
Limits and potential of the use of vouchers for personal services

An evaluation of titres-services in Belgium and
the CESU in France

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Anna Maria Sansoni

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Table of contents

1. Introduction	5
2. The development of personal services: causes, aims and purposes.....	9
2.1. Causes.....	9
2.2. Aims and purposes.....	12
3. Reasons for the use of vouchers and details of their operation in Belgium and France	15
3.1. The Belgian case.....	16
3.2. The French case.....	21
4. Challenges and outlook for development.....	29
4.1. Financial viability.....	29
4.2. Quality.....	31
4.3. Status and position in the economy	33
5. Conclusions	35
6. Annex.....	39
7. References.....	40
ETUI Discussion and Working Papers.....	43

1. Introduction*

The expression ‘personal services’ is used to refer to labour supplied within the home or immediate environment of private individuals. The existence of such services is the result of a decision by households to outsource a series of tasks pertaining to the domestic sphere. An essential feature of such services is direct contact between the private individual – i.e. the user – and the service provider.

The area covered by the expression is extremely broad. It includes a wide range of occupations and can refer, on the one hand, to services designed to care for vulnerable members of society (in other words, childcare and care or assistance for elderly or otherwise dependent persons) and, on the other, to ‘convenience’ services designed to facilitate day-to-day living by the outsourcing of domestic tasks (for example, cleaning, shopping delivery, sewing and ironing, gardening, small household repair jobs and assistance with computers). It is interesting to note, from the outset, that ‘proximity’ is an essential feature of such services. They cannot be displaced but have, of necessity, to be carried out in close proximity to the recipient of the service, hence the use in the literature of the term ‘neighbourhood services’ which serves to stress the ‘local’ nature of this type of services and the importance, for their successful performance, of the forging of close and positive links within the community.¹ Accordingly, the growth of personal services is strictly linked to the development of the local economy, a point already made in the *White paper on growth, competition, employment* published by the European Commission in 1993.

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1. Some sources point out, however, that the concept of neighbourhood services extends beyond assistance with day-to-day tasks to include services designed to improve the living environment, so that it also covers cultural, leisure and environmental services (Conseil économique et social 2007); others stress that, in relation to these services, the notion of proximity is both ‘objective’, since they are performed within the locality, and ‘subjective’, in that relationship is an essential dimension of their performance.

In this article the author proposes to analyse the different causes and reasons for the development of personal services and the debate that has taken place in Belgium and France concerning their economic and social potential. She sets out, in particular, to present a specific mode of payment for the personal services rendered, namely vouchers, and to describe the advantages and disadvantages associated with this form of payment. Like other public measures and policy tools (which include various forms of tax relief), vouchers have been introduced principally in an effort to curb the practice of undeclared labour that is particularly widespread in the area of personal services.

One reason for the author's interest in this tool is that, given, among other things, its ease of utilisation, it could well gain ground in other countries, such as Italy, which has so far encountered difficulty in developing a personal services sector within the formal economy.

Though in Europe there have been many cases of experimentation with vouchers in the area of personal services (in Austria, for example, for domestic work and in the United Kingdom for child care), the comparative analysis in this report will be confined to Belgium and France which are the two European states where use of this tool has made the most significant advances. Vouchers were introduced in these two countries in the 1990s and at the present time, after numerous reforms, the question of their effectiveness is much under discussion.

Accordingly, starting out from an analysis of the development of personal services in the framework of the gradual and general increase in the service sector generally ('tertiarisation' of the economy), the article seeks to evaluate the main issues associated with the use of vouchers, considering, among other aspects, the question of their transferability to other European countries. The Belgian and French welfare states actually belong to the same welfare state family, known as the 'continental model', a feature of which, particularly in recent decades, has been a focus on family policies and attempts to promote a fairer distribution of family tasks (Esping Andersen 1990; Hemerijck *et al.* 2006). It is important to stress, what is more, that as early as in the 1970s France and Belgium were the first countries in mainland Europe – in the wake of the Scandinavian countries – to provide for an extension of family services and care of the aged (Esping Andersen 1999). It would therefore be interesting to extend the analysis to other countries in order to ascertain whether a vouchers system might gain the requisite degree of acceptance to become established in states with quite different welfare state models, such as the 'liberal' and the 'Mediterranean' types.

This report is structured in the following way. Section 2 reviews, in the context of tertiarisation of the economy, the most important factors that account for the development of services to persons and enumerates the socio-economic aims and purposes associated by government with their development.

Section 3 offers – using material supplied in interviews conducted by the author – a comparative analysis of the use of vouchers in Belgium (*titres-*

services) and in France (*chèque emploi service universel* – CESU). In each case, after an examination of the main reasons that prompted the choice of vouchers rather than alternative similar tools and policies, an account will be provided of their history, together with a description of the main features of the two national systems.

Section 4 considers the most important economic and social challenges facing each of the two countries, examining the issues of financial viability, quality of jobs created and services supplied and, finally, the position and status of this sector between the social economy on the one hand and the private economy on the other.

Section 5 summarises the ‘winning’ elements of each system, those to be taken into account in any form of experimentation in other European countries.

2. The development of personal services: causes, aims and purposes

This section will contain an analysis of, on the one hand, the socio-economic causes that contribute to explaining the increasing demand for personal services and, on the other, the aims that prompt government agencies to support their growth.

2.1. Causes

Before presenting the main reasons for the growth in personal services, it should be recalled that, in the framework of the macro-category 'services', services to persons are characterised by specific features, in comparison with the other sub-sectors of the same category, insofar as they take place in the home or immediate environment of the user, cannot be displaced and are based on a direct relationship between the consumer and the service provider. What is more, they represent a segment that is partially new and that is difficult to measure in statistical terms insofar as the same expression is used both for services to private persons (for example, housework), which represent a fairly recent phenomenon, and for services provided to 'vulnerable' recipients, which have been in existence for a long time in most European countries (Jany Catrice 2008a and 2008b; Gardin 2008).

Given the specific nature of personal services, what reasons or causes can be suggested? Four possible explanations would seem to present themselves: 1) the gradual tertiarisation of the economy; 2) the increased labour market participation of women; 3) the ageing of the population; 4) consideration of their economic and social potential.

2.1.1. Gradual tertiarisation of the economy

First of all, the growth of personal services is one aspect of the general and gradual tertiarisation of the economy which is a widespread feature of the highly industrialised countries (OECD 2000; Dølvik 2001). To become aware of this, it suffices to consider just a few macro-economic statistics. While there are indeed significant differences among member states taken individually, the services sector currently contributes more than 70% of GDP and represents 70% of jobs in the EU27 (cf. Eurostat 2008; Kemekliene *et al.*

2007).² The services sector thus plays a major contributory role in the creation of new jobs in Europe.

It is obvious, given the extreme breadth of the macro-category 'services', that job creation will differ from one sub-sector to another.³ Personal services are included either in the private or in the social sector (the latter being the case when the worker is recruited by a social or non-market enterprise or agency) and in the category 'household activities' (when the private individual, who is using the service, employs the worker directly).

Following the transition from a goods and trading economy to a services economy, a change is to be observed in the structure of final demand. This becomes characterised by an increasing demand for services and, in particular, for quality services. In the case of personal services, demand displays significant elasticity depending on income. In other words, the higher the income, the greater are the sums devoted to purchasing services of this type (Kemekliene *et al.* 2007).

