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Labour market and social security

Social security, a changing labour market and the financial crisis: Challenges and recommendations

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Introduction

Over the past two decades, the labour market in Europe, as in the rest of the world, has undergone significant changes. Moreover, these changes have occurred against the background of an ageing society and in a globalized economy. These challenges of a structural nature have been aggravated more recently by the effects of the financial crisis, which has resulted in a considerable rise in unemployment, the consequences of which have not yet fully unfolded, and which is affecting certain countries more severely, particularly in Eastern Europe. The purpose of this article is to examine the challenges confronting social security systems in Europe and to propose a number of possible avenues to overcome them.

The challenges facing social security systems

The labour market in Europe is currently facing upheavals that are not confined to the effects of the current situation, but are also related more profoundly to structural changes.

Changes in the labour market

The changes have resulted, in particular, in the emergence of new forms of employment. These are reflected in the geographical location of work, its duration, organization, content and the status of those engaged in these activities. While, at first glance, these phenomena may appear very different from one another, they all correspond to the same trend that is visible in most European countries, namely the flexibility of work and its organization.

Although the concept of flexible employment is commonly used, it must be recognized that it covers situations that are often very different. It may take the form of a:

- *quantitative external flexibility*, when enterprises adjust their workforce by hiring and firing;

- *functional flexibility*, which implies the polyvalence of workers and a diversification of their tasks; and
- *temporal flexibility*, which takes the form of less rigid working time arrangements and a diversification in the status of active persons.

While the first type of flexibility is not new, it nevertheless appears that over recent years enterprises have changed their attitude towards dismissal by having much less recourse than in the past to a policy of accumulating the workforce during economic slowdowns.

The second type of flexibility is also becoming increasingly common now. It appears, in particular, that the proportion of active persons who have changed occupation in relation to the one that they originally learned has continued to increase over the past 20 years. For example, in Switzerland, this percentage has risen from 38 per cent in 1980 to nearly 50 per cent now. An occupation is now no longer practised for a lifetime, and it is necessary to be prepared for the need to change occupations, undoubtedly several times, during the course of an active life.

Finally, since the beginning of the 90s, there has been increasingly systematic recourse to flexibility in working time. This trend has been seen in particular in the growth of part-time work and self-employment. While these forms of employment are not really new, their expansion since the beginning of the 80s is one of the major changes currently experienced by the labour market in Europe. Periods of economic recession are in practice often associated with phases during which the percentage of the self-employed and part-time workers tends to grow, as many of the unemployed find a way, through these forms of employment, which are often precarious, towards paid employment. Moreover, it can be seen that the percentage of those who are obliged to work part time increases substantially during periods of economic recession, particularly among men.

The empirical analyses carried out on the transitions affecting the labour market in Europe show that they particularly concern self-employed persons and those working part time, while full-time employees form a more stable segment of the labour market. This tends to support the hypothesis of a certain segmentation of the market between stable and well-paid employment, and other more unstable occupations in which rotation is more frequent and remuneration less attractive.

The financial crisis and its impact on social security

In many parts of the world, recent months have been marked by an increase in unemployment. In 2009, the number of unemployed rose by 12 million to reach the record figure of 212 million persons. Although only representing 16 per cent of the global workforce, the industrialized countries make up 40 per cent of the rise in global unemployment since 1970.[1]

Under the effect of the financial crisis, the income of social security schemes has fallen considerably. This reduction is due essentially to a decline in social contributions and income from investment, a fall in public subsidies and in subsidies between schemes. The reserves of social security schemes have also diminished.

[1] ILO. *Global Employment Trends*: Update, May 2009.
http://www.ilo.org/public/english/employment/strat/global.htm
OECD. *Private Pensions Outlook,* 2008.
http://www.oecd.org/daf/pensions/outlook.

The principal social security funds in Europe associated with public social security programmes recorded negative results in investments and estimate the combined total losses at 225 billion dollars in 2008.[2] In certain cases, such as the National Pensions Reserve Fund in Ireland and the Retirees Reserve Fund in France, the loss represents as much as five years' income from investments and nearly 25 per cent of the net value of their assets. The Organisation for Economic Co-operation and Development (OECD) estimates that the loss in value of the assets of private pension plans during the course of 2008 rose from 5 trillion dollars in October to 5.4 trillion dollars in December. The average pension fund recorded a negative profitability rate of 23 per cent over the year.

