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The Public-Private Welfare Mix

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THE PUBLIC - PRIVATE WELFARE MIX

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ABSTRACT

"Grey" institutions, ones that are neither public nor purely private, occupy a growing place within contemporary Western social transfer systems. An understanding of these hybrid institutions has been inhibited by the existence of two intellectual traditions, one concerned with labor politics and the other with the politics of social protection.

This paper calls attention to the parallel between finge benefits in the market sector and social security in the public sector. It reviews policy and practice surrounding pensions and social benefits in the United States and Europe in order to locate the historical and philosophical origins of "grey" social institutions.

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1. Introduction

The main thesis of this essay is that increasingly the modern institutions of social protection are neither public nor private. A social structure of "grey" institutions exists and is growing. Our understanding of these mixed institutional forms can be conceptually enhanced by locating them in a framework of the evolution of market societies. The existence of two intellectual traditions, one concerned with labor politics and the other with the politics of social protection, has inhibited our appreciation of the evolution of the ways in which the state has penetrated civil society. A review of pension policy and practice is developed to illustrate this thesis.

The logic of market societies requires that the economy be organized so that land, capital and labor are treated as commodities governed only by the laws of self-regulation. In such a society individuals must be able to acquire the economic resources they need in order to sustain life and wellbeing. The return from their labor must be sufficient not only to maintain life in the present, but also to maintain workers and their families when they cannot work because of illness, disability or old age.

Polayni cogently argued that a market cannot be separated from society.[1] Economic systems cannot be isolated from the social institutions of politics, religion and other social arrangements without destroying society itself. Individuals cannot be treated as true commodities, or as objects whose earnings are subject only to the

1 Fred Block and Margaret Sommers, "Beyond the Economistic Fallacy: The Holistic Social Science of Karl Polayni." Mimeo, p. 30. This discussion of Polayni draws freely on this excellent summary of Polayni's work.

uncompromising laws of supply and demand. Faith in self-regulation was for Polayni an utopian experiment of 19th century reformers that was destined to fail because workers would be exploited beyond the point where they could reproduce themselves. In his writings, Polayni tries to demonstrate that the movement to treat labor as a commodity subject only to the discipline of the market, simultaneously gave rise to a protectionist counter-movement to decommodify labor. The State responded to these conflicting pressures with a double movement, because the complete surrender to either the demands of social protection or to the demands of a self-regulating market would be disastrous for all. Societies need both. The State became, in short, the crystallization of the contradictory impulses of nineteenth century development.

The first move towards protectionism created social institutions to protect what Polayni called "the livelihood of man". We now identify these arrangements as the Welfare State. They are programs designed to prevent the commodification of labor by protecting workers against the risks of illness, disability, old age and unemployment; to assure adequate income; and to provide either economic resources or the direct provision of these other services.

In brief, the logic of market drives society to commodify labor, i.e. to subject labor to the laws of supply and demand. The logic of politics drives society to decommodify labor, i.e. to shelter labor from being subjected to the uncertainties of an economy based solely on the logic of a self-regulating market. In this tension between politics and markets, between economy and society, between public and private, we can understand the evolution of the modern welfare society. The double movement embodies the contradictory impulses: to decommodify labor and to subject it to the discipline of the market.

But what precisely are the risks and needs that workers are to be protected against? By putting together the collective experience of market economics we draw up the conventional list of risks in the ILO definition of social security: unemployment, disability, health, old age, survivorship, industrial injuries and family allowances.

Such a listing of risks and contingencies which threaten the continuity of income is not the outcome of a natural process of industrial development. When studying a particular welfare state, we are also studying the system of claims for resources which has been legitimated as a result of that history. Political struggle rather than logic helps us understand the actual experience of countries. In Belgium, for example, vacation pay is part of social security. Unions won this benefit in the 1930's. However, it was the employers who wanted to keep this program within social security as part of their collective bargaining strategy. Since firms paid the entire cost of vacations, they argued that workers should participate in paying the cost of other risks and not let the burden fall wholly on the employer.

In the full employment economy of the immediate post-World War II period in France, protection against unemployment did not seem an important consideration. At this time French social security was built on three regimes: health, old age and family. It was only later that unemployment insurance was added. Even today it remains outside of the basic social security system. In the United States no national program to protect workers against illness was passed and only four states managed to legislate for temporary disability. A similar account can be given about the decommodification programs based on need, those programs for groups at different stages of their life cycle, and those based on the distribution of earmarked grants for special consumption. Each program has its own story. The outcome of this evolution in most societies has been the creation of a bewildering variety of means-tested institutional arrangements: for the young and for the old, for social help, for housing allowances, for food and fuel subsidies - just to mention a few. Anyone who has tried an inventory of these programs recognized how daunting a task it is to determine who gets these benefits and what are the costs.

The reason for calling attention to the variety of risks and needs that are encompassed within the formal structure of social security is to avoid succumbing to a narrow deterministic functional analysis, one which presumes that functions are set in advance and met in practice as part of the natural process of industrial development. Instead, even when it comes to defining risks we have a complex claims process where the strength of unions, providers, special claimant groups, and the political opposition of conservative groups all play a role.

The social functions of risk and need provides a useful starting point for the analysis of collective public efforts to provide shelter against uncertainty. However, we cannot restrict our attention simply to what the state does in "protecting the livelihood of man". To understand the pattern of social protection we need to look more broadly at all the institutional arrangements providing protection against risk and need. To do this we need a broader set of categories of welfare in society. Of course, this extension from a welfare state to a welfare society perspective does not tell us about who benefits and pays for social protection and whether inequalities are narrowed or widened as a result of these efforts.

A useful point of departure for a more holistic approach is found in Karl Marx's analysis of social consumption. In 1875 Marx proposed a national accounts scheme to describe the distribution of the social product. He identified the following elements in his scheme. First, there is the cost for the replacement of those items used in the process of production, i.e. capital consumption. Second, there are the resources needed for the expansion of production, i.e. capital investment. Third, there are the costs of dislocation due to industrial accidents and other calamities that arise both in relation to the consumption and investment of capital.