2.1.2. Increased female labour market participation

A second explanatory factor for the spread of the personal services sector – and one closely linked to the above – relates to the increased presence of women on the labour market. This is a development which, as is well known, has affected all the countries of Europe since the 1970s. It suffices to recall, in this connection, that, out of a total of more than 30 million jobs created in the European countries since 1961, more than 25 million have been taken by women, particularly in services (Cancedda 2001).⁴ The growth in female employment has been particularly impressive in the last ten years: in 1997, when the European employment strategy was launched, the employment rate of women had risen to 51%, whereas by 2007, in the EU27, it had reached 58.3%. Taking account of the fact that the male employment rate virtually stagnated during the same period, this means that, out of a total of more than 18 million jobs created in the last ten years, more than 12 million have been taken by women (European Commission 2007a).

Following the increased participation of women, the need to find the right balance between working and family life has become a matter of urgency prompting the outsourcing of all kinds of domestic and care tasks which, in the past, were almost exclusively performed by unpaid female labour (i.e. the wife and mother) within the household or by informal paid labour.

2. These statistics refer to the NACE category 'pure services', i.e. private sector services, government services and 'other services' (education, health, personal services).

3. In 2005, for example, private sector services in Europe represented half of total employment in services as against around 10% for government and other services, about a third of the total.

4. According to Eurostat figures, in 2007, in EU 27, almost 82% of working women were employed in the services sector.

2.1.3. Ageing of the population

The situation just described is compounded by an additional factor, the consequences of which will not be felt fully for some years to come. This is the gradual and so far uninterrupted ageing of the European population. This phenomenon, attributable on the one hand to medical progress and on the other to the drop in the birth rate, affects most of the countries of Europe. According to Eurostat, with the increase in life expectancy, Europe can be expected in 2050 to have almost 50 million citizens aged over 80 (as compared with 18 million in 2004).

This ageing of the population obviously means an increase in the number of persons partially or totally dependent on care supplied by family members or professional caregivers. A direct consequence of this, already today – but the phenomenon is bound to increase as time goes on – is the growing demand for services to assist the elderly and, in particular, services provided in the home of the user, given that virtually all European citizens (almost nine out of ten) declare a preference for care in the home rather than institutional care (European Commission 2008 and 2007b).

2.1.4. Consideration of the economic and social potential of personal services

Finally, the expansion of personal services needs to be considered in the light of policy ideas relating to their economic and social potential and their contribution to a new and more active model of welfare state. It thus becomes readily apparent that the emergence of the personal services sector is to some extent the outcome of a deliberate socio-political construction and not solely a product of socio-economic developments.

It is useful, at this point, to consider in detail the terms of the debate in France and Belgium. In France the political will to invest in this sector is founded on the conviction that personal services, insofar as they are located ‘at the crossroads of numerous long-term trends in the development of French society’ (Ministère de l’Emploi, du Travail et de la Cohésion Sociale 2005:7), offer tremendous potential and that it is thus advantageous to invest in them the resources to encourage the emergence of a new market that could prove a driving force for economic growth (Hontaas 2007 and 2006). This line of thinking started out from an awareness that in France the rate of employment in services is particularly weak and that they can thus represent a particularly valuable source of new jobs. Personal services, insofar as guarantees of their quality could be supplied, could satisfy the growing demand for quality services (Cahuc and Debonneuil 2004), taking into account the increase in the activity rate of women, the aspiration to find ways of more successfully combining working and family life, the specific demographic trends represented by ageing of the population and relative dynamism of the birth rate, and the increase in the number of persons unable to cope unaided with the demands of everyday life (Ministère de l’Emploi, du Travail et de la Cohésion Sociale 2005).

In Belgium, on the other hand, the thinking related to the expansion of neighbourhood services has been focused on the idea that they can form an integral component in the rise of a new and more active welfare state (Vielle *et al.* 2005). Following discussions of the reform of the welfare state, regarded as inevitable given the crisis in its funding, its effectiveness and its legitimacy (Cassiers and Lebeau 2005),⁵ Belgium has imported the British concept of 'positive social state'. This is a new type of social state, characterised simultaneously by the maintenance of an extended regime of social protection and by a break with the passive expectation of benefits on the part of citizens affected by the various social risks (Vielle *et al.* 2005). The expression was definitively endorsed in 1999 by the federal government's⁶ determination to reorganise economic and social policy in accordance with the principles of the *active social state*, i.e. a social state which, while ensuring adequate social protection, aims to 'increase the possibilities of social participation in order to increase the number of active persons in society' (Vielle *et al.* 2005:15). In that context, the *chèques ALE* and the *titres-services* were introduced to achieve the aims both of expansion of neighbourhood services and of activation of the unemployed, particularly the long-term unemployed (Conter 2005).

After this analysis of the causes, the next step is to focus on the aims and purposes associated with the growth in personal services.

2.2. Aims and purposes

Some of the aims and purposes associated with the spread of the personal services sector in Belgium and France have already been mentioned. In this section, they will be explained in greater detail, while recalling that the choice to use vouchers rather than other instruments as a means of facilitating the development of this sector is to be viewed in the context of new policies designed to finance the demand for, rather than the supply of, services, as well as to curb recourse to undeclared labour in the sphere of services for private individuals and promote official labour market insertion of the unemployed (Devetter *et al.* 2008). While this may be very clear in the Belgian case, in France the situation is much more ambiguous since vouchers can also be used, in association with social measures to assist dependent persons, for the provision of assistance to vulnerable members of the population (see below).

It is possible to distinguish four main, and interconnected, aims: 1) steps to curb recourse to undeclared labour and assist in the creation of regular jobs;

5. The funding crisis is claimed to be the result of stagnation in welfare state revenue combined with increased expenditure; the effectiveness crisis relates to the lack of success in solving the problem of unemployment and social exclusion; the legitimacy crisis derives from the fact that the welfare state appears to be founded increasingly on a logic of passive assistance (Cassiers and Lebeau 2005).

6. And in particular of the Minister of Social Affairs and Pensions, Mr Frank Vandenbroucke.

2) the need to facilitate combination of working and family life; 3) provision of assistance for vulnerable members of society; 4) activation of the unemployed, particularly the long-term unemployed. Though these aims are defined at the national level, they are achieved at the regional and local levels, thanks to the involvement of a range of different private and public agencies and parties.

2.2.1. Measures to curb recourse to undeclared labour and assist in the creation of regular jobs

The most frequently cited justification for the provision of policy support for the development of personal services in Belgium and France has undoubtedly been the need to combat undeclared labour. Reliable statistical data on the extent of this form of labour is, for obvious reasons, rather difficult to obtain. According to some authors, between 50 and 80% of 'domestic workers' in Europe are not declared (Puech 2006).⁷ Without focussing too closely on the statistical aspect, it needs to be pointed out that the existence of an informal labour market signifies, on the one hand, a total absence of social security rights for the workers in question and, on the other, major economic losses for the public finances (for example in terms of tax revenue and the demand for goods and services). It is for this reason that the government authorities have insisted, in both France and Belgium, on the need to combat undeclared labour and, to this end, to create formal jobs.⁸ However, insofar as the demand for personal services is elastic in relation to their price, it appears essential, during an initial stage at least, to foresee active public intervention in increasing the solvency of demand, to make the cost of the declared service lower than would be the case if it were purchased on the informal labour market (a situation now prevailing in the two countries in question), to support the emergence of a supply of high-quality services, and to simplify access to declared work. For the public authorities, these outlays may be expected to entail positive returns in the form of better allocation of social services, a drop in unemployment, and an increase in tax revenue as more formal jobs are created.