The fall in income and reserves is compounded by a considerable rise in social security expenditure due to the increased demand for unemployment benefits, housing benefits and social assistance. Consequently, many social security programmes in Europe could face financial problems in the short and medium term. Moreover, the improved benefits provided and the reduction in social contributions granted to enterprises could result in serious financial imbalances among social security programmes and institutions. Measures such as additional benefits or the freezing of envisaged increases in contribution rates, and even the reduction of current rates, may increase the disposable income of individuals or facilitate the financial situation of enterprises in the short term, but they also put at risk social security systems.

A certain number of social security institutions have already adopted dynamic and often innovative measures in response to the current challenges. This is the case, in particular, of the Danish institution responsible for retirement benefits, Labour Market Supplementary Pensions Institution (*Arbejdsmarkedets Tillaegspension (ATP)),* which has demonstrated particular expertise in the art of limiting its financial losses through the active management of its portfolio. A dynamic social security, based on innovative policies and procedures which favour the accessibility and viability of social protection systems, offers social security institutions effective strategies to counteract the negative effects of the current crisis.

Indeed, social security programmes play an important role in absorbing social and economic shocks by softening losses of income, reducing poverty and building up social cohesion through appropriate protection for the most vulnerable. When the extent of the current turbulence is evaluated, particularly in the broader context of globalization, demographic ageing and transformations in the labour market, it is clear that social security is more necessary than ever and should be considered as a central element in public policies, as it offers proactive support for economic recovery and employment, while reducing the negative social impact of the economic slowdown.

It is important to emphasize the need, in the field of social security, to establish a solid public floor, with a view to achieving subsequently, and only subsequently, a sound balance between public and private provision. It is also necessary to achieve a balance between schemes with defined benefits and those with defined contributions with a view to managing risks more effectively, guaranteeing adequate benefits and maintaining solidarity within social security schemes.

Consequences for social security systems

Undoubtedly the most paradoxical aspect of analysis of the social coverage of those engaged in the new forms of work arises from the fact that these so-called atypical forms of

[2] Cf. AISS, 2009. *ISSA survey: Social security responses to the financial crisis.* AISS, Genève.

employment relationships are multiplying, while the economic situation of those concerned is more precarious than that of traditional employees. This disadvantage is further accentuated by the fact that the social protection of these workers is also of a lower quality than that of traditional employees, even though one of the priority objectives of social security measures should be precisely to protect against social risks those who are least able to take responsibility for such protection themselves, in strict compliance with the principle of individual responsibility. From this point of view, it may be affirmed that it is contradictory, in the very spirit of social protection systems, for the most economically vulnerable workers to also be those who are less well covered by social protection.

At the same time, these disadvantages are also factors that are likely to incite enterprises to develop atypical types of employment, among other reasons to reduce their costs and spread them over the community as a whole. This trend toward the externalization of costs is undermining the social security systems that people have democratically chosen to develop. It therefore represents an underhand and indirect attack on the social security system, which in itself is contestable in democratic terms, inequitable at the level of the distribution of income and ineffective as it creates distortions in the allocation of resources.

This paradox can principally be explained by the gap that has progressively widened between the conditions of work governing the rules that were developed for contracts of employment and current employment arrangements, as well as the gap between the social, economic and political considerations underlying the concept of the right to social security and the needs that are currently arising out of developments in work practices.

Moreover, it would appear that social insurance schemes experience difficulties in taking into consideration the protection needs, even if they are optional, of persons engaged in atypical forms of employment. There are particular grounds for deploring the continued failure in certain European countries, such as Switzerland, to adapt accident insurance schemes to the needs of the self-employed, as well as the absence of any real insurance against loss of income in the event of sickness and maternity, and the refusal of many social security schemes to consider the possibility of the self-employed benefiting from protection against economic risks. At the same time, the definition of a minimum income which contributes to the exclusion of a large proportion of part-time workers, and particularly women, from supplementary old-age insurance systems amounts to discrimination against those engaged in this type of employment relationship.