A new set of costs are incurred when we turn from the means of production to the means of consumption. The first is the cost of administrating and of providing services. Second, resources are needed to assure the common satisfaction of need, including the cost for medical care and education and other social needs. Finally, there are those resources which every society allocates to those not able to work and who receive support in the form of such programs as poor relief.

Only after the cost of production and consumption are taken into account can we consider the distribution of the remaining product which is to be divided among individual producers. Marx thought in terms of the distribution of the social product and not in terms of an initial or "original" distribution of income followed by a redistribution of social costs. Hence, in his framework what producers get is a residual category after the cost of production and consumption are taken into account.[2]

Whether we start with the protectionist movement to create shelters from markets and to assure the "livelihood of man" described by Polayni, or more broadly with the detailed range of collectively-provided items that are part of the social consumption needed to reproduce labor, described by Marx, we need to understand all the institutional arrangements in the public and private sectors created to protect workers against treatment as commodities.

Contemporary scholarship has broken with this holistic approach. Instead we find two major traditions, each focused on a different institutional arrangement viewed as relatively autonomous and independent of each other. One tradition can be broadly classified as <u>social protection politics</u> or social policy, and the other as <u>industrial labor politics</u>.

Social protection policy directs its attention to the public sector and focuses on the distribution of transfers and services in both law and administration, interpreted as the outcome of a political process. Scholars working in this tradition see the market as the domain of distribution and the public sector as a potential agent for redistribution. Hence, social policy is interpreted as intervention in the public sector outside of the market. The British approach to social protection policy (social administration) has been extremely

2 Marx did not discuss social consumption as experienced by the individual. However, if one accepted his interpretation of how social consumption is distributed in society, one would expect that individuals do not directly experience actual compensation. Yet individuals do, of course, experience the difference between gross and net earnings.

influential in generating the major intellectual ideas in this tradition. While Titmuss, clearly the major figure in this tradition, recognized that distribution occurred in three sectors (social welfare, fiscal welfare and occupational welfare), he deemphasized the analytic importance of occupational welfare because he believed it undermined redistributive aims and thus threatened the aims of social protection. It is the perversity of social protection in a market sector that is its most distinguished feature, i.e. multiplying advantage and privilege. Only in the public sector could redistribution be achieved.

The industrial relations tradition focuses on what goes on within the workplace and especially on the formal process of collective bargaining. "The relations between managers and managed are ... embedded in a web of rules agreed to by both parties. The web is sufficiently bounded, self-adjusting and autonomous to merit being treated as a subsystem which controls and limits both the scope and intensity of industrial conflict."[3] Whereas the social policy tradition was animated by a concern for redistribution, the industrial relations tradition put its faith in getting the relational system between unions and employers right, in the hope that this would reduce the demands of workers for both pay and fringe benefits in the recognition of common interests, thereby reducing the level of industrial conflict.

The main positive heuristic of this paradigm was to view the social policy of the state and the industrial relations of private

3 Peter Gourevitch, Peter Lange and Andrew Martin. Industrial Relations in International Perspective, London: McMillan Press Ltd., 1981, p. 403.

firms as disjointed realms. The focus was on the labor relations process rather than the outcome of the process as revealed in pay and fringe benefits. Each tradition has a reasonably coherent perspective providing a structure of meaning within which inquiry within the tradition can proceed.

The central puzzle in social policy was how to redistribute income via the state; the problematic in industrial relations was how to prevent social strife. The social policy tradition saw the state as the critical mechanism for the realization of its aims. The industrial relations tradition placed its bet on the problem of the relationship between employers and unions and on the institutional control of conflict. Its assumption was that the existence of strong unions with a vested interest in self-preservation would paradoxically also act to tranquilize labor unrest, as institutional interests dominated class interests. Of course, the key factor was the separation of the economic from the political. If unions turned to politics the institutional argument for the reduction of strife would be broadened beyond that of the major actors. Intellectuals who dominated the research agenda of the industrial relations field promoted the idea of treating markets and politics "as if" they were separated domains. Gurevitz, Langer and Martin argue that "as a guide for research, the approach encouraged the treatment of each sub-system as autonomous. By and large, labour markets and politics have been treated as largely independent of one another.[4]

But every tradition contains both a center and a margin. If we have rightly characterized the dominant and central view, we need also

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4 Ibid, Gurevitz, Langer and Martin, p. 404.

to give some attention to the peripheral perspective as well. Separating these perspectives is not easy because central figures in the tradition often encompassed the field broadly enough to include the marginal domains in the sweep of their vision as well. Titmuss in the social policy tradition, for example, recognized the importance of occupational welfare. Dunlop - and later Quinn, who was much influenced by Dunlop - worked in the labor relations tradition and accepted the critical importance of fringe benefits and the role of the state in making these benefits attractive alternatives to wages. In this way the distributional concerns of social policy extended to the distributional issues of labor relations. These issues were also of concern to writers in the European tradition. Writing in the 1950s Marchal observed:

> "The distinction between incomes due to production and incomes due to transfers becomes obscured and is no longer usable ... What is needed is a theory of the total income of labor, a theory of wages in the widest sense."[5]

In recent years the importance of the social policy of the firm has been rediscovered along with the growing importance of fringe benefits and social benefits tied to the conditions of work.

Much in the same vein, writers like Mike Lipsky and Debbie Stone, working in the social policy tradition, began to call attention to the gatekeepers who ration entitlements to the distributional system. But the lead was not followed and the link between the two distributional systems was not systematically explored. Yet Marchal's insight reemerged in the 1970s with the recognition of the corporatist image of a "social wage" and with the recognition that while "Politics and

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5 See John T. Dunlop, Industrial Relations Systems, New York: Holt, Rinehart and Winston, 1958.

labor markets may be conceptualized as two arenas in which labor and management pursue their interests ... The stakes in the two arenas are the same: ... the distribution of income and control. Thus an effort to increase the income share of workers may take the form of a struggle for higher pay through collective bargaining or for a reduction in the level of taxation or wage income through legislation."[6] Or we can add, by focusing on total compensation and not only pay.

But more was at stake. It was not only that both traditions contained a parallel concern with distribution, but also the recognition that both were equally concerned with relational questions. In the public sector the relationship between client and bureaucracy gave rise to a burgeoning literature on the street-level bureaucracy as a rationer of scarcity and gatekeeper to entitlement. Critics of overbureaucratization were found at both ends of the political spectrum, i.e. those arguing for greater access and those pressing for less government. Of course, the relational issues of the managed and management was always the center of the industrial relations field.