2.2.2. Combining working and family life

The aim of facilitating the combination of working and family life stems from the increase in female labour market participation and the resulting need to seek a new balance between the occupational and the private spheres now that the male-breadwinner model has ceased to represent the norm within society.

7. According to INSEE statistics the rate of non-declared labour in the area of personal services in France is estimated at 60% (Bentoglio 2005). It has been further stated that more than 2.8 million French households make use of personal services that remain undeclared (Observatoire Caisse d'Epargne 2007).

8. As early as 1993 personal services were identified as a potential source of job creation in the European Commission's White Paper.

It has indeed already been pointed out that women's growing presence on the labour market has encouraged the increased outsourcing of a whole range of tasks that were traditionally performed by women in the home, namely cleaning, childcare and the care of elderly or dependent family members.

2.2.3. Assistance for vulnerable members of society

Personal services can be of assistance to vulnerable members of society (children, the elderly, and dependent persons), insofar as they can relieve them of the need to perform the tasks of everyday living. It is important to stress that, while in Belgium vouchers are reserved for the provision of domestic help taken on in the interests of 'convenience', in France they may be used also for those forms of assistance that have traditionally been supplied by social services, this being an aspect that has been much criticised (see below).

2.2.4. Activation of the unemployed

Finally, in the Belgian case, support for personal services has been regarded as a means of encouraging activation of the unemployed and promoting their return to the formal labour market. This aim is evident from certain details of the way the *titres-services* system operates. For example, in order to encourage unemployed persons to return to the labour market, they are allowed to remain in receipt of benefits for as long as they are employed part-time under the *titres-services* arrangement (Conter 2005; Lefresne and Tuchsirer 2004).

3. Reasons for the use of vouchers and details of their operation in Belgium and France

Vouchers constitute a means of payment used, in the United States as well as in Europe, in several different public policy areas including education and training, childcare, assistance for the elderly and dependent, anti-poverty measures (such as the 'Food stamps' introduced in the United States in the early 1960s⁹) and subsidised housing (Cave 2001; Beltrametti 2004). In recent years, moreover, their use has spread into the world of employment in the form of luncheon vouchers (Beltrametti 2004).

The question arises of why vouchers have been the preferred choice, in comparison with other available policy instruments, in the various spheres listed and in the personal services sector in particular. Another question is whether there exists a link between this choice and the causes and aims enumerated to explain the success of personal services.

The literature mentions two reasons, in particular, by way of explanation of this choice, namely, the administrative simplification which is of benefit to both users and workers, and the freedom of choice afforded to users (Beltrametti 2004). In the field of personal services, administrative simplification has been regarded as a particularly important aim in the effort to discourage recourse to undeclared labour, and it is indeed true that vouchers entail no cumbersome administrative formalities since users have to do no more than purchase them and then use them to pay workers, after which social security contributions are calculated automatically. According to the French and Belgian authorities, vouchers could well represent a significant incentive to the formalisation of undeclared labour if it is borne in mind that one important obstacle in this respect would seem to be the administrative burdens imposed on the parties involved.¹⁰

Vouchers represent, what is more, a means of transferring economic resources which guarantees a freedom of choice (in relation to their use) lying somewhere between the maximum freedom offered by money and the minimum freedom allowed by the provision of services in kind (Beltrametti 2004). Users

9. The public Food Stamps programme was introduced as a means of ensuring that low-income categories of the population could feed themselves properly. Vouchers serve to boost the purchasing power of beneficiaries selected on the basis of income and household composition (Beltrametti 2004 and Cave 2001).

10. The administrative simplification accrues, however, essentially to the users and the workers and not to the public authorities which have the task of regulating the issue of vouchers and ensuring that their use is in compliance with the regulations.

are indeed in a position to choose, for provision of the same service and depending on their individual preferences, between a range of distributors and services, without any obligation to accept a 'pre-packaged' service selected by the parties that are co-financing or providing the service. Much use has been made of this argument in the French case in which it was deemed important to stress that the involvement of the public authorities in the market for personal services did not limit individual freedom of choice in relation to services and how they are provided.

All in all, however, while there may well be general consensus concerning the fact that vouchers are easy to use, the freedom of choice aspect is much more contested, since the freedom is, to a considerable extent, dependent on knowledge of the services on offer and on users' level of income, given that only certain categories of citizen are in a position to take advantage of the tax benefits associated with their use. This question will be examined in more detail in the following paragraphs which focus on an analysis of the two national systems. The analysis begins, in each case, with a brief historical reminder which is followed by a description of the mode of operation and of the different parties involved and a presentation of the most significant statistical data.

3.1. The Belgian case

Following a procedure to evaluate the potential benefits of introducing a voucher system, particularly in the field of domestic cleaning, the *titres-services* were introduced on the initiative of the Federal Government in an effort to foster the development of neighbourhood services in order to create jobs, promote the employment of non-active persons (the initial aim being to create 25,000 additional jobs by the end of 2007), curb the incidence of undeclared labour, and facilitate the combination of working and family life (cf. Plasman 1999; Leurs 2008 and the evaluation reports by IDEA Consult in 2005, 2006, 2007 and 2008).¹¹ Over and above the *titres-services* arrangement, the provision of personal services is organised in Belgium by the public social action centres (*centres publics d'action sociale* – CPAS) and the services for assistance to families and the elderly (*services d'aide aux familles et aux personnes âgées* – SAFRA) which are responsible for providing support to persons requiring assistance in meeting the demands of daily life.

First introduced by the law of 20 July 2001 aimed at promoting the development of neighbourhood jobs and services,¹² the *titres-services* system has

11. In relation to the last of these aims, since 1 January 2006, self-employed women who have just given birth are entitled to maternity aid in the form of 105 free *titres-services* for the performance of household tasks which can be cashed via their social insurance fund. According to ONEM figures, in December 2007, 4,187 self-employed women had already enrolled to take advantage of this maternity benefit.

12. The law of 20 July 2001 was published in the *Moniteur Belge* of 11/08/2001. Cf. also the royal administrative decree of 12 December 2001 on *titres-services* (M.B of 22/12/2001).

been in force since 1 January 2004. In actual fact, a *titres-services* system had been introduced during 2003 in certain regions which, under the new system, are allowed to extend the use of *titres-services* to other more strictly 'care'-linked services such as childcare, assistance for the elderly in the home and assistance for the sick.¹³ Nor should it be forgotten that a system of vouchers for the payment of services supplied in the framework of neighbourhood services had already been created at the federal level, in partnership with the 'local agencies for employment' (ALE). This system, while intended as a means of incorporating non-active persons into the labour market, turned out to constitute a serious employment trap, and it has been gradually replaced by the new *titres-services* arrangement.¹⁴

The legislative texts state that *titres-services* constitute a form of payment, provided by an issuing company,¹⁵ which enables the user, taking advantage of a subsidy from the state (which is thereby subsidising consumers), to pay for neighbourhood work or services (i.e. market or non-market activities relating to assistance with housework) provided by an approved company. Furthermore, they clarify the field of application: *titres-services* may be used exclusively for domestic work carried out within or outside the user's home. The list is accordingly rather restricted and contains the following tasks: cleaning the house, including the windows, washing and ironing, including darning clothes to be ironed, small sewing jobs, preparation of meals, shopping. Care of dependent persons is thus excluded, except for accompanying persons with restricted mobility requiring transportation.

3.1.1. How the various parties to the arrangement operate and interact

This system is based on an interrelationship among five parties: the issuing company, the users, the employers, the workers and the Federal State which co-finances the arrangement.

