section will be devoted to explaining cross-policy field as well as cross-country variation in the quantity and quality of occupational welfare. This task will be undertaken by trying to assess the impact of the relevant factors we have included in our research.

Tables 2 and 3 summarise the main findings reported in Section 2, which this section will attempt to explain. It can immediately be noted that, overall, occupational provision has embarked on a path of growth and consolidation. However, as expected, different factors intervene in this process, depending on the policy field as well as the country considered.

Table 2: Occupational Pensions – Summary Table

	Sweden	*United Kingdom*	*Germany*	*Italy*
Welfare regime type	Nordic	Anglo-Saxon	Continental	South European
Public pillar generosity	Medium (–)	Low (–)	Medium (–)	High (–)
Strength of social partners	High (–)	Low	Medium (–)	Medium (+)
Impact of legislation	Low	High (+)	Medium	Medium (+)
Quantity of Occupational Pensions	High (+)	High (+)	Medium (+)	Low (+)
Quality of Occupational Pensions	High	Medium	Low	Marginal

Source: Own elaboration.

Table 3: Occupational Reconciliation – Summary Table

	Sweden	*United Kingdom*	*Germany*	*Italy*
Welfare regime type	Nordic	Anglo-Saxon	Continental	South European
Public pillar generosity	High (+)	High (+)	Medium (+)	Low (+)
Strength of social partners	High (–)	Low	Medium (–)	Medium (+)
Impact of legislation	Medium	Medium	Medium	Medium (+)
Quantity of Occupational Reconciliation	High	High	Medium (+, –)	Low
Quality of welfare mix	High	Low (+)	Medium (+)	Low (+)

Source: Own elaboration.

3.1 Cross-policy field: impact of old and new risks

This section aims at shedding light on cross-policy-field variation. The most striking cross-field difference arguably regards the interaction between statutory and occupational provision, which displays opposite trends across the two policy areas considered here. Tables 2 and 3 show an inverse correlation between public pillar generosity and the quantity of occupational pensions. This correlation is, however, positive for work-life reconciliation. Therefore, we aim to investigate the reason for the increase in occupational pension schemes with a substitutive function, as opposed to reconciliation measures, which tend to top up growing public provision.

As suggested in Section 1, this difference is most likely linked to the nature of the risk covered. Indeed, whereas pension systems cover a long-standing risk, namely ageing, reconciliation policies address a new risk, arising from more recent changes in demography, family patterns and female emancipation. Therefore, while over time welfare states have fully developed and "grown to their limits" (Flora et al., 1986) with respect to pensions – sometimes even resulting in an over-protection of old age risks (Moreno, 2006) –, the same does not hold true for reconciliation, which most welfare states are only now gearing up to address. This is evident when looking at the enormous difference between the size of these two policy fields, expressed in terms of public expenditure: according to OECD SOCX data, in 2013 public expenditure on old age protection stood at around 10% of GDP in most Western European countries, ranging from 6.5% in the UK to over 13% in Italy and 12% in France; by contrast, family benefit expenditure comprised between slightly above 1% in Spain and Portugal and close-to-4% in the UK.

As a consequence of the aforementioned disparity in terms of field size, the adjustment trajectories of the welfare mix for pensions and reconciliation started from very different points. Accordingly, public-occupational dynamics in the two policy fields are found to differ. This is why, in the case of pensions, we are seeing the retrenchment of public pillar schemes, following which occupational pensions step in, in line with crowding-out and crowding-in dynamics. Conversely, the limited flux data available for reconciliation suggest – at least before the crisis – a "tandem growth" dynamic (Natali and Pavolini, 2014), in which both statutory and occupational provision expand: here, the welfare mix starts from a baseline scenario that is close to greenfield. It could be argued that, while pensions are re-calibrating, thus experiencing subtractions and additions (Ferrera and Hemerijck, 2003), reconciliation policies are "calibrating", meaning that they are building a balanced welfare mix from scratch. This means that occupational welfare plays a different role in the two policy fields: while occupational pensions act as a substitute for a retrenching first pillar, occupational reconciliation plays a supplementary role and props up still incomplete – or even budding – statutory provision. In a long-term perspective, it may be argued that both fields are heading towards balanced welfare mixes. This is best explained by Table 4.