Finally, it would appear that the different types of employment have an impact on the quality of social protection. Professional schemes have a pronounced aversion for irregular and discontinuous forms of employment, which most frequently go hand-in-hand with flexibility, as well as for multiple activities, resulting in this latter case in blatant unequal treatment.

A certain tendency can be perceived for social security schemes to adapt with a view to taking into account more effectively the individualization of working arrangements. This is the case, among other countries, in Germany, France and the Netherlands, where the systems of social protection have been reformed so as not to penalize, in terms of pension entitlements, those working part time. Nevertheless, in view of the refusal of the authorities in many European countries to envisage the fundamental revisions that would be needed to open up unemployment insurance to the self-employed, and to remove floors and ceilings subject to which insurance is granted, there would appear to be grounds for believing that politicians are not ready to envisage radical solutions favouring a social security system in which the resources and benefits are more clearly disconnected from the employment relationship.

Furthermore, while in the 70s enterprises tended to retain their personnel in periods of economic difficulties to conserve the accumulated human capital, since the beginning of the

90s they have adopted a more flexible form of personnel management. This approach is also reflected in the fact that employers have shown greater reticence to take on or retain persons whose capacity for work is reduced, often preferring to rid themselves of these difficult cases through invalidity insurance.

In the Anglo-Saxon countries, in contrast with Germany, France, Belgium and Austria, there is a relatively low level of protection against termination of employment, which may incite enterprises to make use of this option rather than retaining personnel affected by even temporary health problems. From this viewpoint, it is interesting to note that employers in countries where workers can be dismissed without excessive obstacles generally make use of this option, which reduces the possibility for those who are dismissed of finding employment again.[3]

Recommendations

Recommendations relating to changes in the labour market

- In the first place, it is necessary to challenge the concept of a minimum income which, irrespective of the employment rate, determines the level of income from employment from which insurance becomes compulsory.

- Similarly, in countries where this is not the case, compulsory accident insurance (daily benefits and annuities) should be extended to all those who work, irrespective of the number of hours of work.

- With regard to on-call work, minimum guaranteed hours of work and income should also be envisaged to prevent an unacceptable deterioration in social benefits. Once again, differences in treatment create a distortion that is contrary to economic effectiveness and unjust from the viewpoint of equity.

- Estimates of wage equations show that there is still at the present time a penalty against part-time work, particularly for men. These differences are a manifest illustration of the prejudice of employers against part-time work, even though this form of employment is often deemed more productive, depending on the occupation, than full-time work. These forms of discrimination need to be eliminated. It is necessary to introduce a non-discriminatory policy that is not only more equitable, but also more effective in economic terms by avoiding unjustified differences that are likely to modify the choices made by enterprises between full-time and part-time jobs.

Recommendations relating to the ageing of the population

With a view to addressing the ageing of the population, most European countries have adopted reforms to their retirement systems. These envisage, among other measures, an increase in the retirement age or an increase in the number of years of contribution (from 37.5 to 40 or more years, for example in France, and up to 45 years in Germany). They also encourage an increase in the number of years of work and progressive retirement through various financial incentives, with the level of benefits being linked more closely than before to the contributions paid.

[3] "Who returns to work and why?" *Evidence and policy implications from a new disability and work reintegration study: A summary*, ISSA, 2002, Geneva.

- The concept of the number of years of contribution to retirement systems should, in so far as possible, replace that of the retirement age, which is socially unjust on the basis of two sociological facts: not everybody benefits from the same number of years of training; and, secondly, it is often the workers with the shortest period of training who also have the shortest life expectancy. A reform such as that adopted in Sweden, and more recently in Finland, is largely based on these principles.

- So that the active population can understand the meaning of the reforms that are necessary, it is crucial to defend the principle of diversity at the end of working life and in the forms of transition, rather than proposing retirement a little later for all workers, based on the sector, the socio-occupational category and individual preferences. It is therefore necessary to encourage, through appropriate financial incentives, flexibility from above, without neglecting the limited possibilities of flexibility from below.