Our purpose is more modest. We seek to call attention to the parallel between fringe benefits in market sectors and social security in the public sector. Hence there are two distributional systems. We must try to grasp the problem as whole in an effort to explore the question of social consumption and Polayni's insight about the persistent contradictory pressures to decommodify and recommodify

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6 Ibid, p. 409.

labor by removing or sheltering it from the direct influences on the market. In this effort we can draw several key lessons from Polayni's perspective on decommodification and Marx's views on social consumption.

First, the double movement can also be understood as a persistent tension between the efforts to commodify labor by subjecting it to market discipline, to decommodify labor by protecting workers from dependency on their daily labor, and then to recommodify labor as new issues of productivity surface. In this tension the question of the social control of workers behavior remains a central problem.

While the double movement helped create the problem of social control, it also shapes the response. The problem of social control can be understood as itself subject to a different kind of double movement, one characterized by ambivalence where discourse is based on the vocabulary of risk and need and not social control. The outcome of this process is a very complex system of social provision where the problem of control is redefined as the balance between unrestricted cash programs and those earmarked and designated for specific services.

The double movement, and the response to social control with the vocabulary of need and risk, are the outcomes of a system of claims and counter-claims within both the private and public sector.

These general conclusions suggest a way to proceed without being overconstrained by the two major intellectual traditions. We propose a general approach which takes account of: a) the sectors in which relational and distributional issues are debated, i.e. not only the action of the state but that of the private sector as well; b) the purpose of social protection, which we take from the accepted language in which social policy questions are discussed - i.e. the vocabulary of "risks" which interrupt the continuity of income and "need" which deals with the adequacy of resources; and c) the form of social provision, in particular whether benefits are in the form of non-directed cash or directed consumption for food, housing and medical care.

2. A Profile of Social Protection in Society

Sectors: Social protection is distributed between three principal sectors: capital, state, and mutual aid and/or private charity. The history of the welfare state is that of the gradual devolution of social protection from mutual cooperative institutions, like friendly societies and unions and private charity, to that of the State. As it in the main lacked the resources to cope with need during major economic recessions and depressions, private charity succumbed to the cyclical demands of the economy.

The reason for the collapse of these institutions varied. The Friendly Societies in Britain were innocent victims of the modern discovery of the social phenomenon of retirement in old age. The fee structure of the Friendly Society was based on the premise that they were designated to cover the cost of the protection of workers against illness while working on the assumption that people worked till they died. But gradually the demarcation between old age and sickness dissolved and the societies ran the risk of bankruptcy as the fee structure could not support the cost of a retirement system.[7] Non-

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7 Bentley Gilbert. The Evolution of National Insurance in Great Britain: The Origins of the Welfare State, London: Michael Joseph, 1966.

contributory public pensions was the politically accepted remedy because a contributory scheme would have competed with the fees that Friendly Societies required to maintain their programs.

Another form of mutual aid were labor unions. Like the Friendly Societies, they held tenaciously to the system of benfits they controlled. The unions used social protection as a useful tool for institution building and especially for recruiting membership. For example, the General Labor Federation of Israel (Histadrut) directly operates the country's major Sick Fund (Kupat Holim). Union membership buys health insurance and other social benefits. The opposition conservative political party (Likud) favors national health insurance as a way to weaken the union movement. Even in a mature welfare state like Sweden, the unions continue to administer unemployment insurance (with, of course, a considerable amount of state aid). Swedish unions have successfully resisted the creation of a comprehensive public unemployment insurance program.

Both in the past and in the present mutual cooperative societies have fought against the development of the welfare state. As a result, new forms of quasi-public institutional arrangements were invented to ease the transition to a state role. In some fields the state virtually finances the total cost of a program which is administered by either a non-profit body or by a governing board in which the state, the firms, and unions have in principle equal decisionmaking power.

Organizations beginning as modest and independent charities or friendly societies may come to assume properties associated with 'government' institutions. Independent organizations (such as churches and welfare associations) may become closely involved with government's 'core' in the delivery of social policy. The growth of the German Krankenkassen[8] on the basis of independent organizations is a case in point. A slightly different case is the development of the 'independent' building society movement in Britain. They began on a small scale in the nineteenth century as local working-class mutual-benefit associations, but came to be the main source of finance for house purchase by the mid-twentieth century. The decisions of these 'independent' organizations on interest rate changes (typically taken collectively in a 'peak' association) came to have great macroeconomic and national political significance.

Capital also played a role in the evolution of social protection. Although the industrial relations tradition focused on the invention of institutional mechanisms to overcome industrial strife, a parallel set of social inventions emerged within industrial forms. They gave shape to what before the depression in the United States was called "welfare capitalism". Later, in the post-World War II period, fringe benefits and schemes designed to be complementary to those of the State's basic system of protection assumed considerable importance (to be discussed later). As we shall see, there are also some signs that even in Europe the role of the private - more precisely, the collective bargaining sector - remains important.

Briefly, welfare capitalism emerged in the United States when large influential company managers developed a defensive strategy against the growth of state social insurance. These managers believed that progressive action by business would ward off any necessity for

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8 Sick funds.

the creation of a public system of social insurance.

> "Company pension plans for loyal workers would provide for needs in old age. Company safety and health insurance plans would prevent or compensate for injuries or sickness; and company guarantees of stable employment for workers, perhaps backed by the promise to pay benefits to employees temporarily laid off, would cope with the evils of industrial employment."[9]

The influential Wisconsin theory of capitalist regulation, developed by John R. Commons, accepted a limited indirect role for the state. The essential instrument of control was an independent Industrial Relations Commissions, created by the state but staffed by experts who designed a system of "incentives built to reward or punish individual firms according to their performance."[10]

The managers of welfare capitalism were above all pragmatic. At times they actively favored a state program. For example, in the case of Workman's Compensation they favored "laws requiring firms to pay fixed compensation to all injured workers, in return for release from legal liability in court."[11]

It was during the depression years that welfare capitalism collapsed as a defensive strategy against public social insurance. But in the post-war period it emerged again as a new form of social protection known as fringe benefits. After fringe benefits legally and politically became a legitimate subject for collective bargaining they began to grow. Whenever and wherever wage restraint became an issue in public policy, fringe benefits became important as a back

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9 Ibid, Gilbert, p.149.