Table 4: Occupational Welfare: cross-policy field variation

	Policy Field	
	Occupational Pensions	*Occupational Reconciliation*
Addressing	Old risks	New risks
Public provision	Grown to limits	Gearing up
Development w.r.t. public	Crowding out/in	Tandem growth
Function	Substitutive	Supplementary
Heading towards	Balanced welfare mix	Balanced welfare mix

Source: Own elaboration.

3.2 The relevance of country-specific factors

When starting this work, we expected that a number of country-specific factors would influence the development trajectory of occupational welfare. In particular, throughout Section 2 we focused on the role played by: 1) type of welfare regime; 2) generosity of public provision; 3) statutory legislation; and 4) system of industrial relations. This section aims at highlighting how these factors impact on the quantity and quality of occupational provision. To conclude, an additional country-specific explanatory factor – entrepreneurial fabric – has been added: this factor was not singled out when introducing our analysis, but emerging evidence from this research suggested it may play a role; it will therefore be addressed in the last sub-section in order to prompt further reflection.

3.2.1 Welfare regime and public provision: affecting quantity

According to the evidence gathered by this work, welfare regime type and public provision generosity influence the quantitative dimension of occupational welfare development: they determine whether – and to what extent – occupational welfare develops.

Although most welfare regimes have undergone substantial recalibration since the early 1990s, Esping-Andersen's (1990) and Ferrera's (1996) classifications are still found to be meaningful. In particular, Beveridgean countries are associated with a higher quantity of occupational provision than Bismarckian states. Nordic/social-democratic Sweden seems to be a forerunner in the development of both a multi-pillar pension system and a balanced public-occupational mix in the field of reconciliation. Above-average generosity and widespread coverage of occupational welfare reflect the country's universalistic nature. Indeed, Sweden's occupational pension replacement rates of 12-30% help, together with the public pillar, to grant retirees adequate gross replacement rates, well above 50%. In terms of coverage, occupational pensions cover 90% of employees. Company reconciliation policies are also very common, and are present in an overwhelming majority of companies, although employee-level data are lacking. The Nordic welfare regime has allowed for the growth of occupational welfare while preserving its characteristic welfare model.

The Anglo-Saxon welfare regime is also found to be associated with above-average occupational welfare provision, although the function of occupational welfare has changed over time. In fact, the United Kingdom has traditionally displayed a well-established multi-pillar pension system and strong workplace provision of reconciliation policies. In accordance with the Anglo-Saxon liberal paradigm, for a long time the state left both old age and family-work balance protection to be substantially dealt with within the market – be it financial markets handling pensions assets or the quasi-market for family services. In quantitative terms, this caused occupational welfare to historically constitute an important share of the British welfare mix. Yet unregulated markets generated outsiders and inequality – be it unevenly spread workplace pension coverage or high-cost childcare facilities. These outcomes resulted in an unruly *status quo*, which prompted the State to intervene in order to make occupational welfare – and particularly pensions – an instrument of social policy (see next sub-section). Therefore, even though the Anglo-Saxon welfare regime has always been associated with high levels of occupational provision, the role of the latter has arguably evolved.

As opposed to the aforementioned Beveridgean regimes, Bismarckian welfare regimes are late reformers, thus associated with lower occupational provision[14]. Nonetheless, the Continental and Southern model do differ. Continental Germany has, fully or in part, shifted away from its original paradigm in both policy fields: in the pension field, it fostered multi-pillarisation in order to prevent contribution hikes; in the area of reconciliation, recent reforms aim to get closer to a dual-earner model and are compounded by increasing company-level provision of work-life balance measures. However, the next sub-section will argue that this Continental welfare regime underwent an unruly recalibration, as testified by the unevenly distributed coverage of occupational welfare. By contrast, Mediterranean Italy has so far remained more consistent with its original "conservative" nature (Esping-Andersen, 1990): public pensions are still strong, ensuring a 60-70% replacement rate, which is more than five times the 15% replacement rate paid by occupational schemes to a mere 16% of employees. Italian occupational reconciliation policies are now, since recently, developing together with statutory provision, but this development started comparatively late in the day, and the familialistic paradigm is still well-rooted.