- It is necessary to adopt the measures required to allow progressive and individualized retirement. Working time arrangements towards the end of working life and progressive retirement would appear to be an alternative solution to the system of full early retirement. Rather than financing part or the whole of early retirement, the public authorities in certain countries (Finland, France and Germany, for example) have agreed, at least for a certain period of time, to finance partial early retirement during the last five or even ten years of working life. It is also desirable to facilitate the accumulation of income from work with a retirement pension, which may be partial in certain cases. This is the idea of a fourth pillar, which would make it possible, from the age of 65 years, to receive a partial retirement benefit instead of the full pension, with a consequent increase in the benefits received when full retirement is taken.

- In the field of retirement pensions, as in that of other branches of social insurance, it is imperative to ensure improved coordination between the social policies and personnel management policies implemented by enterprises. For example, the lengthening of working life, which is a direct result of public projects to reform pension systems, is obliging enterprises to envisage measures for the integration of "older" cohorts. At the same time, a shortage of skilled workers is anticipated in the years to come, due to demographic changes, which will oblige employers to retain their "ageing" employees and to ensure that their skills remain fully relevant, particularly through continuous training. Enterprises will have to introduce a new management of different age groups.

  Finland, which had a particularly low age of leaving work (taking into account a high invalidity rate), introduced a five-year action plan in 1998 intended to inform and raise the awareness of enterprises, workers and the public in general concerning "active ageing", continuous training adapted to workers throughout their working lives, and employment (for example, incentives for flexible work, part-time work and self-employment). In a few years, the average age of those retiring rose from 59 to nearly 61 years, and a large number of Finnish nationals between the ages of 60 and 65, or with health problems, now work part time instead of being inactive.

  Denmark has successfully developed an approach based on awareness-raising and incentives, rather than restrictive, legislative and authoritarian measures. The public authorities have provided financial incentives for enterprises, for example to offer workers at the end of their careers (or who are applying for invalidity) part-time jobs or work under easier conditions, which has achieved a certain success. Over 60 per cent of enterprises have adopted measures for the management of workers at the end of their working lives.

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In the case of the Netherlands, measures have been adopted more recently to promote the employment of workers from the age of 55 years. The significant flow of departures from 57 years of age has fallen sharply, and the average age of retirement has risen from 60 to 62 years. Developed with the support of the social partners, the reforms are addressed as much to social protection and the early retirement system, which was previously very generous, as to employment policy. Alongside subsidies for employment, tax credits have been introduced. Part-time work, which is highly developed for all workers, is still more so for workers at the end of their working lives, both for skilled workers and those who are less skilled.

The United Kingdom is characterized by an approach based on raising the awareness of employers through the broad dissemination of a Code of Practice on Age Diversity in Employment and numerous incentives to work (tax credits, bonuses for employment, etc.). There are several programmes (New Deal 50 Plus, Age Positive, etc.) which have had very interesting results, particularly in making the retirement age more flexible.

In France, in addition to the overall reform of retirement schemes in 2003, which is progressively increasing the number of years of contribution that are necessary, the public authorities have encouraged progressive early retirement in place of full early retirement, the adaptation of working time at the end of working life and lifelong vocational training (the Act of 2004). Since 2006, fixed-term contracts with incentives (in terms of social contributions) are intended to encourage enterprises to recruit and retain employees who are over 57 years of age.

- From the viewpoint of enterprises, it is particularly necessary to establish working conditions adapted to the employment of older workers. This management of age diversity includes, in particular, measures such as the reduction of hours of work, the development of part-time work, progressive retirement, the transition between full-time work and total retirement. It also involves a systematic assessment of careers, lifelong training, clearly without neglecting a change of attitudes towards "ageing" workers, mentorship and the management of age diversity.

Recommendations relating to social assistance

The phenomenon of the working poor has grown in importance in Europe over the past 15 years. Nevertheless, a paid activity should protect against the risks of poverty.

- In the first place, emphasis needs to be placed on preventive measures, targeted at population categories that are "at risk", which are relatively well known today as a result of the studies that have been carried out on the profiles of precarious population categories. This means, in particular, that it is necessary to promote measures for the integration of the foreign population into the labour market, while developing policies to promote the continuous training of the active population, and particularly persons with the lowest educational levels.

