The Role of Trade Unions in Pension Policymaking and Private Pension Governance in Europe

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Introduction

Trade unions have been important collective actors, advancing the economic and social rights of employees vis-à-vis employers and the government over more than a century. Unions had fought for the extension of social rights via both public policymaking and collective bargaining. Whether obtained via state or private provision, old-age pensions are seen by unions as "earned" deferred wages (Myles, 1989), and pension contributions should therefore be shared by employers, employees and the state. In return, for contributing, and in order to represent the interests of the beneficiaries, employee representatives have been involved in social insurance administration or negotiated occupational schemes. Thus, in modern welfare states, trade unions have been key societal actors in both pension policymaking and, often, in its implementation, particularly where there is a tradition of "sharing public space" (Crouch, 1986). Employers have often taken a more reluctant position, supporting social policy only as a second-best option behind voluntary social benefits, and in recent years they have become worried about high social contributions and long-term financial sustainability. The role of trade unions as defenders of employees' social rights has been challenged in current pension reforms and other welfare retrenchment efforts in a myriad ways.

Given long-term socio-economic and political changes, trade unions have seen their membership base erode, their strength in the bargaining realm has been challenged by employers, and deregulation of labour markets has further limited their bargaining power. Moreover, traditional ties to Left parties have become more distanced, while the electoral route has become less successful for organized labour in recent decades. In addition, their role in policymaking and the implementation of social policies has been altered, not least through austerity-oriented reforms in response to the current crisis of welfare states (Pierson, 2001). In particular, governments have been advancing not only parametric but also systemic reforms of their pension systems in response to increasing financial and demographic constraints (Arza and Kohli, 2008; Clark and Whiteside, 2003). Some of these reforms have met with resistance by trade unions and the public at large, leading most prominently to mass protests and industrial conflict. In order to circumvent resistance some governments have sought to consult trade unions, and in few cases even negotiate "social pacts" on welfare state reforms (Avdagic et al., 2011; Fajertag and Pochet, 2000; Siegel, 2005).

The increased privatization of pension systems (Ebbinghaus, 2011; Natali, 2008), however, also provides a new role for trade unions in using the bargaining route to advance the deferred social wage for all employees. In some countries, pension fund capitalism (Clark, 2003; Ebbinghaus and Wiß, 2011) has been already established for longer periods, and a substantial share of retirement income depends on the financial returns of pension funds. The recent financial market crisis revealed the problem of inappropriate governance and lack of self-regulation in preventing the individualization of financial risks. Thus trade unions face a double challenge: they see the erosion of their institutionalized role in public policymaking and their voice in self-administration becomes less heard, while they need to find ways to govern and regulate the supplementary pensions in order to make them comprehensive and reliable investments for all employees.

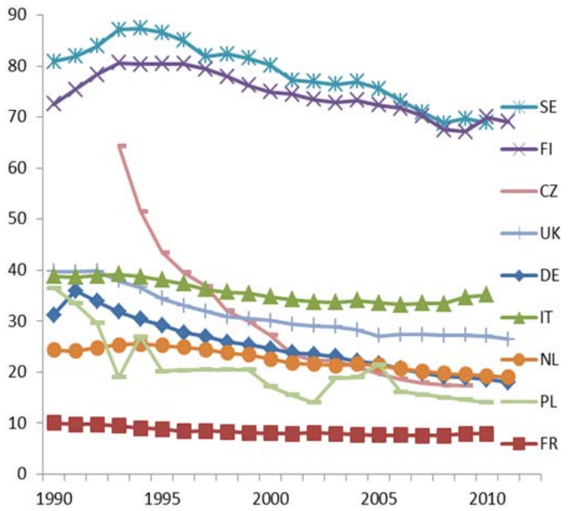
This chapter will discuss the changing role of trade unions in policymaking and implementation in the area of public and private pensions for all the countries in this study, thereby covering Bismarckian corporatist social insurance (including also Germany) and the Beveridge-type multi-pillar pension model (including also Sweden). The chapter will analyse the organizational, bargaining and electoral power of labour vis-à-vis employers and the state. Thereafter, it reviews the different influence channels for trade unions in policymaking and implementation in the public pension area. It will discuss in particular recent efforts to reverse early retirement and increase statutory retirement age. In the final empirical section, it will look more closely at the role of unions in supplementary private pensions, highlighting the important difference between mature and newly created multi-pillar pension systems. In conclusion, the variations in public–private pension mix and their implications for the different roles of trade unions will be discussed.

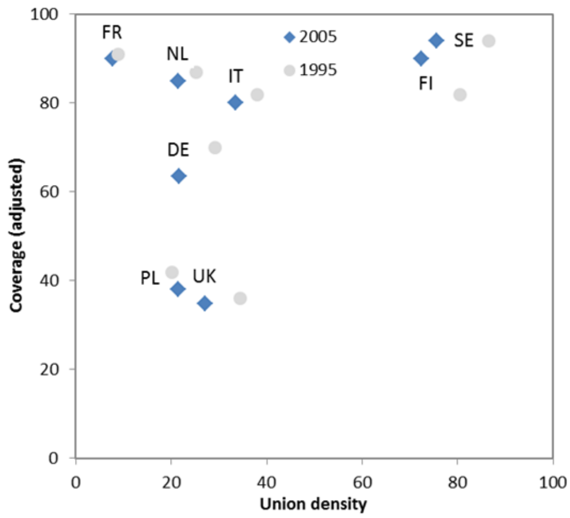
1. The influence of trade unions on social policy

The influence of trade unions in the social policy area has to be understood in the context of their overall "power resources" (Korpi, 1983) through membership mobilization, bargaining strength and political influence. Trade unions as voluntary organizations gain influence through their membership: they receive economic resources from membership dues, democratic legitimation through participatory decision-making processes at various levels, political influence through assumed voting power in elections and through protests, and economic power in mobilizing strikes. Moreover, trade unions can gain direct economic power through collective bargaining, setting the pay and working conditions of employees, sometimes also negotiating supplementary social benefits such as occupational pensions (Trampusch, 2007). Finally, in some countries, trade unions are formally or informally consulted in the policymaking process and are involved in self-administration or self-regulation of social policies. Union movements also have traditional links to left (sometimes also Christian-Democratic) parties, thereby influencing their policymaking while they are in government or opposition.