10 Ibid.

11 Scotchpol and Kenberry, "The Political Foundation of the Welfare State", mimeo, p. 35.

door for an avoidance strategy. The tam-exempt treatment of fringes also made them attractive as a way of creating "super dollars"; that is, a worker's total compensation was worth more if the portion of the wage package devoted to fringes expanded.

The use of the term "private sector" to describe the growth of fringe benefits is misleading. State employees also turned to collective bargaining as a way of acquiring shelter from the market on terms more favorable than those available in the general public sector. The E.E.C. developed the convention of describing these programs as complimentary schemes when they are supplements to the basic public program. But sometimes schemes for civil servants, as in the case of the Beamte in Germany, are not supplements to an all-inclusive program. Rather, they are a program wholly separate from the public sector, where the government as an employer finances the entire program and the employee makes no contribution and benefits are tax exempt as well. These programs for civil servants are better understood as the outcome of collective bargaining agreements in the framework of industrial relations rather than the outcome of social policy agreements reached through the legislative process. But the problem is more complicated because, after collective bargaining in the public sector is settled, legislation may be necessary at the next stage.

In Britain, state pension schemes were financed through uniform taxes and uniform benefits. In the new post-war economic prosperity the state found that it could not increase benefits without placing a large tax burden on the working classes or without increasing the state's financial contribution. Private fringe benefit plans eagerly filled the vacuum and blossomed, often under the protective wing of the state.

Purposes

We want to distinguish between purposes which are expressed in the vocabulary of "needs and risks", and those purposes which are expressed in the somewhat different vocabulary of incentives on the social control of work behavior. Let us first differentiate between needs and risks and then consider the problems these terms present in practice.

Need can be thought of as a condition of eligibility having to do with actual or threatened insufficiency of income, with reference to some standard of minimum adequacy. The minimum adequacy standards may be phrased in terms of absolute logic or indexed in terms of some relational logic, such as a family equivalence scale or programs to meet family responsibilites, e.g. cash grants to help families cover the cost of raising children, based on a principle of assumed need. Here the principle of need is tied to a concept of horizontal equity. The allowances are intended to make families of different sizes equally well off. There is a need for extra income to prevent families from suffering a loss of wellbeing while they are engaged in the activity of raising children, which is regarded as socially useful.

Risks deal with situations that threaten the normal flow of income that is considered as adequate. There are risks: a) that arise from the normal events of the life cycle and to which allindividuals are exposed, (e.g. illness, disability, and old age) and b) that represent society at work (industrial injury or disease) or are socially created (unemployment or injuries suffered by acts of war).

Vacations, on the other hand, are concerned not with risks but with what might be graphically described as "recharging one's batteries", or in the vocabulary of Marx's language "social reproduction". Vacations fall between necessity and discretion. Although paid vacations do not fit the conventional meaning of programs to protect against risks, they do serve the same purpose of providing income to the individual, when he or she is not at work. A brief comment about vacations is helpful because the costs of vacations are very large but not consistently included as part of the cost of social security.

In most European countries vacations, although mandated by law, are financed and administered through firms. Hence, they do not fit into the conventional framework of risks. Because there is no flow of funds across institutions, vacation arrangements and their cost are not recorded within the framework of national income accounts.

The practice of excluding vacations from the conventional definition of risks recognized by European community (EEC) or the International Labor Organization (ILO), is not followed consistently. There are exceptions. We have already referred to the situation in Belgium, where vacation pay is within the framework of social security. But there are other examples as well. In France a part of family allowances is set aside for vacations, but is not identified separately in the aggregate statistics. In Israel all workers are by law entitled to some vacation pay for their labor. All employees are required to pay contributions to the National Insurance Institute to cover the cost of vacations by seasonal workers, with the understanding that these workers can collect the benefit at the end of the year.

There are forms of social protection that do fit within the framework of risks and need. For example, the European community recognizes as social protection the living stipend for vocational training of adults and rent supplements for individuals, but not those subsidies to producers and providers that lower the cost of housing.

Training grants, as we have seen, can also serve as a substitute for unemployment insurance. This is the case in Sweden, which has a large, active labor market policy. Some analysts have suggested that the manpower training program in the United States plays a similar role. These programs can also be interpreted as serving other purposes; for example, to expand career choice for the individual and to prevent labor market bottlenecks for the economy.

What the above discussion of risk and need makes clear is that no rigid demarcation can be drawn between these concepts; that something broader than risk is frequently employed, and, that risks and needs are socially defined. As societies change their methods of coping with the contingencies and uncertainties of life, the lists of needs and risks also change.

The question of social control is central to any discussion of need and risk. It enters in a very concrete way into the design of these programs because society expects people to work all the time that they are able to work. It is one thing to try to decommodify labor so that the "livelihood of people" is not completely dependent on the current and daily sale of their labor power, but it is quite another to have these shelters undermine the basic commitment to earn a livelihood through work. Here we can see in a very vivid fashion the tension between politics and markets on which Polayni's argument about the double movement rests. So social protection must design programs which are aimed at the control of behavior with respect to work.

The rules of every social security system are constructed to reward more to those who work over the whole of their lifetime and to reward less those who do not work at all or less than a full lifetime. Moreover, the more generous the system of provision and the easier the access to entitlement, the more urgent becomes the question of social control of work behavior. If this issue is ignored in the short run, it erupts again at some later stage, either when resources become scarce or abuse becomes flagrant. What is always at stake is the definition of what can be decommodified without undermining production. In some respects, the provision of direct services for job training, medical care and education reduces the explicit concern about the control of behavior. In some societies there is a political commitment to reduce dependence on private markets and to increase collective provision. Perhaps this explains, in part, why some countries tend to become "service states" rather than "transfer states". But such explanations must be understood within the broader framework of social control.