Closely linked to the type of welfare regime, the extent of public provision also influences the quantity of occupational welfare development. The dynamics of this interaction differ across policy fields. When statutory pensions become less generous, occupational provision steps in – as in the case of Sweden, the United Kingdom and Germany. When the first pillar remains strong, occupational pensions struggle to develop, as in the case of Italy. Conversely, public and occupational provision coexist in the area of reconciliation, although the development trajectories of company measures are made less clear by the impact of the crisis. These findings partially overlap with those discussed in Section 3.1.

3.2.2 Industrial relations and legislation: influencing the quality

While welfare regime and public provision combine to determine the quantitative dimension of occupational welfare, industrial relations and statutory legislation are more important for the qualitative dimension of occupational welfare, i.e. adequacy and dualisation or the lack thereof. In this sub-section, we will argue that some countries have been able to achieve what we define as an "orderly (re)calibration", meaning success in nestling occupational welfare into a country's welfare mix and making it a quality instrument of social policy. By contrast, with

[14] Most recent reforms have encouraged the development of occupational forms of welfare. As a consequence, late reformers are usually associated with an earlier stage of occupational welfare development.

"unruly (re)calibration" we shall refer to welfare mixes in which the development of the occupational dimension has been chaotic, thus resulting in poor quality provision – inadequate or fragmented. Evidence gathered through this work suggests that either strong and centralised industrial relations or effective legislation are needed to achieve an orderly recalibration and secure the quality of welfare.

In fact, where the social partners are strong and collective bargaining is centralised, occupational welfare is found to be more widespread and homogeneous. Sweden constitutes a telling example in this respect: thanks to high social partner membership and comprehensive collective bargaining, it managed to achieve an as-universal-as-possible coverage of occupational schemes. In the pension field, this resulted in an orderly recalibration, as the public pillar shrank while letting widespread occupational pensions compensate for part of the reduced generosity. In the area of reconciliation, there has been an orderly calibration, as widespread company measures help to top up expanding public schemes.

Where, instead, industrial relations are fragmented or lacking, statutory legislation has to step in to secure the quality of occupational welfare by fostering more homogeneous and equitable provision. Such is the case of the United Kingdom, where workplace schemes have always been present in quantitatively large numbers, but have only recently taken up a social policy role. This has been made possible through automatic enrolment in workplace pensions on the one hand, and incentives for reconciliation measures on the other. Automatic enrolment and low-fee NEST have helped to boost the coverage of occupational pensions, with further increases expected to close most cross-sectoral and cross-industry gaps by 2018. Similarly, incentives for company reconciliation measures are aimed at partially compensating for market-driven high prices for childcare facilities, although so far they have not managed to achieve a quality welfare mix. It can be argued that the United Kingdom, at least to some extent, has been able to achieve its own kind of orderly recalibration, although through different means from Sweden.

Where neither strong and centralised industrial relations nor statutory legislation are present to secure an orderly (re)calibration, occupational welfare provision results in dualism, with a crowd of outsiders facing inadequate benefits. A telling example is Germany, where the distribution of occupational welfare is not dissimilar from the situation in the United Kingdom before implementation of statutory corrections (Seeleib-Kaiser et al., 2011). In Germany, collective bargaining is left to the initiative of fragmented social partners, with little to no legislative harmonisation. This results in stark cross-sector, cross-industry, and cross-regional splits, as well as marked differences between small and big firms, despite an overall coverage well above 50%: a perfect example of unruly recalibration, where the increasing quantity of occupational welfare is not matched by quality. Italy is somehow different, as the inequalities in terms of occupational welfare are widely mitigated by strong public provision, at least in the pensions field. As far as reconciliation is concerned, the country lags behind, and territorial disparities are a worrisome problem, although legislation has recently intensified its role in fostering company-level welfare. The current state of occupational welfare in the Italian welfare mix could be described as an example of "delayed recalibration".