Unions are only as powerful and as representative as their membership base is comprehensive; indeed, there are significant historically derived cross-national variations across union movements. Since the 1980s, many trade unions have been facing long-term membership decline due to socio-economic changes, problematic political climate, deregulation of labour markets, and decentralization of collective bargaining, all of which makes mobilizing members more difficult. In all the European countries considered here (Figure 1), we find a long-term decline or stagnation in net union density, measured as the proportion of all employees (and unemployed) who are members of a trade union (Ebbinghaus and Visser, 2000). Note that in most countries, union membership is also biased towards older workers, and in some countries pensioners remain members after retirement. Union movements, with the exception of the Nordic ones, are less representative towards precarious or new social risk groups, including women, young people, the long-term unemployed, and those with atypical contracts, often referred to as the labour market "outsiders" (Ebbinghaus, 2006b).

Figure 1. A) Net union density 1990–2010 **b) Union density and coverage, 1995–2005**





Sources: author's calculations; adjusted coverage and net density: Visser (2013)

Although all countries have membership problems, the level of union density differs considerably between the two Nordic countries (Finland and Sweden), with very high but slowly declining levels thanks to union-led unemployment insurance (the so-called Ghent system), and France, with a very low level of formal membership (but often a high potential for ad hoc mobilization). Most union movements are in between these extremes: Italian unions have still a relative high–medium mobilization level (even when excluding half their members, who are retired and unable to strike); British trade unions suffered from long-term membership decline and mergers have been common strategies to survive; German industrial unions lost their post-unification gains and, together with the Dutch unions, despite mergers have only a relatively medium-low membership level; whereas Polish unions have lost members during the transition period and are in a feeble situation.

Not only union density but also the unity of the labour movement is of relevance for the influence of trade unions, an argument made by power resource theory (Korpi, 1983). The more unions can speak with one voice, and represent a large share of the workforce, the more they have political influence and legitimacy as representatives of labour. As a result of historical developments, divisive political and/or functional status-group cleavages have led to more or less fragmentation of organized labour across Europe. Continued membership decline, political dealignment and economic restructuring have led to more concentration in larger mega-unions and unified peak associations, while in addition centrifugal fragmentation in some occupational groups coexists, particularly among professional groups in public administration and transport.

Among the European countries considered here (see Table 7 for overview), the British TUC has always been a unitary union confederation with increasingly distant ties to the Labour party and a rather fragmented union structure, with 52 competing general and other unions representing around 5.8 million people (in 2015) with a stronghold in the public sector. The German DGB is a unitary union confederation (today with around 6.1 million members in only eight unions), politically neutral since 1949 but with personal links to the Social Democratic party (though also, increasingly, other parties). The DGB was capable of absorbing most multi-sectoral unions (and the white-collar union), with the exception of some civil servant and smaller professional unions. The two Nordic union movements both have a strong blue-collar union confederation with ties to Social Democracy (Swedish LO; Finnish SAK), but there are also independent union centres for white-collar employees (TCO; STTK) and (academic) professionals (AC; AKAVA).

Political cleavages have been important in the remaining countries, though their salience varies and has withered over time. The Dutch FNV is the main unitary centre, though it faces more competition from Christian and white-collar union centres (CNV, MHP). Political cleavages dominate the French, and to a lesser degree the Italian, labour movements: in France four political union confederations (CGT, CFDT, FO, CFTC) as well as the cadre (CFE-CGC) and other unions compete at national and workplace level, while the three main Italian confederations (CGIL, CISL, UIL) are partially cooperating, but face also some independent unions. Political splits between Solidarność, OPZZ and FZZ are also virulent in Poland.

Central for labour relations is not only the organizational unity and power of trade unions, but also the cohesion and strength of employers, and their willingness to bargain with trade unions (Traxler, 2009). Strong employers' organizations exist in Germany and the Netherlands as well as in Finland and Sweden; these have traditionally been organized as peak organizations separate from producer interest associations. In Italy, private employers are also well organized and integrating small firms, while publicly owned firms and government agencies are excluded. The French organization of the "patronat" (MEDEF since 1998) is a less willing bargaining partner but remains an important political force and reformist player in social administration. British employers are not willing to bargain centrally, and so the CBI plays more of a political lobbying role. Poland, as a transition country, still has relatively underdeveloped and fragmented business associations, with cleavages between larger firms (some foreign) and small local firms (*Pracodacy*, *Lewiatan*, the Business Centre Club, and the craft association ZRP).

The role of trade unions in collective bargaining does not always follow from their membership strength (Figure 2). In the case of Nordic countries, overall high union density is in line with a wide scope of bargaining coverage; that is, nearly all employees contribute to and profit from collective negotiations. In Britain, a medium–low membership level and a decentralized bargaining system go together: thus, only union members in organized firms profit from firm-level agreements. In Poland, union membership and bargaining coverage are both relatively low. In Germany and the Netherlands, as well as in France and Italy, the level of collective bargaining exceeds by far the strength of union membership. Bargaining coverage (Traxler and Behrens, 2003) that extends beyond union membership is either due to the strength of employers (Germany, Italy) or the legal extension of agreements by the state (France, the Netherlands). These differences in bargaining coverage are not only of importance for wage negotiations, but are also relevant for the potential route of negotiating supplementary pensions. For instance, legal extension has made supplementary pensions mandatory for all French private employees, and the Dutch government extends sector-wide agreements on occupational pensions.

Not only bargaining coverage, but also centralization and coordination (Avdagic et al., 2011; Visser, 1987) across the different bargaining levels are of importance for union bargaining power and the capacity to set wage and employment conditions as well as negotiate additional social benefits vis-à-vis employers. Among the eight countries (Table 7), bargaining centralization is highest in Finland and Sweden, followed by Germany, Italy and the Netherlands, though the latter group has increasing decentralization tendencies and firm-level co-determination institutions (European Commission, 2015). The other countries have largely decentralized wage bargaining: France and Poland with some legal extension mechanisms, as well as the UK with non-binding agreements. The most centralized bargaining occurs on negotiated occupational pensions in Sweden and the Netherlands, while France and Finland, on the basis of legal mandates, have national occupational pension schemes with social partner involvement. In Germany and Italy, sectoral agreements on occupational pensions have become more widespread in recent years (Wiß, 2015), while unions do not negotiate on employer-provided occupational pensions in the UK or in the transition economy Poland.