The object of social control has most often been the employer. In that sense, the development of the welfare state needs to be understood in the context of the development of labor relations more generally. However, it may also be the case that there is a less obvious struggle over social control, in which a variety of organizations (employers, unions, governments) intervene to control the consumption of individuals by controlling the initial distribution of their "compensations" into categories of take-home pay, fringe benefits, and payroll taxes.

3. The Form of Social Protection

The question of control also arises when we consider the form in which social protection is to be provided. To simplify the discussion we identify two forms: directed and undirected. We need only a brief discussion of these forms, because many of the issues are implicit in the preceding discussion of social control.

The benefits provided can conveniently be conceptualized as of two kinds. Most simply, cash can be provided. In this case, consumption is not directed by the program to particular goods. The benficiary is free to spend the money however he or she wishes. Other benefits, however, are directed to certain kinds of consumption through cash reimbursement for expenditures on particular goods, or more importantly, through the direct provision of the service.

The distinction between directed and undirected thus has two dimensions. On one hand, there is freedom of choice by the individual and use of the private market to purchase goods and services. With undirected benefits the beneficiary is free to spend the money as s/he chooses, and reinforces markets when the item of consumption can be found and freely purchased. By contrast, directed benefits restrict consumption by requiring the individual to consume specific goods and services. Such directed benefits also restrict those who are entitled to conceive the service. Many programs are limited only to the aged, single parents, or other specialized groups.

We can classify programs by the degree to which they restrict consumption. At one extreme are in-kind programs, such as the food stamp program in the United States. Most supermarkets accept stamps and few restrictions are placed on which food items can be consumed, although the purchase of alcoholic beverages is prohibited.

although the purchase of alcoholic beverages is prohibited. Restriction can also take the form of reimbursement of specific expenditures for all or part of the cost expenditures such as medical care. Finally, restriction can take the form of the direct provision of personnel services and facilities, as in the case of social services and the direct provision of housing. Here, the private market is bypassed.

The national accounts programs of reimbursement, although a restricting factor on consumption, are nevertheless treated as transfers. Under this system, only services directly provided by the State are defined as part of government-financed consumption. In this accounting system the emphasis is placed on who provides the service, i.e. the private sector or the State, rather than on the restriction of individual consumption. Although we can separate sponsorship and control in theory, in practice the distinction becomes blurred. In France, for example, a sizeable portion of government expenditure on health is recorded as payment to households; in Germany, by contrast, medical bills of insured households are paid by the National Health Insurance scheme and are treated as public consumption.[12]

Practical difficulties limit our ability to mneasure the level of spending for restricted direct services, reimbursements, and in-kind benefits, on the one hand, and unrestricted cash grants on the other hand. This distinction is important for an understanding of how the control of behavior is managed in the design of social protection programs.

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12 OECD, "The Role of the Public Sector", CPE/WP1 (82/4) Oct. 1982, p. 5.

4. Mapping the Terrain

We have reviewed three dimensions on which social protection is organized: the sector in which they take place, the purposes which are to be realized, and the form in which they are to be distributed. Figure 1 combines these categories into an 8-cell table.

For most of the resources that are traditionally considered as part of social security and public social protection, one can observe almost exactly comparable resources conferred as part of remuneration for employment; that is, as part of the labor contract. It is equally the case that most resources received by workers as part of their remuneration can also be received through social protection programs. For most risks and for most needs, we find parallel programs. This emphasis on paralllelism is important because most discussions of social policy have tended to ignore or underemphasize the role of the provisions received from the link to employment and the complex institutional interactions between the public and private sectors in the labor area.

There are, of course, also important differences in emphasis between public and collective bargaining, and social protection managed through the market and the private sector. We have already reviewed the treatment of paid vacations across sectors. Other differences in emphasis between the public and the private sector can be found in the area of short-term sick pay and job creation (Cell 6).

There is also some evidence to suggest actual shifts from the public to the private sector. A number of countries (such as Germany, Sweden and Britain) have either tried or succeeded in transfering

Figure 1: Classification of Social Protection by Sector, Purpose and Form

Sector	Purpose	Form of Supported Consumption: Directed (cash reimbursement and services)	Form of Supported Consumption: Undirected (unrestricted cash)
Public	Risk	-medical care -skill retraining -in-kind benefits tied to ill health (e.g. homemaker services) -nursing home and other institutions -funeral benefits 1	2 -vacation pay (Belgium and Israel) -sickness benefits -maternity leave with pay -orphans insurance -disability insurance -unemployment insurance -occupational injury and disease insurance -job retraining allowances and stipends
	Need	-transportation subsidy (aged) -housing allowances -food stamps -periodic cash welfare (clothes and appliances) -free school books -school buses -school lunches -institutional care -preparation for participating in training 3	4 -pension assistance -family allowances -social aid -educational maintenance -FIS (Britain) -Earned Income Tax credits (U.S.) -advanced payments allowances -allowances to newly married couples or at the birth of a child
Private (profit and non-profit)	Risk	-pre-retirement counselling -preventive occupational health and safety -health insurance or company medical care -nursing homes 5	6 -paid vacations (mandated and contractual) -termination pay -sick pay (short term) -maternity leave with pay -group life insurance -private pensions -disability pensions -job creation with government subsidy
	Need	-educational subsidies for children -company housing 7	8 -minimum wage -Committee de l'Enterprise (France) -Paid vacation based on family size (France)

short-term sick benefits from the public into the private sector, i.e., a transformation from sick benefits to sick pay. Similarly, discontent with public sector job creation programs has led countries to encourage private job creation with government aid.

There are hints to suggest that private market and non-profit social protection will grow in the future, as governments make increasing use of off-budget expenditures as incentives for the expansion of "private" sector social protection. To do this, governments can provide loans, or loan guarantees and tax expenditures. Governments also rely on regulation to mold private sector activities. The increased reliance on these different forms can partly be explained by the fact that governments are concerned not only with objectives of social equity (by gender, age and race), but also with policies directed at economic stabilization in a period of high unemployment. An OECD report perceptively observes "when governments are aiming at influencing private sector behavior and correcting market outcomes, spending occurs increasingly outside the traditional government domains." Moreover, in periods when the size of the public sector is under attack, "from the standpoint of a private official it would seem useful to shift to society the burden of performing a public objective rather than to show it (openly) in public accounts". [13]

Finally, there are obvious differences in emphasis between the public and the private sectors in meeting needs and in providing adequate income; but even in this area we can find clear examples of

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13 OECD, "The Role of the Public Sector", p. 93 and p. 95.

the existence of parallel programs across the sectors.