Table 5: Country-specific factors influencing Occupational welfare quality and quantity

<table>
<tr><th colspan="2" rowspan="2">Country-specific factors</th><th colspan="2">Policy Field</th></tr>
<tr><th>Pensions</th><th>Reconciliation</th></tr>
<tr><td rowspan="2">Influencing the quality of occupational welfare</td><td>Welfare regime</td><td>Beveridgean, associated with higher quantity of occupational welfare, vis à vis Bismarckian</td><td>Beveridgean, associated with higher quantity of occupational welfare, vis à vis Bismarckian</td></tr>
<tr><td>Public generosity</td><td>Its reduction prompts increase in occupational provision</td><td>Tandem growth of public and occupational schemes</td></tr>
<tr><td rowspan="2">Influencing the quantity of occupational welfare</td><td>Industrial relations system</td><td rowspan="2">If strong and encompassing, favours orderly (re)calibration, making for quality OW</td><td rowspan="2">If strong and encompassing, favours orderly (re)calibration, making for quality OW</td></tr>
<tr><td>State legislation</td></tr>
</table>

Source: Own elaboration.

3.2.3 Additional factor: entrepreneurial fabric

In addition to the aforementioned country-specific factors influencing occupational welfare quantity and quality, another factor that our analysis had not initially included was found to be possibly relevant. This was the country-specific entrepreneurial fabric, understood as the incidence of SMEs and large enterprises in a country's economy.

In fact, a significant portion of the literature (e.g. Seeleib-Kaiser and Fleckenstein, 2009; Seeleib-Kaiser et al., 2011; Blank, 2013 and 2016; Pavolini et al., 2016; Naczyk, 2016) cites company or establishment size as a relevant factor for the provision of occupational welfare. This work has often found employment-related measures to be more likely in bigger companies – be they pensions or reconciliation (see Sections 2.1.2, 2.1.3, 2.1.4, 2.2.2, 2.2.3). According to many authors, this is often due to the better organisational and administrative capacity of bigger firms, as well as to the presence of organised labour in such companies (Seeleib-Kaiser and Fleckenstein, 2009; Blank, 2016).

Building on these cues, it could be argued that countries displaying a business fabric that features a greater share of big enterprises – as opposed to micro enterprises and SMEs – will present a more favourable environment for the development of occupational welfare. Indeed, Eurostat data indicate that Sweden, the United Kingdom and Germany all display a higher incidence of large enterprises than Italy, and, accordingly, they also have higher figures for occupational pension coverage as well as company work-balance measures. On the one hand, it is true that Swedish collective agreements play a major role in expanding occupational coverage, while in the United Kingdom this role is retained by statutory regulation; on the other hand, the difference between Germany and Italy in terms of extent of occupational welfare could be, at least partially, ascribed to their respective entrepreneurial fabric. In other ways, these two countries arguably represent the two most similar cases in our sample: both were classified as conservative welfare regimes by Esping-Andersen (1990); moreover, both countries display similar development trajectories concerning old-age dependency, fertility rates, and women's attitude towards maternity (Blome, 2017). Against this backdrop, the share of large firms may be a noteworthy difference (see Table 6). Even the move to multiple pension pillars in Germany, implemented as an alternative to contribution hikes, could be somehow understood as an attempt not to dent the competitiveness of its large, export-oriented firms'.

Table 6: Entrepreneurial fabric and occupational welfare "quantity"

Enterprises by number of employees	*Germany*	*Italy*
Share of micro-enterprises (0-9)	82.2%	95.1%
Share of small enterprises (10-49)	14.8%	4.4%
Share of medium enterprises (50-249)	2.5%	0.4%
Share of large enterprises (250+)	0.4%	0.08%
Coverage of occupational pensions	56%	16%
Share of companies (5+ employees) offering flexible working time	95.9%	88.8%
Share of companies (5+ empl.) offering parental leave support	88%	57%
Share of companies (5+ empl.) offering child and elderly services	60.8%	49.9%
Share of companies (5+ empl.) offering additional family services	23.9%	13.2%

Source: Own calculations based on Eurostat, Cologne Institute for Economic Research (2010), Blank (2016), and Pavolini et al. (2016).