Table 1: Electorate and voting patterns by age (and foreigners), ESS (2012)

	Voting			Electorate	Votes		60+	non-
	-60	60+	Ratio	60+	60+	Ratio	%adults	eligible
Finland	81.8	90.4	1.1	37.3	39.6	1.1	36.1	3.4
France	75.3	87.9	1.2	32.9	36.4	1.1	31.1	8.7
Germany	80.6	88.0	1.1	33.5	35.5	1.1	31.1	8.2
Italy	82.4	79.9	1.0	30.0	29.4	1.0	30.0	1.5
Netherlands	81.9	89.5	1.1	30.5	32.4	1.1	30.0	2.0
Poland	66.3	74.1	1.1	28.5	30.8	1.1	27.9	2.0
Sweden	88.2	95.8	1.1	35.9	37.8	1.1	34.0	6.4
U. K.	63.2	85.6	1.4	35.1	42.3	1.2	34.1	3.7

Source: ESS (2012) 6, V2.1; weighted; author's calculations.
Notes: Adults (18+); -60: younger than 60 years; 60+: 60 years of age or older; non-eligible: foreigners (% adults); voting in last national election (or non-eligible to vote); percentages (except ratio).

Besides allied political parties, as part of the labour movement, trade unions have been major political actors defending the rights of workers and pensioners, though which interests get heard the most depends on the electoral and membership balance. Indeed, with demographic ageing, the political clout of the older population has become substantial (Table 1); thus the over-sixties constitute around one third of the adult population (those aged 18 and over), though the share is lower in Poland (28%) and particularly high in Finland (36%). In addition, older people tend to participate more in national elections than younger age groups (according to self-reports in ESS, 2012). Among these European countries, everywhere older people vote more frequently except for in Italy, where participation is compulsory. Elderly people are particularly more likely to vote in Britain (a 40% higher rate) and France (20% higher), while in the other countries it is only every tenth person. The higher voting tendency of the older electorate translates into a higher total vote share. British senior citizens combine 42 per cent of all votes cast in the last election, followed by Finnish (40%) and Swedish seniors (38%), while the lowest percentage is found again in Italy (owing to compulsory voting). Note that in Germany and France a considerable share of adults are non-eligible owing to their lacking citizenship rights (short of 10%), and these tend to be younger than sixty. Nevertheless, the political clout of the over-sixties means they are far from being in a majority position at the polling booth, though they may play a bigger role in and for some political parties. In fact, Social Democratic and Christian-Democratic parties tend to have a higher share of older people.

In respect of power resources, the political clout of the labour movement depends on union membership and its electoral consequences. Since union membership varies across European countries, this translates into a different impact in respect of political constituency. Given the high union membership in Nordic countries, many adults are currently members of a trade union (Table 2). Moreover, those who have left trade unions for retirement may still hold union-oriented positions. In fact, we find in the two Nordic countries only a small share that have never been union members (22% in Finland, 26% in Sweden). The situation is reversed in those countries in which current union membership is relatively low (below 10%), such as France and Poland, while Germany, Italy and the Netherlands show a medium position thanks to considerable past membership. Since trade union members tend to be somewhat more politically active, voting participation is higher and thus the share of votes cast by current or previous members tends to be overrepresented. By contrast, votes by adults who have never been union members are again very low in Finland and Sweden, while that share is above the majority mark for all other countries (though in Britain it is only 52% owing to the higher electoral participation of current and past union members).

Table 2: Adult population and votes by union membership (%), ESS (2012)

Union	Adults with union membership (%)			Votes by union membership (%)		
member:	current	previous	never	current	previous	never
Finland	52.9	25.1	22.0	55.5	26.1	18.4
France	6.9	14.2	78.9	8.5	16.1	75.4
Germany	12.5	22.3	65.2	13.7	23.3	63.0
Italy	14.5	12.5	73.0	15.7	12.0	72.3
Netherlands	17.7	14.0	68.3	18.8	14.4	66.8
Poland	5.7	21.6	72.7	6.5	24.0	69.5
Sweden	47.3	26.6	26.1	50.8	28.8	20.4
UK	13.4	26.5	60.1	16.2	31.9	51.9

Source: ESS (2012) 6, V2.1; weighted; author's calculations.
Note: current, previous or never union member in % adult respondents (18+);
votes: share among voters in last national election (self-reported in ESS).

2. From consultation to concertation and back to contention?

Institutionalized consultation via formal tripartite bodies or more informal consultative practices has been more common in Continental European and Nordic countries (Eurofound, 2013), while consultation of British unions has been rather limited since the 1980s. In Finland and Sweden, not formal bodies but consultation procedures (hearings and commissions) are common in the policymaking process, providing opportunities for organized interests. The French and Italian consultation councils (CESE and CNEL respectively) remain rather symbolic post-war institutions which provide a forum for deliberation, but largely fail to enhance consensus-building owing to their heterogeneity. On contentious matters, the government seeks either unilateral action or direct negotiations with the social partners (Natali and Rhodes, 2004). Poland has introduced a tripartite council (TK) to be consulted in social and economic matters, but this provides a mere forum rather than a veto point for trade unions.

Even in countries with a more corporatist tradition, reforms of public pensions have been advanced without social partnership consent or against the explicit interests of trade unions. In the Netherlands, government initiatives, bipartite consensus-seeking within the social partners' Foundation of Labour (STAR) and ad hoc tripartite concertation has increasingly replaced the institutionalized Social and Economic Council (SER). Despite massive protests, the Dutch disability pension reform in 1993 reformed the social governance after the social partners' role became increasingly discredited (Aarts and de Jong, 1996). In Sweden, in the 1994 pension reform, political actors increasingly bypassed the long-standing tradition of social consultation in committees and parliamentary hearings (Anderson and Meyer, 2003), while in Finland the institutional change to the pension system occurred more gradually and consensually (Kangas et al., 2010). The Finnish pension reform of 2005 was negotiated between the central government and the social partners (who are involved in these schemes), changing the occupational pension system in the private sector in order to postpone retirement. Also in Germany, the last consensual pension reform was decided in 1989; thereafter, government sought to sideline unions by select committees and direct deals with the opposition in the event of it controlling the second chamber (Schulze and Jochem, 2007).

In general, these institutionalized consultation mechanisms are insufficient to provide the social partners with "veto power", because their advisory role remains limited, and they are often consulted at a late stage in policymaking. Traditional statutory advisory forums seem too cumbersome and heterogeneous to foster consensus and initiate reforms in social policy areas, whereas more informal institutions appear to be more flexible. Consultation institutions' most important function is to develop a shared understanding of particular policy problems and deliberate on joint solutions, with long-term positive results for all sides (Visser and Hemerijck, 1997). A recent survey of the role of social partners in pension reforms confirms the limited role of consultation (Eurofound, 2013).