Aside from drawing attention to the importance of parallel activities across sectors, Figure 1 establishes a framework for the analysis of types of welfare societies. The figure's primary message is that the conventional practice of examining only the activities of the welfare state is misleading because it leaves out much that is important in social protection. In other words, we get an incomplete picture of the total levels of spending in society for social protection.

The second message is that it is important to go beyond overall social spending levels. The next phase of research will have to become more concerned with charting the development of social protection in both the public and the private sectors. In describing types of welfare societies we need to take account of how sector, purpose and form are combined. Such a model should try to describe the structure of spending and coverage in terms of the mix of institutional arrangements in all sectors through which social protection is administered, financed and controlled. The role of social protection in these sectors will be obscured if it is not also seen in combination with their purposes and form.

5. The Relative Decline in Take-Home Pay

If we think in terms of aggregates then we can recognize that one of the most striking transformations of all modern capitalist industrial societies is the relative decline in take-home pay measured as a proportion of the Gross Domestic Product. There is no single best approach to measure aggregate take-home pay. We can define it as a residual after we deduct from GNP all that goes to the government in taxes minus other labor income and minus capital investment and consumption. This is a very rough approximation of what Marx meant by social consumption, when we recognize that about 2/3 to 3/4 of non-defense general government spending is for social protection nd education.

By this measure of take-home pay we find a sharp decline in all rich countries, but at very different rates of decline, leading to sharp and growing differences among countries. When we focus on the variations in take-home pay across countries, three broad patterns emerge: at one extreme we find take-home pay in Sweden and Holland is 21 and 22% of GNP; Britain takes a middle position of 36% of GNP; and the U.S. and Japan are at the other extreme with 44 and 51% of GNP.

Thus we can broadly say that in most industrial societies of the late 1970s, somewhere between 1/5 and 1/2 of GNP is available for workers to spend for undirected consumption. The proportion available for take-home has declined secularly. Most of the declining take-home is funnelled into collective provisions for cash and services in the public sector. Thus the model stipulating that economic growth leads to more relative resources available for discretionary spending seems to be misplaced.

6. A Profile of Social Protection in Society

The decline in take-home pay makes vivid the growth of collective provisions in the public and private sectors. But this complex interplay between the public and private sectors - or more broadly, between policies and markets - is not revealed by these figures. To grasp these dynamics we need to examine the question from a more general perspective and afterwards draw attention to data on the dispersion of spending by sectors. We propose to start with a general model of the interplay between the sectors and the purposes of collective spending. In so doing we hope to build a profile of the welfare society.

We approach the task of examining risk and sector in the United States from two perspectives. First, we look broadly at trends in fringe benefits in relation to total compensation between 1966 and 1979, and then we examine social protection within the framework of national income accounts between 1952 and 1978.

We focus first on the composition of total compensation. Income from pay for time worked declined from 83% of total compensation in 1966 to 75% in 1979. This means that by 1979 a quarter of the total wage bill was allocated to various forms of fringe benefits. What proportion of these benefits are mandated by law? Legally mandated social security protection accounted for about 30% of the total cost of fringe benefits in both 1966 and 1979. That means that more than one-sixth (.25 x .30) of the wage bill is for private sector protection which derives from collective bargaining or is provided at the initiative of the firm in an effort to attract or keep workers.

We have tried to assemble data from the national accounts for the United States in such a way as to chart the growth of both government social benefits and private sector fringe benefits. In so doing we keep to the spirit of the European Community definition of social protection benefits which does not make a distinction between private and public payment of benefits.

In the United States, one-sixth of GNP in 1978 is channelled through various forms of "social wage". This compares with an average in 1977 of about a quarter of GNP for OECD nations and 19% for Britain. Overall, almost a quarter of social benefits in the U.S. are provided as employee welfare benefits and an additional 10% are in the form of fringe benefits for government employees; in other words, about a third of all social benefits come to individuals as part of their labor contract.

Employee welfare benefits for private and government employees combined account for a third of the growth in social protection between 1952 and 1978, and the balance falls to general social benefits.

Overall, the late 1970s was a period of sharply reduced growth where there was any growth at all in the U.S. It remains to be seen how much sharper actual reductions in benefits as a proportion of GNP will be under the current Republican administration.

The rate of growth of most benefits seems to have tapered off in the late 1970s. Private fringe benefits topped out in 1976 and then declined a bit. Programs for government employees seemed to have plateaued from 1976 to 1979, and presumably, they will fall as a result of the cuts in government employment in the 1980s.

7. The European Pension Experience

By itself the American evidence is not convincing. After all, this may simply be another instance of exceptionalism.

I want to argue that this is not the case. Indeed, there is strong evidence that there has been a substantial growth in private social protectionism in Europe as well. This movement has advanced quite substantially in the framework of welfare states that offer either Beveridge-type programs based on the principle of solidarity, or Bismark programs based on the competing principle of equivalence (where benefits are related to labor market position).

To highlight this thesis for the European setting we shall focus only on social protection for old age, survivors, and disability. In many countries, half of total outlays are for these benefits. We will thus be discussing about half of the field of social protection.

In the past decade there have been two major developments in the field of pensions. The first is the impressive growth of programs for disability and for early, flexible retirement, creating a major transformation in the characteristics of those who newly enter the pension system. A not atypical example is found in West Germany. In 1970, 93% of those who retired did so at age 65, regarded as the normal or customary age of retirement. A decade later a major transformation has occurred: only 25-29% of all male blue and white collar workers received a pension at the normal age of retirement of 65. Disability and early retirement programs became increasingly important, effectively lowering the age of retirement.

The second major development is the growth of private or collective pension arrangements for both private sector employees and civil servants.

While the phenomenon of early retirement and disability has been the subject of a considerable amount of research and public debate, the developments in the realm of private pensions are much less understood. In fact the two developments are related, as the situation in the Netherlands in the 1970s graphically shows.