In practice, any individual domiciled in Belgium may purchase *titres-services* up to a maximum of 750 vouchers per calendar year.¹⁶ The unit cost of

13. In Flanders, for example, use of *titres-services* has been authorised to pay for children to attend after-school childcare facilities.

14. The long-term unemployed were required to register with the ALE which, to encourage their return to work, offered them a few hours of work consisting of gardening or domestic tasks. This was intended to provide supplementary income, since the unemployed retained their entitlement to benefit, and the arrangement did not constitute an employment contract. Payment for the hours worked was made by cheque (ALE cheques), the face value of which was fixed by each local authority (somewhere between 4.95 and 7.45 euros).

15. Until the end of 2006 the issuing company was Accor Services. Since 1 January 2007 it has been Sodexho.

16. The ceiling is 2000 *titres-services* per year per user for disabled persons, persons with a child below the age of majority with a recognised disability, elderly persons in receipt of an allowance for assistance to the elderly, and single parents with one or more dependent children.

the *titres-services*, which are valid for eight months, is 7 euros. The fact that 30% of the cost is tax deductible brings this down to 4.90 euros. However, the tax concession applies only to taxable income, so that some categories of the population, for example the retired, are not in a position to benefit from this incentive (Vermer *et al.* 2007; Service de lutte contre la pauvreté *etc.* 2007).

Upon registration, which is free of charge, the user orders the *titres-services* (in paper or electronic form) from the issuing company and contacts an approved agency to state the nature and duration of the work to be performed.

The firms or agencies whose role is to employ the *titres-services* workers are admitted to the arrangement only after they have been approved by the federal government. This approval, granted in principle for an open-ended period, while subject to observance of a certain number of legal, administrative and financial conditions, does not include criteria relating to the quality of the service provided. Several types of firm or agency may be approved, including local employment agencies (ALE), temping agencies, other private commercial firms, labour market insertion agencies, non-profit associations, local authorities, public social action centres, but also individual persons in the capacity of self-employed employers.

The result is a triangular labour relationship – rather similar to the case of temping agencies – consisting of the employer (the approved company or agency), the user (the private person for whom the service is being provided) and the worker. Unlike the situation in France (see below), in Belgium direct employment is not authorised and users are thus compelled to go through an approved company or agency to take advantage of services supplied by means of the *titres-services* arrangement.

Workers employed under this arrangement are bound by a formal contract (entitled the '*titres-services* employment contract') which entitles them to social security benefits (for example, holidays, pension rights, occupational accident insurance). It is a standard contract of employment, either fixed-term or open-ended, full-time or part-time. The intention to sign a contract of this kind must be put in writing before the employee begins work. In accordance with the aim of encouraging the long-term unemployed to return to the labour market, *titres-services* jobs are compatible with the various forms of employment subsidy and activation programme¹⁷ in accordance with which employers benefit from a reduction of their social security contributions, as well as with the income guarantee benefits payable to the unemployed.

17. In particular the *Activa* and *Sine* measures. The former is designed to facilitate return to the labour market for the long-term unemployed. It is open to any employer and entails temporary reduction of employer social security contributions and the granting of an employment allowance by the ONEM. The *Sine* programme promotes return to work for the long-term unemployed in the social economy sector. The subsidies provided are the same but are payable for a period longer than under the *Activa* programme and may even be open-ended.

There exist two categories of *titres-services* workers: Category A consists of those with entitlement to some form of benefit, be it unemployment benefit, subsistence allowance or other form of paid benefit; Category B consists of all other persons opting to work under the arrangement. For as long as they are engaged as *titres-services* workers on a part-time basis, the Category A workers continue to receive their benefits, while being required to accept any additional hours of work that they may be offered. They may, furthermore, sign a succession of fixed-term contracts with the same employer for a period not exceeding six months. As from the seventh month, the employer is then required to offer them an open-ended contract which must be at least half-time (not less than three hours a day).

The Category B workers, on the other hand, who are not in receipt of benefits of any kind, are free to choose their working time in accordance with their own preferences and may opt to work for no more than a few hours a week. In this case too it is evident that workers are being encouraged to join the labour market since, after three months, their employer is in any case obliged to offer them an open-ended contract, but still without any requirement of specific minimum daily or weekly working hours.¹⁸

The final involved party is the Federal state which co-finances each *titre-service* to the tune of 13.50 euros. The worker hands the tickets received from the users to the employer who returns them to the issuing company which then pays the value of the *titre-service* (7 euros) plus the federal contribution of 13.50 euros to the approved company.

The federal budget also subsidises a special training fund for *titres-services* workers, the '*Fonds de formation titres services*'. Conceived in order to guarantee that workers receive an appropriate degree of training, this fund came into force in July 2007 and enables firms to request partial refund of their training costs, provided that the training is relevant to the work performed by the employee and that it is carried out within an appropriate occupational setting, either within or outside the workplace.¹⁹ This provision is in addition to the 'employers' social fund' (*Fonds social des employeurs*) which devotes 0.25% of the pay bill to collective training initiatives.

18. In both cases the requirement is that they be *offered* an open-ended contract, not necessarily that they *sign* such a contract. What is more, the public authorities have to date not had sufficient resources to ensure that these conditions were enforced. In addition, according to most parties interviewed, companies frequently resort to a range of ploys to avoid offering open-ended contracts, for example, by interrupting the contracts so as to recommence calculation of the 3- or 6-month period stipulated by law, or by having workers sign a form whereby they agree to successive fixed-term contracts.

19. Training is regarded as of relevance to the work performed if it is in areas such as attitudes, dealing with clients, ergonomics, effective organisation planning, hygiene and safety, or use of Dutch/French/German in the workplace. The fund had a budget of 3.7 million euros in 2007 and 7 million euros in 2008. Refund is allowed in accordance with the share of each company in the *titres-services* market, without regard to the quality of the training actually supplied. In July 2008 no evaluation studies of the operation of the fund were yet available.

It should be recalled, finally, that working conditions are laid down by the joint committee responsible for the sector in which the individual companies are principally active. In other words, if the employer exercises an activity other than *titres-services*, all members of its workforce come under the joint committee responsible for that activity. If, on the other hand, the company is active only in the field of *titres-services*, its employees are covered by the joint sub-committee for approved companies supplying neighbourhood work or services. This committee also applies to temping agencies which must have a specific section for *titres-services*.²⁰

3.1.2. Some figures showing the expansion of the *titres-services* system

As from 2005, the federal government has commissioned an annual external evaluation of the *titres-services* system.²¹ According to the latest available evaluation (Peeters *et al.* Idea Consult 2008), in 2007, 1,942 companies had been approved, of which 1,504 were active; there were 602,562 registered users, 449,626 of whom were active, while a total of 49.2 million cheques were cashed; there were 87,152 workers in the course of the year and 61,849 at the end of the year,²² representing at least 27,335 full-time-equivalent jobs on an annual basis. Figures of relevance to the activation-related aims of the scheme were as follows: 9% of the workers were non-active and 46% were previously unemployed, averaging 3.8 years of unemployment.

The most astonishing aspect, however, is the spectacular growth of the system, with the number of approved companies displaying a growth rate of around 30%; the number of registered users increased by 44% and the number of cheques cashed by 53% during the 2006-2007 period; during 2007 the number of workers increased by 40%. However, this expansion entails a considerable cost for the federal budget: the gross cost of the system in 2007 has been evaluated at 745.2 million euros, while the net cost (which takes account of returns in the form of jobs directly created) is estimated at 393.1 million euros. The question of the financial viability, which is at the forefront of the Belgian debate on the future prospects of the system, will be explored in more detail in section 4.