During recent years, concertation has not necessarily followed corporatist traditions: some corporatist countries have moved away from social concertation, while others with a weak tradition have opted for social concertation (Molina and Rhodes, 2002). Concertation *and* social conflict have been present in Europe (Hamann et al., 2013). The strikes against the pension reform of the Berlusconi Government in 1994 and the Juppé Government in 1995 indicate that, at least in countries with contentious labour relations, unions remain able to muster a political strike (Ebbinghaus and Hassel, 2000; Natali and Rhodes, 2004). More recently, mass protest occurred against the French pension reform increasing retirement age in 2010, not to speak of the massive conflicts in debt-crisis-ridden Greece concerning pension cuts imposed by the creditor institutions (Tinios, 2012). However, such mass protest depends on the seriousness of welfare retrenchment and the unions' mobilization capacity. Under some conditions, governments have good reasons to opt for consensual reform instead of risking a reform blockage. Concerted reforms were undertaken by government and unions in Italy in 1995 and 1997, an all-party consensus led to the German 1992 reform (but further limits were set thereafter), and the Balladur government made concessions in 1993 that prevented such mobilization. Bringing the trade unions into reform coalitions entails phased-in reforms and *quid pro quo* side-payments (Bonoli, 2000).

3. The role of trade unions in public pensions

European pension systems differ historically according to the influence of the Bismarckian social insurance vs the Beveridge basic pension tradition (Ebbinghaus, 2011; Natali, 2008; Palier and Bonoli, 1995). The Bismarckian systems have been relying on mandatory social insurance for employees and other social groups, requiring social contributions by employers and employees and providing earnings-related pay-as-you-go pensions. The Beveridge systems provide basic pensions for all citizens, paid by payroll or general taxes, leaving space for second public or supplementary private earnings-related defined benefit (DB) or defined contribution (DC) pensions. These historical differences in public pension systems not only have consequences for the reform dynamics in respect of the public–private mix and multi-pillar architecture – the different principles have also led to the varying influence of trade unions (and employers) in the governance of these schemes (Ebbinghaus, 2011).

The principle of parity self-administration is closely linked to Bismarckian social insurance (Klenk et al., 2012): in return for social contributions by employers and employees (Table 3), their representatives are included in these public schemes. Social insurance contributions are particularly important in France, Germany and Italy (above 30% of labour costs), but also in Poland and even Sweden (as a share of overall social expenditure financing). In Germany, several public pension schemes for different groups were merged into one unitary scheme (DRV) in 2005, still maintaining the principle of self-administration. However, the main parameters are set by the legislator in the area of pension policy, and there is not much leeway for self-administration. Also, in Italy, the National Institute for Social Security (INPS), which organizes private-sector schemes, has union and employer representatives, but the main decisions are taken by the law-maker (in some cases after concertation with the social partners). In France, the public first-tier pension insurance scheme (CNAV) has some self-administration, but the social partners assume a more important role in the second-tier private-sector schemes (ARRCO, AGIRC) made mandatory in the 1970s. The Polish Social Insurance Institute (ZUS) is governed by a tripartite supervisory board, yet provides a similar function, including also the collection of pension funds managed by private providers. While many Bismarckian systems had a strong tendency to occupational fragmentation and thus also divided representation, there has been a general tendency towards unifying social insurance schemes and centralizing decision-making, including self-administration.

In contrast, Beveridge-type public basic pension systems provide no institutionalized role for trade unions in self-administration, and social contributions shared by employers and workers are less important than in Bismarckian countries. Although the British basic and second state pensions (if not – until recently – contracted out) are financed by National Insurance payroll taxes by employers and employees, there is no formal inclusion of their interests in the public administration. The Finnish and Swedish basic pensions were partly paid by employer contributions without any form of representation in the public administration; similarly, the new income-tested minimum pension guarantees, provided by the Swedish pension agency and Finnish Kela respectively, are solely controlled by the respective ministry. Likewise, the Dutch basic pension is financed by social contributions to the Social Insurance Bank (SVB), which is under the control of the government, while its client council has only a consultative role. Although these Beveridge systems entail a more limited role for trade unions, the labour movement was often greatly politically attached to the basic pension route; in particular, flat-rate basic pensions were preferred by many blue-collar and lower white-collar workers. However, white-collar and professional organizations were the first to push for public or private supplementary pensions that would guarantee living standards beyond the minimum in old age.

Table 3: Income tax and social security contributions (as % of labour costs), OECD (2010)

	Total tax & SSC	Income tax	Social security contributions (% labour costs) Total SSC	% Total tax & SSC	Employee	Employer	% SSC	Labour costs
Country	(1)	(2)	(3+4)	(3+4)/(1)	(3)	(4)	(4)/(3+4)	(5)
Finland	42.0	18.0	24.0	57%	5.8	18.2	76%	51,263
France	49.3	9.9	39.4	80%	9.6	29.7	76%	55,252
Germany	49.1	15.7	33.4	68%	17.2	16.2	49%	61,971
Italy	46.9	15.4	31.5	67%	7.2	24.3	77%	47,347
Sweden	42.7	13.5	29.2	68%	5.3	23.9	82%	53,754
Poland	34.3	5.9	28.4	83%	15.5	12.9	45%	23,014
Netherlands	39.2	14.5	24.7	63%	15.3	9.4	38%	58,055
UK	32.7	14.7	18.0	55%	8.3	9.7	54%	59,372

Source: Country submissions; OECD Economic Outlook 88 (Dec. 2010) it in OECD Taxing Wages 2010.
Note: labour costs (single average worker) in US dollars.

4. Conflicts over the raising of retirement age and the phasing out of early retirement

The most controversial issue among the social partners across Europe has been reforms to reverse early retirement by phasing out multiple pathways and increasing the statutory retirement age of public pensions (Ebbinghaus, 2006a). Employer associations were by and large in favour of increasing the retirement age for reasons of reducing social contributions, although many had been using early retirement to shed older workers in times of economic downturn, and to restructure their workforce in a socially acceptable way. Trade unions have remained opposed to such reform plans in many countries, trying to slow down or prevent such reforms through lobbying and in some cases mobilizing mass protest or even strikes. Trade unions have been more prone to defend the labour market insider interests, given the over-representation of older employees near retirement among their members.