In the Netherlands, voluntary early retirement schemes (VUT) were introduced in 1976. This new program was created as an outgrowth of collective bargaining and was developed as part of the conditions of employment. The level of premiums is agreed upon as part of the negotiations over general pay increases. Increased protection for early retirement is treated as part of the overall wage increase. About 80% of all employees are covered by such collective agreements for early retirement, with contribution averaging 0.4% of the total wage bill.

By 1979 the number of new entrants into retirement from these private early retirement programs exceeded the entrants from the public disability program. New entrants for disability between 1977 and 1979 declined by 10% and the private early retirement program increased by threefold.[14]

The Dutch experience raises important questions about the definition of what is public and what is private. It also highlights the way in which public and private social protection can become substitutes as well as complements to each other.

Let us turn our attention to private developments in the more conventional retirement programs.

The post-World War II period is a convenient point to begin this analysis. At that time the British solidarity model based on flat-rate, universal pensions that Beveridge popularized, had a considerable influence. It appealed to many countries because it touched on their own historical traditions. In addition, countries such as the Netherlands had their World War II government-in-exile in Britain and were influenced by the then-contemporary social policy discussions. Of course, there were exceptions. While Belgium also

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14 Bernard Casey and Gert Buche, Work or Retirement, Gower Farnbough, United Kingdom, 1983, p.33.

had its government-in-exile in London, it retained the continental model of social policy based not on uniform benefits, but on earnings replacement. This model was organized on the basis of social class or industrial sector rather than as a universal scheme.

Esping-Andersen and Korpi see the development of the solidarity model based on a universal, flat-rate and non-contributory Scandinavian countries as a result of the process of assimilation and diffusion of a Swedish model of social democracy. While Britain did influence Swedish policy, Sweden developed a much stronger version of the solidarity model in 1948. It introduced not only universal flat-rate benefits, but also non-contributory benefits. The scheme was copied by other other three countries (Finland, Denmark and Norway) during the mid-1950s.[15]

In all of these countries except Sweden, the early adoption of flat-rate universal pensions contributed to the eventual development of a large and influential private pension sector.

The basic reason for this development was that the British model suffered from a basic design flaw. In a period of rising private affluence, there was strong demand for better pensions to replace lost earnings. People did not want merely minimum pensions to sustain life; they wanted pensions adequate to permit them to continue the lifestyle they enjoyed when at work. To improve benefits uniformly for everyone also required raising contributions. The higher the flat-rate contributions, the larger portion of income they accounted for of those with low earnings. The public sector could only avoid this problem by substantially raising contributions from general

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15 Gosta-Esping Andersen and Walter Korpi, p.14.

government grants, so that the tax on the individual could be lowered; or by abandoning the principle of flat-rate contributions and benefits. Even the radical solutions of earnings-related contributions and flat-rate benefits required a redefinition of the principle of uniformity.

This flaw in design and the limited options of response available to governments led to what Mike Reddin graphically described as a "vacuum of public default",[16] a vacuum which was filled by occpational pension schemes based on collective bargaining in the private sector and special programs for civil servants.

Each of the countries that accepted the British model responded somewhat differently to the policy dilemma that uniform provision created. In all the settings, except Sweden, the result was an increased importance for labor politics over social policy.

The story of what happened to the solidarity model in Finland is especially dramatic. The National Pension Act of 1957 provided basic flat-rate old age pensions for the entire population over age 65. Flat-rate disability and survivors benefits were introduced a dozen years later. The value of the basic pension was low relative to average earning.

The flat-rate pension had special appeal for the rural population and for conservatives. It was a political coalition of these groups that led to the passage and extension of the flat-rate principles. Entitlement in Finland was broader than in other countries that adopted the solidarity model, because benefits were extended to all

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16 Mike Reddin, "Occupational Welfare and Social Welfare", The Year Book of Social Policy, 1981, Routledge & Kegan Paul, 1982, p. 133.

citizens including housewives and other groups not active in the labor market. However, almost immediately after the passage of the legislation, salary and wage earners were dissatisfied with the basic national scheme. They saw flat-rate benefits as favoring rural interests, since agricultural workers could supplement a low grant with home production. As the possibility of an earnings-related pension scheme was closed off in the political arena, the unions turned to the private sector. As early as 1962, legally mandated private pensions organized by private insurance companies and pension funds were created. Alestalo and Usutalo explain that "the making of the private sector pension system was undoubtedly among the most important step in creating the Finnish Welfare State".[17] Almost 20 years later, in 1981, private pensions outlays surpassed public sector pension expenditures. We must conclude that the solidarity approach "allowed - and actually encouraged - the development of separate private pensions."[18]

In Denmark, the efforts to obtain a comprehensive publicly-administered earnings-related pension through Parliament failed when the proposal was introduced in 1964 and then again in 1967. Instead, the growth of private pension schemes was encouraged by making available generous tax concessions to the private sector. Even more important was the political reluctance of the Labor government to tax the benefits that were accumulating as a result of the high rate of

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17 Matti Alestalo and Hannah Usutalo, The Development of the Welfare State in Finland - Part 1, Aug. 1982, p.17. Mimeo.

18 Gosta Esping-Andersen and Walter Korpi, op. cit.

return from pension investments. In the late 1970s, inflation was accompanied by a 20% interest rate which was not taxed, since private pensions are based on a fixed contribution scheme which functions as an annuity. Eventually the issue became highly politicized and the government proposed taxing the interest rate. The government fell on this issue and was replaced by a conservative government that proceeded to institute the tax system which it had opposed in the election, but with taxation only upon interest above the inflation rate. By 1980, most white collar and higher salary workers were covered by private pension arrangements. In 1978 the value of private pension expenditures accounted for 38% of total public pension provisions. When private pensions outlays are combined with those of civil servants, together they amount to about half of public pension spending.[19]

In Sweden, the course of policy development differed from that of Finland. When union dissatisfaction with flat-rate benefits grew, they turned to the private sector for occupational pensions. When no satisfactory agreement could be reached on terms acceptable to the strong ILO union, the unions decided to try to obtain earnings-related benefits in the public sector. The Labor Party had been in political power since 1932 and it enjoyed the support of most union members and workers. The power of Labor in the political arena gave unions another arena where union goals could be realized when collective bargaining failed. When it could not realize its demands in the economic area, it turned to the political arena. The issue was submitted to a referendum and a series of choices set before the

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19 Esping-Anderson and Korpi, p. 22.

electorate. The decision favored a publicly-administered, earnings-related program by a very narrow margin. The controversy over pensions was "one of the most polarized and protracted political conflicts in post-war Sweden".[20] At the center of the argument was the labor government demand for public control over the partially-funded pension funds that an employer-financed earnings-related pension scheme would generate during the years that the program matured. As a result of these developments, Sweden was able to avoid the creation of large private pension arrangements that other Scandinavian countries such as Finland and Denmark embarked on.