20. In 2006 the joint sub-committee for neighbourhood services negotiated the first sectoral labour agreement. This contains provision, for example, for refund of travelling expenses by employers and for a 4% annual bonus. In 2007 it negotiated another collective labour agreement which authorises the creation of a trade union delegation in the workplace when there are at least twenty workers.

21. Cf. the evaluation reports published by IDEA Consult in the list of bibliographical references.

22. This discrepancy may be due to the fact that some persons had dropped out of the system but will be attributable also to the existence of workers on fixed-term contract who, at the time of the second count (31.12.2007) did not have a contract.

3.2. The French case

At the beginning of 2006 the new *Chèque emploi service universel* (CESU) grouped together under a single umbrella – and to some extent supplanted – a range of pre-existing measures to assist dependent persons, the most important of which were the personal autonomy allowance (*Allocation personnalisée d'autonomie* – APA), the disability compensation allowance (*Prestation de compensation du handicap* – PCH) and the childcare allowance (*Prestation d'accueil du jeune enfant* – PAJE).

The CESU came into force following adoption of the 'plan for the development of personal services' (*Plan de développement des services à la personne*) in February 2005²³ and Law n° 2005-841 of 26 July 2005 on the 'development of personal services and implementation of various measures to promote social cohesion' (cf. chapter IX of title II of the first book of the Labour Code). The decision in favour of state intervention in this area is attributable to the belief that personal services represent a significant source of regular jobs (important enough to generate the creation of 500,000 jobs in three years), but that the actual creation of such jobs depends on effective organisation and increased professionalism in this sector, which are slow in developing.²⁴ The state therefore aims to support the sector by contributing to both the solvency of demand and the structuring of supply so that the latter will be in a better position to meet the former.

The four most striking new aspects of the Plan adopted in 2005 are as follows: 1) creation of the CESU which replaced the *Chèque emploi service* (CES) and the *Titre emploi service* (TES), introduced in the 1990s; 2) broadening of the scope of activities included within the definition of 'personal services'; 3) creation of a national agency for personal services (*Agence nationale des services à la personne* – ANSP), responsible for coordinating the efforts to structure this sector; 4) financial support for national agencies (*enseignes*) whose tasks are to distribute the supply of services over the country as a whole, simplify access to services and provide guarantees in terms of the quality of the services provided.²⁵

Similarly to the Belgian case, therefore, the CESU is a national-level initiative, but one which relies on the regional and local authorities for its implementa-

23. The '*Plan de développement des services à la personne*' is also known as the 'Plan Borloo', after Mr Jean-Louis Borloo who was at the time Minister for Labour, Employment and Social Cohesion.

24. The *Caisse d'Épargne* observatory has estimated that the annual household budget devoted to personal services in 2006 was 7 billion euros, not counting expenditure linked to dependency. Potential demand has been estimated by the same body as an additional 5 billion euros (Observatoire Caisse d'Épargne 2007).

25. The financial support is conditional upon the compilation of a file containing information on aspects including national coverage, quality of the agency and the services it provides, economic viability, effective creation of jobs, and degree of professionalism. In July 2008 there were twenty national *enseignes* in existence.

tion, in particular for regulation of the input of the various parties to the arrangement (see below).

Before exploring the operation of the CESU, it is important to stress that its scope is much broader than that of the Belgian *titres-services*. In addition to housework, it covers assistance for elderly, disabled or dependent persons (excluding the performance of medical procedures), childcare (both within and outside the home), help with school work, small household repairs and improvements, gardening and a range of 'new' personal services which include, for example, assistance with administrative formalities, computer repairs and expertise, provision of beautician services in the home for dependent persons, care and walking of pets, and caretaking.²⁶

3.2.1. How the various parties to the system operate and interact

Unlike the Belgian case in which the role of the *titres-services* is exclusively limited to their use as vouchers in lieu of payment, in France the CESU can take the form of either a banker's cheque (the *CESU bancaire*) or a pre-paid voucher (the *CESU préfinancé*) as stated by article L1271-1 of the Labour Code.

It should be pointed out that, since the *CESU bancaire* is a cheque, it has to be filled in by the individual user and has no predefined value, unlike the *CESU préfinancé* which has a face value fixed by the co-financer. In this latter case it is possible that the user, in order to pay the worker, may have to top up the amount indicated on the voucher.

As is apparent from the information contained in the box below, in France, unlike Belgium, direct employment is authorised and, it should be added, this is the most widespread form of use. The supply of personal services may, however, take place according to two other channels, namely the *mode mandataire* (instruction mode) and the *mode prestataire* (provision of services mode). In all three cases, the intending user may contact a national agency and ask it to search within its network of affiliates in order to seek the solution best suited to the user's particular needs.

Under both the *mode mandataire* and the *mode prestataire* the user contacts an approved body to organise provision of the service required. There is, however, a slight difference between the two forms of arrangement: in the first case, the user remains the worker's employer, since the approved body is 'instructed' merely to deal with the recruitment and the administrative aspects. Under the second option, on the other hand, the agency structure is also the worker's employer. The implications of the fact that direct employment

26. For the complete list see article D7231 of the Labour Code (*Partie réglementaire nouvelle, Septième partie, livre II, titre III*).

The bank CESU

The *CESU bancaire* is the successor to the CES, which was introduced in 1993 to simplify the formalities involved in recruiting and remunerating a domestic employee.

By means of a cheque book that can be purchased from banks that have signed the requisite convention with the State, the private individual may declare employees working in the home or effect payment for services for caring for a child aged below six outside the family home. The cheque book is in two parts, one to pay the worker and the other serving to declare him/her to the CESU national centre (CNESU). On receipt of this section, the social security contributions (worker and employer) are calculated and payment is taken from the employer's account, so that the employee is legally employed.

For the provision of occasional or one-off services, the *CESU bancaire* also serves as an employment contract. However, for work amounting to eight or more hours a week or performed over more than four consecutive weeks in the year, use of the CESU does not dispense with the need for a written contract of employment.

The pre-paid CESU

The successor of the TES, which had been introduced in 1996 but did not generate the expected volume of employment, the *CESU préfinancé* is financed (in full or in part) by a broad spread of involved parties. Issued in either voucher or non-material form, it can be financed by employers for the benefit of their employees, in a manner similar to the use of luncheon vouchers,²⁷ but also by other bodies (local authorities, employee contribution funds, mutual funds, retirement funds, social welfare bodies) for the beneficiaries of social services entailing the provision of personal services, including childcare.

These vouchers (manufactured by issuing bodies approved by the state) may be used to pay for personal services supplied either by authorised bodies or to remunerate an employee directly. On receipt of the CESU, the social security contributions are calculated automatically.

remains the predominant form of use are analysed in the next paragraph. The point that needs to be stressed here is that an approval procedure is foreseen only for agencies acting in the 'mandated' or 'supplier' role.