The influence of trade unions in affecting the course of retirement age policies has been rather mixed. Governments have been more or less capable of advancing a reversal of early retirement. Among the countries studied here, the Netherlands, Germany and Sweden have made the most significant turnaround in reducing early retirement (Ebbinghaus and Hofäcker, 2013) over the last decade. However, other countries, particularly those hit by the Great Recession since 2008, have also been under pressure to change course and will phase out early retirement provisions and increase statutory retirement age over time (Table 5). The retirement age is thus increasing in many countries: Britain decided in 2007 to raise it from 60 for women and 65 for men to 68 for both, Germany in 2007 from 65 to 67, and the Netherlands in 2011 from 65 to 67. Similarly, France enacted in 2010 a rise from 65 to 67 (and from 60 to 62 for seniority pensions), while Italy’s budget law in 2009 envisaged an increase of three years and later advancements. The laggards are Finland, with the 2005 reform increasing retirement age without reductions from 63 to 65, and Poland, increasing it from 65 for men and 60 for women to age 67, though this is happening only from 2013 onwards up until 2020 and 2040 respectively. These retirement age reforms have often been contested by unions, albeit without any success, except in France and Italy in the mid-1990s. The influence of trade unions in the political policymaking process seems to have further declined in the 2000s, even in those countries where some concertation occurred during the 1990s (Avdagic et al., 2011).

In Britain, the state pension age was to be equalized for women and men at age 65 by 2018, and subsequently will rise for both sexes to 67 by 2028 (see Whiteside, this volume). Moreover, mandatory retirement was partly abolished in order to increase actual retirement age. These reforms had been recommended by the Turner Commission (and gender equality was required by EU law), and were first set in motion by the New Labour government in order to save public expenditure in an ageing society. The trade unions were largely bypassed in this process.

In the Netherlands, the battle to reverse early retirement has been fought over reforming disability pensions from being used as an early exit pathway and over changing the negotiated pre-retirement scheme into an occupational pension benefit since the 1990s. Only later, reform efforts were targeted on raising the retirement age for the public basic pension (and subsequently for earnings-related occupational pensions) from age 65 to age 67 by the early 2020s. The Dutch governments took on the social partners in the case of the disability pension, removing them from their self-administrative role. Regarding the negotiated pre-retirement scheme, the government used the *erga omnes* legal extension of collective agreements as an instrument to enforce the 1997 tripartite agreement. Most recently, it had consulted the social partners on raising the retirement age (in summer 2011), but the largest union back-tracked (see DeDeken, this volume) and the government unilaterally decided to increase the public basic pension (AOW) to 67 by 2021 and to link further increases to life expectancy (65+) thereafter. The social partners have been consulted through a formal tripartite forum (STAR), but the government has pushed through reforms on account of the failure to find a broad consensus on a fast phasing-out of early retirement and, more recently, on raising retirement age.

As already mentioned, Sweden also passed a major pension reform in 1994, with only limited influence of trade unions given the all-party consensus. This reform has also increased the actual retirement age by introducing actuarial principles through the notional defined contribution (NDC) calculation of individual public pensions. Thus individuals are free to choose their retirement age from between 61 and 67 (unless they need the income-tested guarantee pension only granted from age 65 onwards), but they will have considerable actuarial deductions in addition to the mandatory funded premium pension and the negotiated occupational pension. Quite in contrast, in Finland, the social partners play a stronger role in negotiating pension reforms; in particular the 2005 reform has led to actuarial reductions for those born after 1952 when they retire earlier than age 65 (a reduction of 0.4% per month from 63 onwards), while the earlier cohorts can still retire at age 63 without reduction (and with a smaller reduction before age 63).

Among the Bismarckian countries, Germany was relatively early in changing course. The German turnaround in early retirement policy was at first consensual, but then then trade unions became rather sidelined, whereas employer associations pushed for reforms. The first 1992 pension reform, which was designed to lead to a long-term phasing-out of early retirement options, was still consensual among all parties and the social partners. However, the unexpected unification increased financial pressure on the pension system, owing to a covering also of the pension rights of East Germans via social contributions. Reforms that were meant to cut back pension benefits and speed up the phasing-out process were controversial, and the incoming red-green government repealed several measures. However, by the early 2000s also the Schröder government enacted such measures and a shift towards voluntary private pensions (*Riester Rente*), in the face of trade union protests. Finally, during the following Grand Coalition, the centre-left government extended the retirement age from 65 to 67 on the basis of an unexpected proposal by the social-democratic Labour minister. Together with the earlier Hartz labour market reforms (which reformed long-term unemployment assistance), this pension age reform was criticized by the trade unions and led to an electoral backlash among the Social Democratic core constituency. In the recent coalition agreement of the second Merkel Grand Coalition the Social Democrats have negotiated special exemptions for those with long contribution records (45 years, including up to two years of credit for unemployment periods), while the Christian Democrats insisted on a second year pension credit for child-rearing years (for children born before 1992, thus equalizing these rules for those born later). Thus the electoral success of the Social Democrats in 1999 and the recent return into a Grand Coalition allowed some amendments of previous pension reforms, but otherwise trade unions have not had much success in postponing such reforms.

Italy's major pension reforms of the 1990s, partly based on a pact with the trade unions in 1995, had started the process of increasing retirement age provisions and introducing a notional defined contribution (NDC) formula. The phasing-out of seniority early retirement options and special provisions for women has been a very gradual process, thereby taking into account the interests of trade unions, while financial sustainability concerns were only fulfilled in the long-run projections. A major reform in 2009, following a European Court of Justice (ECJ) ruling, led to the equalization of the retirement age for women with men in the public sector from 60 to 65 between 2010 and 2018. In addition, life expectancy gains have been included in the automatic adjustment since 2009, with minor changes thereafter. During the debt crisis, the technocratic Monti government pushed through pension reform austerity measures without consultation in 2011: increasing the number of contributory years needed for the NDC pension (from 5 to 20 years), abolishing seniority pensions and introducing an early pension option (at age 63 or later) with actuarial reduction, and equalization of retirement age in the private sector (projected to be 67/7m by 2018). The externally imposed and quickly passed crisis measures have ended the influence of the union movement, which suffered from fragmentation (see Jessoula, this volume).

The Central Eastern European (CEE) countries are laggards in reversing early retirement and increasing statutory retirement age, although governments in Poland have been pushing through pension reforms since the 2008 crash (Duchemin and Weber, 2013). While the old Polish pension system had provided an early retirement possibility, those born after 1949 under the new system have a bridging pension (for up to five years) from 2009 onwards only in particular occupations with health hazards. The 2008 reform, with its occupational limits on the bridging pension, was strongly opposed by the trade unions, without any success. The pension reform in 2012 raising the retirement age was also opposed by the unions and welcomed by employers. The statutory pension age for women, which had been five years lower at age 60, instead of 65 as for men, will increase from 2013 onwards to 67 until 2020 for men and until 2040 for women. Under the new NDC pension system, new cohorts (those born 1969 or later) have to participate in the funded pension, while those in between (born between 1949 and 1968) could choose this option voluntarily by 1999.