Turning to Holland and Britain we also find a substantial growth in private pension arrangements and special pensions for civil servants. The British have adopted a policy of providing a state guarantee for private pensions - the concept of "contracting out". This policy makes it possible "to diminish participation in a public program if approved private alternatives are available".[21] Since legislation in 1975, British pensions are divided into a flat-rate benefit, which is not replaceable by private arrangements, and an earnings-related tier which can be replaced by alternative occupational provisions. This second tier is designed to achieve a 25% replacement rate, up to a ceiling, while private pensions are free to offer more generous replacement rates. Out of a labor force of 23 million people, 45% are contracted out. Virtually all lower level public sector employees now receive private pensions. The initial commitment to a solidarity-universal in Britain has created a

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20 Ibid, p.17.

21 Mike Reddin, op.cit., p.2.

situation where the state has withdrawn from the well-paid corporate sector and retains a residual pension policy for less advantaged workers.

Despite the effort in the Netherlands to raise the adequacy of flat-rate pensions by introducing state contributions, private pensions have continued to grow. As in Finland, they are mandated by law. However, the mandatory provisions are different. When a labor contract concerning pensions is agreed upon within an industry and a formal request is made by all parties, then government can bind all firms in the industry to the agreement. A major reason for this form of mandating is to protect the of firms who agree to pensions from finding themselves disadvantaged in relation to firms that did not agree to the contract. In all, a fifth of the labor force is now covered by such private pension arrangements. Naturally, the generosity of pensions varies by industry. As a result, the solidarity in the public scheme is undone by the widespread use of very different systems of protection in the private sector.

It seems clear from this brief account that in Britain, the Netherlands, Finland, and Denmark, private pensions play a large and, as they mature, a growing role in pension policy. A similar pattern, but for very different reasons can be found in some countries that followed a continental model. In this model, pensions were organized by industry and class and earnings-related schemes were introduced at the outset in the post-World War II social reforms and, in most instances, before as well. France is the most obvious example, where complementary schemes based on collective bargaining agreements supplement the basic grant. These complementary programs, like those of Finland and Holland, are mandated by law.

When we consider private pension coverage and benefits in combination with the level of state spending for income maintenance we have the basis for a new approach to the identification of types of welfare societies. Table 1 provides a preliminary classification of countries.

What is particularly striking is that high coverage and high spending for private pensions is typically found in both lagging and leading welfare states. The explanation for this pattern is not self-evident. One is tempted to think that the rules of integrating public and private schemes should be decisive - the more generous the public schemes, the lower the outlays for private pensions. But this is only part of the explanation.

It is premature to speculate on such questions inasmuch as we do not have yet a precise estimate of expenditure levels and coverage rates in the private sector. The table is, nevertheless, very suggestive. Instead of dividing countries by whether they follow solidarity or equivalence schemes of social protection, we can classify countries based on their public-private mix.

Preliminary data comparing the net disposable income of aged and non-aged household heads seems to show that the relative economic positions of aged and non-aged households are similar in countries with high and low public-private mixes. What is sharply different is the relative distribution of income among aged household heads. While private pensions are important in understanding this pattern of inequality, other factors enter - in particular, the level of income from employment. It is the combination of income from work, fringe benefits and public sector benefits that shapes the modern pattern of advantage and social protection.

Table 1: The Public-Private Pension Mix

Public income maintenance as percent of GNP	Private Pensions: Low coverage and low spending	High spending and high coverage	High coverage and low spending
High 14-20%	Austria	Holland Denmark France	Germany Sweden
Low 7-9%		Israel U.S. Britain Finland	Switzerland

Note: Percent of GNP for Income Maintenance* in 1979-80.

Austria	17.8%	Israel	8.5%
Netherlands	19.9	U.S.	8.6
Denmark	13.7	Britain	9.2
France	17.4	Finland	9.2
W. Germany	15.2	Switzerland	9.1
Sweden	15.0		

* Pensions, unemployment, family assistance and temporary sickness.
Source: OECD, "The Role of the Public Sector, October, 1982.

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מכון ברוקדייל לגרונטולוגיה
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המכון

הוא מכון ארצי למחקר, לניסוי ולחינוך בגרונטולוגיה והתפתחות אדם וחברה. הוא נוסד ב-1974 ופועל במסגרת הג'וינט האמריקאי (ועד הסיוע המאוחד של יהודי אמריקה), בעזרתן של קרן ברוקדייל בניו-יורק וממשלת ישראל.

בפעולתו מנסה המכון לזהות בעיות חברתיות ולהציב להן פתרונות חילופיים בשירותי הבריאות והשירותים הסוציאליים בכללם. אחד מיעדיו הוא להגביר שיתוף הפעולה של מומחים מהאקדמיות והממשלה, עובדי ציבור ופעילים בקהילה כדי לגשר בין מחקר לבין מימוש מסקנות מחקר הלכה למעשה.

סידרה בינלאומית

המאמרים מציגים מימצאי מחקר והשקפות מקצועיות של מלומדים אורחים מחו"ל, של אנשי אקדמיה בארץ ושל חברי סגל המכון. המאמרים בסידרה מציגים דיונים החורגים מעבר להקשר האמפירי הישראלי, או עוסקים בסוגיות מושגיות ומתודולוגיות בעלות ענין בינלאומי כללי. בכך משמשת הסידרה במה שבה נבחנים בפרספקטיבה בינלאומית ההלכה והמעשה של נושאי ההזדקנות.

הממצאים והמסקנות המוצגים הם של המחבר או המחברים וללא כוונה ליצג את אלה של המכון או של פרטים וגופים אחרים הקשורים למכון.