Under the 2005 Plan, there exist two types of approval: simple approval and quality approval. Approval takes place at the level of the *département* and has been added on to the procedure, currently optional, of authorisation. Simple

27. In a few companies a truly wide-ranging strategy in the field of personal services has been introduced. It is worthwhile, in this connection, to pause to consider the examples of the *Crédit Agricole* bank and *La Poste* (the French post office). While the former issues the bank CESU and has created a national *enseigne* (*Mission Services*) based upon an integrated platform of services, the latter, which also has its own national *enseigne* (*Genius*), uses the bank CESU and the pre-paid CESU (issued through the *Banque Postale*) and co-finances the prepaid CESU for its employees for use in three areas (childcare, housework and dependency). In total, between April 2007 and April 2008, a 48% increase has been recorded at *La Poste* in the number of co-financed CESU, amounting to a total of almost 20,000 units.

approval is sufficient for the majority of activities – with the exception of those intended for so-called ‘vulnerable’ users – and is valid for five years throughout the country. The more demanding ‘quality’ approval, on the other hand, is required for services intended for children aged under three, persons over 60, and disabled or dependent persons. This form of approval is valid only in the *département* where it was issued. To obtain simple approval, the agency must demonstrate that its activity is fully given over to one or several types of personal service, whereas quality approval focuses on the applicant’s capacity to ensure a high standard of service and on the human, material and financial resources allocated to this end. Having once obtained approval, agencies are required to submit to the authorities, on a regular basis, figures relating to their activities, including an annual activity report which constitutes an evaluation, both quantitative and qualitative, of the work performed.

In France there is no national fund to train workers employed in personal services. However, the involved parties are allowed to choose between different approaches to training, including the possibility of using the channel entitled *Validation des Acquis de l’Expérience* (VAE).²⁸ A domestic employee may, for example, on the initiative of the employer, attend one or more training courses lasting up to a maximum total of 40 hours a year.²⁹

In relation to working conditions, directly employed workers are covered by one of the conventions of the household employers’ federation (FEPEM) which has a series of specific conventions for this purpose covering the following categories: household employers’ employees, household employers’ child-minders, gardeners and caretakers. In addition, the administrative decree of 1 April 2008 makes it compulsory for all employers and all workers included within its scope to observe the terms of the national agreement of 12 October 2007 on the field of application of the collective agreement on personal services. This decree has the effect of extending the terms of this agreement to private for-profit firms.

When it comes to pay, household employers have the choice between two forms of declaration, either ‘real’ (*au réel*) or ‘flat-rate’ (*au forfait*). In the former case, social security contributions are calculated on the basis of the

28. Provision for this tool is contained in the Labour Code. The VAE is a means of gaining recognition for experience (professional or other) through a diploma or certificate of professional achievement. At the present time, 50% of VAE certifications relate to personal services.

29. It is important to point out, in this connection, the major efforts deployed by the federation of household employers (*Fédération des Particuliers Employeurs* – FEPEM) as shown by publication of their ‘2008 training catalogue for household employees’. This catalogue recognises several types of training, including distance training, in the areas of professional techniques, childcare, accompaniment of elderly or dependent adults and disabled persons, awareness training for domestic employees, management of professional activity. Mention should also be made of the *Institut des services à la personne* (ISERP) which runs training courses for employees of personal services companies and also for those setting up in business, subject to certain conditions.

wages actually paid, whereas in the latter – which is much less favourable for the workers – they are calculated on the basis of the minimum hourly wage (SMIC), even if the worker's actual pay is in fact higher.³⁰ Under the *mode prestataire* arrangement, the employer sets the level of pay, which cannot be less than the minimum wage.

In order to encourage the various parties to make use of the system, significant tax and social security incentives are provided. First of all, the users benefit from a tax reduction or credit of 50% of the sums paid for personal services, with a ceiling that depends on household earnings.³¹ It must be pointed out, however, that these advantages apply only to members of the working population, so that the retired have no access to them.

In addition, private individuals who opt for direct employment are entitled to a reduction of the employer's social security contributions, which becomes partial or total exemption for elderly or dependent persons aged over 60. If, on the other hand, the users ask an approved body to supply the service, it is subject to VAT at the reduced rate of 5.5%.

The service supply bodies are exempted from employer social security contributions for all employees, including those employed to run the agency, up to an amount corresponding to the contributions payable at the level of the minimum wage. In addition to this, for workers working with dependent persons or persons aged over 70, they are entitled to total exemption from employer social security contributions, whatever the level of pay.

The bodies that co-finance the CESU are entitled, meanwhile, to a tax credit on profits equivalent to 25% of the subsidies paid, up to a ceiling of 500,000 euros per year. In addition, the share of the CESU financed by the company is not subject to employer social security contributions (up to an annual ceiling of 1,830 euros per employee). Finally, given that the subsidies may be deducted from taxable income, they reduce the firm's tax burden.³²

30. A decree dated 27 June 2008 sets the gross hourly SMIC at 8.71 euros for 2008.

31. Until 2007 the tax reduction was applicable only to households paying income tax (whereas 57% of taxable households do not pay) and only up to the amount of tax actually due. By contrast, the tax credit, introduced as from the income tax return for 2007, is also applicable to more modest households that work or are looking for work. The tax credit is also applicable, subject to certain conditions, to sums paid for services performed in the home of a parent or grandparent. The ceiling has been set at 12,000 euros since 2005 but is raised to 13,500 euros for households with a dependent child, 15,000 for households with more than one child, and 20,000 for dependent persons.

32. According to estimates made by CERC, it is in companies' financial interest to distribute purchasing power to employees in the form of *CESU préfinancés* rather than wages. The saving thus made is a ratio of 1.7 (10.2 euros in the case of wages, 6 euros in the case of prepaid CESU). They therefore have an incentive to develop this form of remuneration for their employees. On the contrary, the cost to the State is greater under the CESU prepayment procedure (CERC 2008). According to the data compiled by ANSP, the average rate of co-financing CESU is equivalent to 30% of the face value.

3.2.2. Some figures showing the expansion of the CESU system

According to the ANSP activity report for 2007, the personal services sector is expanding rapidly. In 2007 it had 1,925,400 employees (as compared to 1,649,400 in 2005 and 1,765,400 in 2006). In 2007 128,000 new jobs were created, representing growth of 24% as compared with 2006, which means that one in every three jobs created in 2007 was in personal services. Measured in terms of full-time-equivalent jobs (FTE), between 2005 and 2007 almost one new job in six was created in personal services. The number of job creations in FTE was thus 46,000 in 2007, compared with 33,000 in 2006 and 42,000 in 2005. In 2007 the sector had a total of 863,000 FTE.

Household employers using the *CESU bancaire*, in the third quarter of 2007, numbered 1,404,754, while a total of 251,293,240 hours of work were declared between January and September 2007. In 2007 the six approved issuers of prepaid CESU vouchers issued a total of almost 12 million vouchers (11.7 million), worth a total of 168 million euros.

More than 85% of the registered employees, childminders included, are employed by household employers, either directly – in the vast majority of cases – or by means of the *mandataire* arrangement. And yet, the *prestataire* mode of employment, accounting for 14% of workers, has been growing since 2005 almost twice as fast as the average in the sector. According to ANSP figures, there has also been an increase in the number of approved firms, which numbered 10,288 in February 2007 and 12,398 by the end of 2007.

Finally, the 2005 Plan estimated the impact of the Plan on public finances (as a result of the reduction in social security contributions, an improvement in workers' social security entitlements, tax relief, actions conducted by the national Agency and actions to develop VAE) at 407.8 million euros in 2006, 480.2 in 2007 and 512.1 in 2008.