Table 4: Actual exit age and statutory retirement age for old age and early retirement provisions

Country	♂	♀	Retirement age	Special rules
Beveridge systems: mature multi-pillar model				
Finland	61.9	62.3	**65**	2005-: 63 (-0.4% p.m. (2005-); 62 <b.1952 -0.6% -63, 63+: -0%.
Sweden	65.2	64.2	Flexible NDC pension: 61–**67** (basic pension -1972: 67, -1998: 65)	Flexible pension (NDC pension transferred into annuity based on uni=sex life expectancy), but guarantee pension only from age 65 (40 y.)
UK	64.1	62.4	♂ **65**/♀ **60** (2010–18: 60→65 b. 1950+); 65→66: 2020; →67: 2026–28; (planned →68)	gender difference will be phased out owing to EU law
Nether-lands	62.9	61.9	65 (basic pension), 2013–21: 65 → 67 2022: linked to life expectancy	Phasing out of preretirement scheme (1997-), reform of disability pensions 1990s
Bismarck systems: dominant public pillar model				
France	59.4	59.8	**60** (b. 1956+ 2011–: →62 by 2017)	2010 pension reform: seniority (contributions: 40→41.5y.)
			65 (b 1956+ 2011–: +2y. →67 by 2022)	2010 pension reform: without seniority
Germany	62.7	62.7	2012–29: **65**–67	1992-: 63/60 pensions phased by 2010s; 2007 reform
Italy	61.4	61.1	2011: ♂**61**/♀**56** (w/36 y.)→ 65* (1996–: ♂ 60→65/♀ 55→60)	seniority/*gender equalization following ECJ 2008 ruling
			♂ **65**/♀ **60 → 65* (2010–18)**	without seniority/gender
Poland	62.1	59.5	♂ **65** (2013–20: +3m.p.a. →67); ♀ **60** (2013–40: +3m.p.a. →67);	(ER for sp.grps & ♀ <b.1949) 2009–: bridging p. for sp.grps

Note: actuarial deductions; m: month; p.a.: per anno (year); y: year; sp.grps: special groups; ER: early retirement.

Source: real exit age: average effective age of retirement 2009–14 (OECD.stat: Labour Force Statistics): 1999; age and early retirement reforms: author’s compilation (Ebbinghaus, 2006a; Ebbinghaus and Hofäcker, 2013) based on OECD, EU and national sources.

5. The role of trade unions in supplementary pensions

In respect of supplementary pensions, the relationship between the influences of the social partners is reversed between Bismarckian and Beveridge-type systems. Private funded pensions play a more dominant role in Beveridge systems than in the laggardly, Bismarckian, dominantly public pension systems (Table 6) that have crowded out private supplementary pensions (Ebbinghaus, 2011). In the latter more advanced multi-pillar pension systems, employers or the social partners play a larger role in private occupational or personal pensions, while they have no institutionalized voice in the Beveridge-type public pension. In the Bismarckian pension system, the social partners are involved in the self-administration of social insurance, but in the private pensions trade unions have thus far played a less important role than employers, though there are also some exceptions where the social partners negotiate occupational pensions.

Table 6: Pension assets, coverage, contributions and expenditure in Europe

	Pension expenditure (%GDP) 2012			Private coverage 2011	Assets (%GDP) 2010		Private pensions (%GDP) 2012	
	Total	Private	(%)	{%}	All funds	Public funds	Contri-butions	Benefits
Beveridge								
UK	9.4	3.2	(34.2)	{43.3}	88.7		ᵈ2.9	ᵈ3.2
Netherlands	9.4	4.3	(46.0)	{88.0}	128.5		5.5	4.3
Finland	10.5	0.6	(5.9)	*{74.2}	*91.0		10.2	*11.2
Sweden	9.5	1.3	(14.0)	{>90.0}	84.1	27.2		
Bismarck								
France	14.1	0.4	(2.5)	v{20.9}	13.1	4.6	ᶜ0.6	ᶜ0.4
Germany	11.4	0.2	(1.8)	{71.3}	5.4		0.3	0.2
Italy	15.8	0.3	(1.8)	{14.0}	5.3		0.6	0.3
Poland	11.8	0.0	(0.1)	{56.5}	16.6	0.7	0.5	0.0

Sources: author's calculations; expenditure (2012): OECD Pension Market in Focus 2013; coverage: OECD Pension Outlook 2012, Tab. 4.1, p. 105; Public pension funds: OECD Pensions at a Glance 2011: Table 4; Private pension funds: OECD.stat (Global Pension Statistics).

Notes: (%) % of Total; {*} occupational and personal pension coverage in % of working age population; > underestimated; includes mandatory occupational pensions (partly funded private schemes); (a) 2007; (b) 2008; (c) 2010; (d) 2011; (f) total includes Norwegian state pension fund (122.8 % GDP, financed by oil receipts).

The UK, as a typical Beveridge system, provides large scope for private pensions, though here their role is much greater for employers than for unions (Bridgen and Meyer, 2011). Given the early development of occupational pensions by the time earnings-related state pensions were discussed, British employers were granted the option of "contracting out" of second state pension (SERPS in 1978, later second state pension or "S2P") and contributing to their own pension funds, and since 1988, also, employees have been able to choose their own personal pension (money-purchased scheme) instead. Trade unions play only a limited role; employee representatives are only in a minority position in British trust funds. However, the current debate about a cost-driven change from DB to DC pensions in the public sector caused widespread protest and strike action by British unions in the public sector during 2011, though the change towards DC pensions seems inevitable. However, the Labour government's decision to introduce automatic enrolment into employer-offered pension arrangements for all workers has been continued by the Conservative government.

Quite in contrast to Britain, in the Netherlands the trade unions (and works councils) have a much more institutionalized and important role in the Dutch second pillar occupational pensions. Nearly all workers are covered by the funded occupational pension thanks to the legal (*erga omnes*) extension of collective agreements. Besides employer-sponsored pension funds with participatory rights for workplace councils, most workers are covered by industry-wide occupational pension schemes under the supervision of the social partners. These schemes had traditionally been DB funded schemes on top of the basic pension, together aiming at 70 per cent of the last salary. However, owing to the two financial market crises in the 2000s, the Dutch pension funds were in danger of underfunding (below 105% of liabilities), and the Government had to intervene to ease the time frame to rebalance by cutting current or future benefits, if not increasing contributions. The Socio-Economic Council is discussing further steps to introduce DC elements and buffer funds in the collective DB schemes, thereby still upholding some risk-sharing while reducing the underfunding problem in times of low returns.