- Priority then needs to be given to the return of the unemployed to employment as rapidly as possible, in the knowledge that unemployment contributes to plunging many families who previously lived on the margins of poverty into a precarious situation. This may sometimes involve a reduction in wages in relation to the remuneration obtained prior to the period of unemployment. This sacrifice is often less of a penalty than a long period of unemployment, which makes a return to employment increasingly difficult. For a policy of this type to be effective, it is indispensable for work to remain sufficiently attractive so that the unemployed have an incentive to accept the jobs that are offered to them. To achieve this, it is necessary, among other measures, to increase the level of the minimum wage so that it is significantly higher than the thresholds applicable in the field of social assistance.

- At the same time, it is necessary to reform the tax and social contributions systems to avoid a situation in which a rise in income resulting from taking a job is cancelled out by increased taxes and social contributions, and by the ending of the social benefits that were previously provided to persons seeking a job. In particular, a system needs to be developed which provides for a progressive reduction of social benefits as income from work increases. Moreover, it is necessary to harmonize the calculation of the level of income that determines entitlement to benefits and to establish a hierarchy of the forms of assistance provided to avoid a situation in which certain households, through the accumulation of multiple forms of assistance, obtain a net income that in the end is higher than that of households that are nevertheless active on the labour market and which, due to a gross income that is just above the assistance limit, do not receive any social benefits.

- The inconsistencies in the taxation and social assistance systems are particularly evident in relation to low-wage jobs. It is for this reason that an increasing number of countries have opted to reduce gross deductions (for taxation and social contributions) on low-wage jobs, defined as those in which remuneration is equal to or lower than two-thirds of the average wage of the active blue collar population. For example, in France, wages under 1.6 times the minimum wage *Salaire minimum interprofessionnel de croissance (SMIC)* give entitlement to a reduction in employers' social security contributions.

- Family structure is an overwhelming factor in the risk of working poverty. In parallel with labour market policies, it is therefore necessary to establish a real family policy which, among other objectives, allows women to remain on the labour market, even after the birth of their children. A policy for families that is capable of combating working poverty also needs to address the tax and social benefits systems. Countries such as Ireland and the United Kingdom have adopted fiscal and social assistance policies which encourage single-parent families to engage in an income-earning activity, even if it only offers a low wage. In contrast, countries such as Greece have set average deduction rates that are almost identical irrespective of family situation, wage level or the number of wage-earners in the household. In Ireland, the combination of a low-wage job with a full-time job paying a "normal" wage results in a fairly substantial increase in the average tax and social contribution payments. In most European countries, however, the average net rate of deductions applied to a household composed of a single person without children, but with a low wage, is almost identical, and sometimes higher than the rate applied to a family of four persons with two sources of income.

Recommendations relating to invalidity insurance

- During the most recent recessions, a large number of protected jobs reserved for persons of reduced output have been sacrificed, without new jobs being created. Accordingly, "latent" disabled persons who could previously find a job despite their disability have become cases of "declared" invalidity. To address this situation, it may be appropriate, firstly, to extend protection against dismissal for workers who are ill or have suffered accidents.

- In various countries there are systems to compensate employers that hire persons with disabilities and penalize those that do not, or do not recruit sufficient numbers of them. Voices have also been raised, in many European countries, advocating the adoption of systems of exemptions from invalidity insurance contributions, and of quotas, combined with a system of bonuses and penalties. Examination of experiences abroad in this respect shows that such measures are of only limited effectiveness, particularly since the penalties are too weak and the quotas are not respected. In practice, the main advantage of these systems is that persons with disabilities retain their jobs. However, there are hardly any new cases of the recruitment of persons with disabilities.

- Experience shows that training and support for those concerned at the workplace are often more effective than financial incentives. In general terms, it is more valuable and less burdensome to give priority to preventing invalidity, than to target rehabilitation.