Table 1 The use of vouchers for personal services in France and Belgium

	Name of vouchers	Activities authorised	How services may be provided	Regulation governing entry of companies into the system	Tax and social security incentives	Collective agreements	Training
Belgium	<i>Titres-services</i>	Domestic work carried out within or outside the user's home Transportation and accompaniment of persons with restricted mobility.	Only through approved firms or agencies	YES Approval	Users : flat-rate tax reduction of 30%. Workers : entitlement to social security benefits. Employer firms : combination of <i>titres-services</i> with measures to subsidise employment.	Joint sub-committee for approved firms supplying neighbourhood services or joint committee for the sector to which the employer's activity belongs.	Training fund. Employers' social fund.
France	<i>Chèque emploi service universel</i> (CESU)	Domestic work, assistance for elderly, handicapped or dependent persons (excluding medical procedures), childcare, help with homework, small home repair and gardening jobs, administrative and computer assistance, beauty treatment in the home for dependent persons, caring for pets and walking animals, caretaking.	Direct employment or through an agency via either the <i>mandataire</i> mode (agency merely recruits worker and deals with administrative aspects) or the <i>prestataire</i> mode (agency actually employs the worker).	YES Simple approval Quality approval Authorisation (optional)	Users : 50% income tax reduction or credit. Reduction of employer social security contributions or VAT reduction Workers : entitlement to social security benefits. Service supply agencies : partial or total exemption from employer social security contributions Co-financing bodies : 25% credit on taxation of profits Partial exemption from social security contributions.	Direct employment: Conventions of the Household Employers' Federation. <i>Prestataire</i> mode: National collective agreement of 12 October 2007.	Validation of experience gained (VAE scheme) Vocational training courses.

Source: Recapitulation of data by author.

4. Challenges and the outlook for development

Following on from the analysis of the use of vouchers in Belgium and France, we are now in a position to identify the main areas of challenge in each of the two cases. In describing the challenges, full use will be made of the interviews granted to the author by a range of persons variously involved in the two systems (see Annexe for a profile of interviewees). These discussions enabled a clearer understanding to be gained of the advantages and shortcomings, areas of potential and elements of tension that characterise the two systems.

The three most significant areas of challenge have been identified and are closely intertwined: 1) first of all, the financial viability of the arrangement, bearing in mind that the use of vouchers is supported by large-scale public subsidies; 2) secondly, the quality of the system, understood in two respects, namely as quality of the jobs offered and as quality of the services provided; 3) finally, the matter of the rather unclear relationship that exists between, on the one hand, the social economy and social policy aims and, on the other, the private economy and its market-based logic.

4.1. Financial viability

This is a central issue in Belgium where, on the one hand, the costs associated with the system and, on the other, the potential for expanding the arrangement to encompass additional activities (such as childcare and gardening) prompted the federal authorities to commission an audit (PricewaterhouseCoopers 2007). According to this audit, 22.5% of the approved bodies are already in a difficult financial situation and the survival of certain types of firm or agency (such as those focusing on labour market insertion) is strongly dependent on the combination of their activities with employment subsidies, the first renewal of which – in 2008 (four years after the first commitments were made) – is likely to generate a high level of employee turnover. Meanwhile, the net costs of the system have still not been subject to any precise estimate.

The situation is to some extent different in France where tax concessions combine with the public funding of social services for which it is now possible to use vouchers (this applies to the personal autonomy allowance, the APA). While it is recognised, on the one hand, that these services are exposed to risks of financial viability, given the limited budgetary resources of the public authorities which are enabling them to be provided, there exists, on the other, an

explicit political will to support the development of personal services through the use of vouchers.

In either case, it is important to be clear that it is the net costs that have to be taken into account when seeking to evaluate the financial viability of the scheme. As such, it is necessary to look at the direct and indirect creation of jobs (less expenditure on benefits, increased revenue from social contributions and personal income tax) and at other forms of return (for example the increase in corporation tax revenue and VAT revenue and the social advantages attaching to formalisation of the informal labour market) in order to evaluate the burden of the scheme for public finances. The question of financial viability is, however, extremely complex and not limited to these aspects. It has to be regarded also from the standpoint of the involved parties and the financial margins which will enable them to remain in the system and, for example, to provide training and accompaniment or support for the employees concerned. The analysis conducted by PricewaterhouseCoopers clearly showed that, in the Belgian case, these margins depend simultaneously on both the public co-funding and the employment subsidies, and also that they differ significantly between the different types of company or agency involved. In France the size of the margins is affected by the tax concessions granted and the lower employer social security contributions.

A prerequisite for any answer to such a complex question is a clear analysis of the net budgetary impact for the public authorities, entailing precise identification of the labour market trajectory of the workers concerned (Vermer *et al.* 2007). Once such an analysis becomes available, several ways forward could be envisaged: in the Belgian case, subsidies might be linked to quality criteria (for example, the number of open-ended contracts concluded, or the types of training offered by the approved firms or agencies), and such subsidies would in turn provide significant financial help to some of the bodies in financial difficulty. One interesting approach to meeting their outlays, what is more, would be to transfer part of the costs to private firms by introducing – at least on an experimental basis along the lines of the French example – vouchers co-financed by employers. Another possibility would be to increase the price of the vouchers over and above a certain quantity purchased, calculated on an annual basis.

What could also be envisaged in the French case is a sliding scale of tax and social security advantages depending on the type of activity requested (for example, on the basis of a distinction between ‘care’ activities and ‘convenience’ activities). Such an arrangement could be extended by a sliding scale of permissible tax benefits associated with the *prestataire* mode, in relation to those associated with direct employment.

In any case, the search for a better financial balance should also, in both systems, take account of the question of social equity, since at the present time it is relatively affluent persons and households who derive most benefit from the tax breaks provided by law, while certain categories of user are excluded. It might, accordingly, be possible to envisage modulating tax and social security

incentive measures on a sliding scale according to the income of the beneficiaries such that they would be more favourable to low incomes.

4.2. Quality

The question of costs is intricately linked up with the second challenge, that of quality. Indeed, insofar as it is clear that the system of vouchers is expensive for the public finances, it is legitimate to ask whether public support should not be dependent on evaluation of the quality of the jobs and services provided and be modulated according to the hierarchy of needs. In this connection, close attention should be paid to the vulnerability of the persons receiving assistance and the workers being assisted in returning to the labour market.

Although excessive generalisation is dangerous, given the wide range of activities included in the field of personal services, the literature is quite unanimous concerning the rather poor quality of the jobs created. This evaluation is based on the observation that there is a strong prevalence of short-part-time jobs, poorly paid and lacking in status, and a tendency for workers to be forced into a situation of isolation in relation to other employees in the same sector. It is stressed, what is more, that there are far more women employed in this sector, entailing the risk of creating a two-faceted system which, in enabling some women to achieve a better balance between their family and their professional lives, 'imprisons' others in repetitive and poor quality jobs (CERC 2008; Windebank 2007). Finally, the majority of the workers involved, particularly those employed to do housework, tend to have few or no qualifications.³³

The figures, indeed, speak for themselves. In Belgium, according to the IDEA Consult evaluation reports, in 2006 the average weekly working hours of *titres-services* employees was between 16 and 21 hours. Furthermore, in the same year, 48,745 open-ended contracts and 656,905 fixed-term contracts were concluded, 620,838 of them by temporary work agencies.³⁴ Where pay is concerned, based on the hours worked and the pay bill of the *titres-services* workers declared to the ONSS and the ONSS APL, the average gross hourly wage was 9.28 euros in 2006. In order to alleviate the problem of the workers' isolation, on the other hand, the social partners have negotiated the right to set up a trade union delegation as from a workforce of 20 and to organise

33. In France in 2004 70% of the cleaners employed in private homes had no qualification (or merely a school-leaving certificate) as against 21% of the working population as a whole, while 95% had a level of diploma lower than the *baccalauréat*, as against 57% of the employed working population (Puech 2006).