In the case of Sweden, the four main collectively negotiated occupational pensions, which provide top-up pension for all workers in the private and public sectors, have engaged in a process of shifting from DB to DC schemes. But the occupational schemes play a less important role than in the Netherlands or Finland: they finance around 15 per cent of current pension expenditure. Of larger importance are the mandatory funded pensions as part of the first pillars, where individuals have to decide how to invest 2.5 per cent of their salary in one of 800 investment plans or leave it with the default fund (as most new entrants do).

The largest role for the social partners is provided by the Finnish second-tier occupational pensions, mandated since the mid-1960s; they supervise various private-sector partly-funded schemes (ETK), while separate schemes also exist in the public sector (Kangas and Luna, 2011). Thus the Finnish system comes very close to a Bismarckian social insurance model by involving social partners directly, although it was built upon and after a Beveridgian basic public pension had already been in place. Since the mid-1990s, the Finnish pension became a residual income-tested minimum guarantee scheme, while the earnings-related became the dominant pension for most. A unique feature of the Finnish occupational pensions (TYEL and others) is that they are publicly legislated, governed by social partners, and partially funded (around 30% of contributions) in more than thirty private schemes with considerable assets (around 60% of GDP). This provides the social partners with a strong role in negotiations with the government, though not all interests are included in such corporatist arrangements.

The French social partners play an important role in the mandatory supplementary pension in the private sector (Naczyk and Palier, 2011). Initially, supplementary pensions were first negotiated for managers and professionals ("cadres", AGIRC) in 1947 and were followed by schemes for other private-sector employees in the 1960s (ARCCO); these were made mandatory in 1972. These supplementary pay-as-you-go pensions are financed by social contributions; they provide defined benefits based on past earnings on top of the first-tier public pension. In recent years, new funded personal pension plans have been introduced which are voluntary, and so employers use them as a fringe benefit. In the public sector, special integrated pension schemes with defined benefits exist for all civil servants and other public-sector employees. Reforms of these benefits have been strongly opposed by French unions in the public sector, leading to massive strikes.

In Germany, occupational pensions, which have become regulated since the 1970s (Ebbinghaus, 2011), existed largely on a voluntary basis in larger firms to top up the earnings-related public pensions for employees with long tenure (and particularly for those higher ranks earning above the bargained wages). Trade unions had rather limited influence, so works councils had some consultation rights. In the public sector, non-tenured public employees have been covered by a negotiated supplementary DB pension since the late 1960s, though following German unification new DC pensions are being phased in. In 2001, a voluntary funded private (Riester) pension was introduced to fill in the pension gap of lower public pensions in the future (with tax subsidies for lower income groups). In addition, the social partners received the right to negotiate collective agreements to transfer parts of earnings to occupational pensions; this gave rise to several agreements on pension funds for more than 10 million employees in the metal and chemicals industries and several smaller sectors as well as the renewed public-sector schemes (Wiß, 2011).

Given the relatively generous public pensions, occupational pensions have not played any role in Italy (Ebbinghaus, 2011), except for the financial sector and multinational companies with pre-existing funds. Several reforms since 1993 have led to the voluntary transformation of mandatory end-of-service pay, a lump-sum paid by employers to employees leaving into pre-funded occupational or personal pensions, a decision by employees. A silent-consent rule leads to a transfer to a closed fund, otherwise to an open fund or to a voluntary personal pension (Jessoula, 2011). All pension funds are highly regulated by a framework legislated since 1993. In the case of a negotiated agreement, the collective pension fund is governed by employers and elected employee representatives with additional supervisory structures, but investments are undertaken by financial institutions. Although these different pension funds thus far cover only a part of the Italian workforce, they are expected to grow considerably given the long-term decline in the value of public pensions.

The multi-pillar pension system of Poland has been rather recent: the 1999 pension reform stipulated that 7.3 per cent of an employee's salary is invested in open pension funds, compared to 12 per cent in contributions for the pay-as-you-go public pension (public employees in "uniform" have a separate system). Following cost pressures on public spending and rather limited returns on funded pensions during the economic crisis, the Government proposed, in 2011, to transfer 5 per cent of the 7.3 per cent to a special individualized public pension scheme, thereby reducing its public debt. This measure has been criticized by employer organizations, which oppose any changes to the second pillar, and trade unions, which criticize the move as short-term or call for individual choices (Mrozowick, 2011). It may be too early to judge whether this partial reversal of funded private occupational pensions will alter the public–private mix for the future, though it is also important to note that the coexisting voluntary personal pensions are not of much importance in Poland. But at least for the short term, Poland's reversal, although not quite as dramatic as that of Hungary, is still of significance for the public–private pension mix (Drahokoupil and Domonkos, 2012; Orenstein, 2011).

6. Conclusion: trade unions and the public–private pensions mix

Their membership is declining, bargaining power is eroding, and political alignments with left parties are waning; these developments make the influence of union movements in social policymaking more difficult. However, there are also significant differences across Europe as to their organizational power and cohesiveness. Trade unions in the Nordic countries are least affected by membership decline and decentralization of bargaining: the Finnish and Swedish unions organize the overwhelming majority of members and represent their interests effectively, though in separate union centres for status groups. Among the Continental countries, France and Italy have politically divided union movements: the French unions are much weaker in both membership and bargaining terms than the Italian ones. The German and Dutch unions are more unified union movements, but have also seen their membership decline, though bargaining structures still cover a large part of the economy. Trade unions in the UK have suffered from membership losses and decentralized bargaining. The Polish labour movement has seen its membership decline, and its political fragmentation and bargaining weakness made it further relatively powerless.

The role of trade unions in pension systems has been varied across the eight countries (Table 6). In the public pension schemes, trade unions have traditionally played a more institutionalized role in self-administration in the Bismarckian social insurance model, in particular in Germany, France and Italy, though to a lesser degree in Poland. In comparison to the other countries, supplementary funded pensions were introduced much later since Bismarckian earnings-related insurance provided relatively good income security even for living standards of higher wage and salary groups. In German larger firms and in the Italian finance sector, private pensions had emerged early, though funded occupational and personal pensions have received a new lease of life with the cutbacks in public earnings-related pensions since the 1990s. In both countries, trade unions now can assume a role in managing collective pension funds, though this is dependent on negotiating collective agreements for the respective sector or firm. In the case of the personal pension plans, trade unions have no direct influence. The Polish mandatory personal pensions do not provide the trade unions with any particular voice. They have been critical of recent reforms to shift contributions from private to public pensions, but they could not change course as in other CEE countries (Drahokoupil and Domonkos, 2012).