- Even more than in the field of unemployment, the length of the period out of work has a decisive influence on the probability of rehabilitation and of finding another job. Furthermore, unemployed persons who unsuccessfully seek employment for months on end are at greater risk of illness. The stigmatization observed in terms of the duration of unemployment is therefore amplified in the field of psychological invalidity. These difficulties are even more significant in the case of persons with an inadequate level of training and who, in addition, experience problems with one of the national languages. As in the case of unemployment, it is essential to be able to intervene as rapidly as possible to prevent a situation from being prolonged, particularly in the field of psychological invalidity, where absence from work has an even greater stigmatization effect. Many international studies show that the earlier measures are taken, the greater the chances of success. From this viewpoint, it is important to ensure that employers are encouraged to cooperate in rehabilitation, for example by adapting hours of work and offering jobs that are better adapted to the capacities of persons affected by invalidity.

Recommendations relating to unemployment insurance

Many households fluctuate between work and unemployment without managing to find a way out of this predicament, which often progressively leads them towards social assistance. In this respect, the duration of unemployment is often the determining factor in the individual trajectory. All the reforms carried out in the field of unemployment insurance must imperatively be articulated around the objective of reducing the duration of unemployment. This involves, in particular, the following measures:

- In the first place, it is necessary to ensure that work pays by finding the best possible compromise between the system of tax and social security deductions, the system of benefits and the (minimum) wage. To achieve this, it is necessary to act on three parameters: the benefits provided by insurance systems, tax deductions and the wages obtained on the labour market, particularly by the low-skilled. While work has to pay, it also has to be affordable for employers. In practice, a minimum wage policy cuts both ways. While an increase in remuneration is a factor that is likely to encourage the unemployed to accept jobs that are offered, it may also at the same time reduce the number of jobs available.

- There are various solutions to make work pay better. They can take the form of a tax credit, which is conditional upon being in employment, or the possibility of the partial accumulation of unemployment benefits or minimum social assistance benefits with income from work.

- At the same time, it is necessary to combat the stigmatization that affects the long-term unemployed, particularly through return to work allowances. For people over 50 years of age, it is also necessary to review remuneration systems related to seniority which contribute to raising the wages of people in this age group above their productivity level.

- With a view to promoting the creation of jobs for people with lower qualification levels, it would be necessary to reduce the gross cost of labour by decreasing, or even exempting, the unemployment insurance contribution rate for jobs at the bottom of the wage scale. For these measures to be really effective, it is nevertheless necessary to avoid offering windfalls to enterprises. It is also necessary to avoid the risk of creating low-wage traps, in which employers are reluctant to grant wage rises which would contribute to eliminating the assistance provided. To avoid these effects, measures should be introduced, in addition to reductions in contributions, such as transitional subsidies for wage rises.

- Alongside these measures to reduce the cost of low-skilled work, it is necessary to take measures to compensate for the progressive disappearance of jobs in which the productivity rate is not high enough to offer wages that are compatible with the increases that are needed in the lowest rates of pay in society. The measures targeted more narrowly at persons without employment, or who are difficult to employ, have taken the form of solidarity jobs on a secondary labour market. These consist of low-wage jobs, which have disappeared from the labour market, as their productivity is too low. If this type of job is to re-emerge, the wages offered, equivalent to their productivity, therefore have to be supplemented by subsidies so that the income received is higher than would be obtained by those concerned from a social assistance or unemployment system. By so doing, such jobs become acceptable for those who are dependent on them, while at the same time being viable for the enterprises which provide them. These low-productivity jobs have to allow people who are very far from the primary labour market to achieve the social integration that is an essential prerequisite for their future vocational reinsertion.

Conclusions

Many reforms are needed in the field of social security in Europe to confront the multiple challenges that are to be faced, notably related to employment. Rather than engaging in vast reforms, which are often difficult to put into effect, preference should be given to an approach involving pilot projects. Such projects are limited in time and evaluated at the end of a trial period with a view to assessing their economic, financial and social effectiveness, through an evaluation procedure that is determined even before the beginning of the project. Indeed, it is extremely important to establish an evaluation framework so that it is possible to determine realistically the effectiveness of the proposed measure. However, such conditions can only be achieved through social experimentation based on the chance selection of a pilot group (of individuals who benefit from a specific measure), who are then compared with a control group, who have not benefited from the same measure.

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