Therefore, while it is true that the main driver of occupational welfare development in the two countries is its interaction with the generosity of public provision (as previously argued), firm size may also play a role. Although this work has not gathered sufficient evidence to provide a sound explanation for the impact of countries' entrepreneurial fabric, further research could investigate this aspect in more detail.

CONCLUSIONS

The European Union has for decades been characterised by comparatively high levels of social protection expenditure compared to other OECD economies. This model has not been dented during the so-called "silver age of permanent austerity", spanning from the mid-1970s until nowadays. However, European Member States face a growing number of challenges, which place burdens and constraints on their welfare states, thus prompting recalibration and, in some cases, retrenchment. Against this backdrop, occupational welfare can be seen as a means to maintain an adequate level of benefits without impinging on Europe's strained budgets. In turn, this has stimulated growing interest in occupational provision and the role it can play within the context of recalibrating welfare mixes.

This work aimed to investigate the causes of the spread of occupational welfare (its quantity) and efficacy as a social policy instrument (its quality). The purpose of the analysis was to understand which factors make it possible to achieve socially effective outcomes while safeguarding financial sustainability. In order to do so, we tried to assess the impact of field-specific and country-specific variables on the development of occupational provision. Consequently, this work adopted a comparative perspective encompassing two representative policy fields and four European countries, each displaying a different type of welfare regime. The selected policy areas were pensions and work-life reconciliation. Our four-country sample consisted of: Sweden, the United Kingdom, Germany, and Italy. We hypothesised that the type of risk covered (old vs. new risks) might play a role across policy fields, whereas at country level we identified four relevant factors: 1) the type of welfare regime; 2) the generosity of public provision; 3) the system of industrial relations; 4) statutory legislation.

In fact, the evidence we gathered suggested that a number of field-specific and country-specific factors influence the extent and the way in which occupational welfare develops. Old risk-protection is found to display crowding-out/crowding-in dynamics between statutory and occupational schemes, whereas new-risk protection is characterised by the growth of public as well as employment-related measures: while the pensions field is recalibrating, thus combining additions and subtractions, the reconciliation policy domain seems to be "calibrating from scratch". The type of welfare regime and the generosity of public provision were found to affect the quantity of occupational welfare. In particular, Nordic and Anglo-Saxon welfare regimes (Beveridgean systems in Sweden and the United Kingdom) are associated with higher occupational welfare provision, while the opposite seems to hold true for Continental and Mediterranean regimes. Finally, industrial relations and statutory legislation have an impact on the quality of occupational welfare, meaning that they can be used to obtain a more homogeneous coverage and make employment-related provision an instrument of social policy. Thus, we argue that these factors can prompt an "orderly recalibration" of a country's welfare mix. In sum, occupational welfare growth, despite occurring across Europe, is found to be quite a diverse phenomenon: a number of factors can affect its quantity and quality. This means that policy-makers wishing to expand occupational provision should carefully evaluate opportunities and drawbacks in order to obtain a socially equitable welfare mix. In addition, a public foundation on which to build top-up complementary provision is to be recommended, as occupational welfare does not display the same redistributive features as public provision (as is particularly evident in the area of pensions).

The findings presented in this work, despite offering interesting clues, should only cautiously be taken as general principles, due to the limited sample size. It could be worthwhile to undertake a similar analysis selecting two other representative policy fields – and possibly country cases – in order to make these findings more watertight. Another possibly worthwhile factor to be included in further analysis is a country's entrepreneurial fabric. Finally, as far as work-life reconciliation is concerned, it could be useful to determine to what extent the Recession has halted the development of occupational provision (e.g. in Germany, Italy). This would further strengthen a fact-based perspective and provide more accurate information on which to base effective policies.

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