Table 6: The Public–Private Mix and the Role of Trade Unions

	Supplementary pensions	
Public pension	(quasi-)Mandatory	Voluntary
Bismarck social insurance	France (mandated OP)*** Poland (mandated PP) Netherlands (disability)***	Germany (OP**, PP) Italy (silent OP**/PP)
Beveridge basic security	Netherlands (negotiated OP)*** Finland (mandated OP)*** Sweden (negotiated OP)***	Britain (opt-out OP*, PP)

Note: OP: occupational pension; PP: personal pension; France: only private-sector (pay-as-you go); *** social partners (employers and trade unions) involvement; ** some collective agreements and social partner involvement; * employer-led but only partial involvement of trade unions.

The Beveridge basic pension systems (Britain, the Netherlands and Nordic countries) provide no self-administrative function; instead trade unions, particularly blue-collar unions, have been active in lobbying in raising basic pensions, while white-collar organizations were often more in favour of extending earnings-related supplementary pensions. In Sweden, the introduction of a second state pension occurred in the 1960s, while in the UK this happened much later in 1978, and employers' pension funds were allowed to contract out of the state second pension. In the Netherlands and Finland, the negotiated occupational pensions under social partner administrations had already assumed such a role in the 1950s or 1960s respectively; these collective agreements have been extended by the Dutch Ministry since the late 1940s, and the Finish schemes were made mandatory by law in the late 1960s.

The comparative analysis could thus indicate the different potential influence of trade unions on public pensions and private pillar pension as a result of the different institutional arrangements. The analysis of actual pension reforms before and after the Great Recession following the 2008 crash suggests that trade unions have lost influence even further in recent years as governments have pushed through austerity measures (Duchemin and Weber, 2013). An exception might be the post-election hand-outs of the second Merkel Grand Coalition, though this is unique owing to the positive economic state of the social insurance budget. More generally, trade unions have been defending the reversal of early retirement and the increase of statutory retirement age, largely without much success. Even when they have been successful in postponing or watering down such reforms since the Great Recession, the problem-pressure has increased, owing to the public budget crisis, to such a degree of urgency that governments have pushed through reforms against union opposition. In countries with long-term demographic reforms (NDC systems in Sweden and Italy), financial sustainability in the long run is automatically secured, though in Italy the retirement age remains on the political agenda.

The increased reliance on funded supplementary pensions has also been a major challenge for trade unions, and the financial market crisis has added questions about the long-term future. It has also led to additional stress due to the rising future liabilities of DB pensions and lower expectations of returns in DC pensions. Dutch and Nordic trade unions have something of a role to play in such negotiated or mandatory occupational schemes. Collective regulation and governance are important in assuring larger coverage, some social solidarity and better protection against individualization of risks. In the other countries, trade unions have only started to see a growing role in pushing for supplementary pensions as *ersatz* for the reduced public pension benefits, on which trade unions have declining influence. However, whether trade unions are capable of filling this gap remains contingent upon many factors, not least their bargaining power. The future implication of these long-term transformations towards reduced public pensions, increased retirement age and more reliance on funded pensions may be problematic, leading to higher unemployment and income poverty in old age. These social consequences should be of concern for trade unions with respect to their role in defending social rights. Whether trade unions will be able to add social adequacy concerns to the financial sustainability orientations of their governments and mobilize enough support for an enlarged role of collective pensions remains, however, an open question.

Table 7: Main industrial relations actors and contexts

	Voluntarism	**Corporatist**		**Social partnership**		**Contentious**		**Postsocialist**
	UK	**Finland**	**Sweden**	**Netherlands**	**Germany**	**France**	**Italy**	**Poland**
Trade union movement	Unitary but fragmented	Status group divided	Status group divided	Mainly unitary with some rivals	Unitary with fringe competition	Politically divided and highly competitive	Politically divided with fringe competition	Politically divided
Union density (1995→2010)	Medium-low slow decline (33%→27%)	High (Ghent UI), recent decline (80%→70%)	High (Ghent UI), recent decline (87%→69%)	Medium–low, decline (26%→19%)	Medium–low, early decline (29%→19%)	Very low, stagnating (<8%)	Medium (50% retired members), slow decline (38%→35%)	Medium–low, fast decline (30%→15%)
Main union centre (share in total membership)	TUC (>90%)	SAK (47%) STTK (29%) AKAVA (24%)	LO (48%) TCO (35%) AC (17%)	FNV (70%) CNV (20%) MHP (10%)	DGB (>90%)	CGT (30%) CFDT (30%) CGT-FO (15%) CFTC (5%) CFE-CGC (5%)	CGIL (44%) CISL (36%) UIL (20%)	Solidarność (48%) OPZZ (44%) FZZ (8%)
Main peak employer associations	CBI <state>	TT, PT < KT, VTML>	Svenskt Näringsliv <SKL, Arbetsgivarverket>	VNO-NCW, MKB § <state>	BDA ZDH § <state>	MEDEF <state>	Confindustria <public firms, state>	TK = KPP,PKPP, ZRP §, BCC
Collective bargaining (adj. coverage 1995→2010)	Largely at firm level, not binding, low declining coverage (37%→33%)	Largely at sectoral level; high coverage due to extension (>90%)	Largely at sectoral level, but also other levels; high coverage (>90%)	sectoral and firm level, often legal extension, still high coverage (87%→82%)	Largely at sectoral level, but decentralizing, medium coverage (70%→62%)	Obligatory at firm level, high coverage due to legal extension (90%)	Largely at sectoral level, but also others; high coverage (80%)	Largely at firm level (extended to all employees), medium–low coverage (<40%)
Social dialogue	ad hoc consultation; some committees;	ad hoc consultation and concertation; self-regulation of OP and UI	ad hoc consultation and concertation; self-regulation of UI, negotiated OP	Tripartite (SER) and bipartite (STAR) fora; changes in self-administration	ad hoc consultation; changes in self-administration	Weak tripartite forum (CESE), ad hoc consultation; changes in self-administration	Weak tripartite forum, but important ad hoc concertation; self-administration	Tripartite forum (TK): consultation on economic and social policies

Notes: <> public-sector; § small firms, crafts; UI: unemployment insurance; OP: occupational pensions
Sources: author’s compilation; organizations: Eurofound (2013); net density: Visser (2013) (ICTWSS Database 4.1)

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