34. As in 2006, the number of workers registered was 61,759, of whom 21,908 were employed by temping agencies; the very high number of fixed-term contracts may be explained by the offer of (successive) fixed-term contracts and of one-day or one-week contracts. The same ploy enables firms to circumvent the obligation to propose an open-ended contract after three or six months of successive contracts.

workplace elections as from 50. Finally, out of 51,759 *titres-services* workers recorded in 2006, only 1,012 were men, i.e. 1.6% of the total (IDEA Consult 2007).

In the French case, given the predominance of direct employment, it is difficult to obtain reliable data on working time. Indeed, around half the workers have more than one employer; this applies in particular to home-helps and cleaners (CERC 2008). What is certain is that working hours are predominantly part-time (in 70% of cases among domestic workers and home-helps), open-ended full-time contracts account for only 19% of domestic workers and 23% of home-helps (Devetter 2008) and women are in a large majority.

According to the Acoess sources, the higher the number of employers per worker, the lower is the total number of weekly working hours. This means that multi-employer situations tend to increase the number of part-time jobs (Jany Catrice 2008a). Average working time is thought to be more than 15 hours a week (according to ANSP data). The rate of pay, meanwhile, is rather close to the minimum wage. However, it has to be remembered that the workers frequently have reduced social security entitlement in the case of the 'flat-rate' declaration which, in 2005, was chosen in 68% of cases (Chol 2007).

The predominance of direct employment also contributes to placing workers in situations of isolation in which they have no means of expressing their concerns or obtaining trade union monitoring of their working conditions. Though it may be conceded that, in certain cases at least, direct employment can appear 'a lesser evil' in comparison with *prestataire* bodies that sometimes appear incapable of supplying any added value whatsoever (Croff 2007), it is clear that the individualisation of the working relationship engendered by this situation presents numerous risks in terms of the quality of jobs and services provided.

This enables us to move on to consider the second dimension of quality, namely the quality of the services provided. Given that, in most cases, in both Belgium and France, access to the system by approved bodies is not subject to quality criteria in relation to the service offered, and that direct employment escapes all control, it is legitimate to consider by what means a better quality of service might be guaranteed.

While it may be admitted, on the one hand, that market rules and competition have a role to play, it seems important, on the other, to protect 'vulnerable' users. This requirement is all the more justified in the light of the financial support allocated by the public authorities to both systems. Indeed, it may be asked whether such public involvement could be justified at all in the absence of concern for the quality of the jobs and services provided. What is desirable, in this connection, is that, over and above the attention devoted to the creation of jobs (i.e. the quantitative aspect), which may be expected to be given priority in the first phase, more attention should be accorded to the qualitative aspects. To this end, the key to a genuine and equitable development of personal services seems to be to increase the professionalism of the

sector and the structures operating within it and to improve the social image of these occupations, even when this entails higher costs for the users (CERC 2008).

In what does this professionalism consist? It presupposes both appropriate initial training and also continuing training action for workers. Furthermore, the option of introducing a certification procedure to guarantee a better quality of the approved bodies appears particularly fruitful and should be better encouraged and supported by the public authorities.³⁵

4.3. Status and position in the economy

The final challenge relates to the still unclear position of the use of vouchers (and more generally the development of personal services) somewhere between social welfare policies and the purposes of the social economy on the one hand and the market-based logic of the private economy on the other. Indeed, care services are traditionally characterised by a welfare connotation, which is confirmed also by the fact that these services have in the past been provided principally by public bodies or social enterprise. Domestic jobs, on the other hand, have tended to be performed either by members of the household themselves or within the confines of the informal labour market and have belonged, as such, to the private sphere.

However, the new political discourse concerning the role of personal services for economic development and job creation calls into question this traditional status. The introduction of the notion of competition into this sphere and the entry to the market of private actors indeed constitute a considerable change which, associated with other aspects, such as the fact that the sector is only weakly structured, could entail the risk of an excessive simplification and marketisation of care services.

The political stance and status of the sector is particularly unclear in France where a model of non-differentiation of services, customers and modes of intervention seems to have prevailed in recent years (Devetter 2008). One reason for this is the strong pressure to achieve the quantitative objectives, compounded by the possibility of using vouchers not only for a wide range of 'convenience' services but also for the provision of care and assistance to vulnerable members of society which, formerly, were supplied under the responsibility of the social services.

In Belgium, on the other hand, the predominant underlying model in this area seems still to relate to activation and social insertion, as indicated by

35. This option had already been proposed in the report from the *Commissariat général du Plan* (Bentoglio 2005). Currently in France there exist two certification bodies active in the area of personal services (cf. the ANSP website).

features such as the requirement for a proper employment contract and for its conversion into an open-ended contract – an aim albeit not entirely realised.

All in all, even if the frontier between social enterprise and the private economy has, in relation to private services, today become less clear-cut, the government party, which plays such a major role, should opt firmly and unequivocally in favour of the quality of jobs and services. This seems to be indeed the only way of avoiding downward competition and a risk of dumping in this sector too.

5. Conclusions

This article set out to present the development of personal services and to analyse the use of vouchers in the Belgian and French contexts, viewing them in the framework of the gradual tertiarisation of the economy. It has been shown that there were economic and social reasons underlying the expansion of personal services, and that these included tertiarisation of the economy, female labour market participation and the ageing of the European population. It has been stressed also that the development of personal services contributed to important aims such as the creation of regular jobs, the need to combine working and family life, to provide assistance for vulnerable or fragile beneficiaries and to encourage the unemployed back into work. Furthermore, and although the cases of the two nations present striking differences, the situation entails similar challenges in relation to financial viability, the quality of jobs and services and the status and position of personal services in the economy.

Before offering our evaluation and stressing the most promising elements of the two systems, it is to be recalled once again that vouchers are simply a tool lending itself to use in several policy fields. This means that any evaluation of the use and performance of vouchers has to be located in the framework of the sector in which they are used.

What judgement can thus be formulated on the operation of vouchers in Belgium and in France?

It has been seen that, in both cases, large numbers of regular jobs have unquestionably been created using this tool, even in spite of the considerable difference – on account of the short working hours that are such a prevalent feature of these new jobs – between the numbers of jobs created and the corresponding full-time-equivalents. To this end, the administrative simplification and ease of use afforded by the vouchers has doubtless played an important role, even if it is not certain that these features are fully compatible with the qualitative aim. Be this as it may, it is the tax and social security concessions that have probably constituted the most significant factor in encouraging people to enter the system.

It would, accordingly, be extremely interesting to conduct research ‘in the field’ (including among users) to understand whether vouchers really do have added value and innovative quality in relation to other possible measures that could be devised in the interests of administrative simplification and retaining freedom of choice and which would also be advantageous from the taxation angle.

In comparison with the actual creation of regular jobs, the quality of the jobs in question seems to be definitely more controversial, though it would undoubtedly be a good thing if the actions conducted in the two cases to encourage structuring of the sector were also to entail positive effects in terms of quality.

By way of conclusion, we will concentrate here on the most interesting features of the two systems, those which deserve attention from the standpoint of the possibility of transferring the use of vouchers to other European countries.

What appears particularly significant in the Belgian case is the creation of a system in which labour relations are regulated in a manner similar to the operation of temporary agency work. We have stressed that in this country the use of vouchers has been made subject to the condition of contacting approved agencies which take on full and complete responsibility as employers, and that direct employment is not authorised. The choice to link vouchers to agencies approved by the federal authorities has facilitated the structuring of the system and also made it easier to evaluate the policy conducted, thanks to more rapid and more reliable identification of the data concerning the spread of the system and its features.

In addition, the importance accorded to the idea of activation, and to the corresponding steps to encourage unemployed and non-active persons to take up work, well indicates in the Belgian case, for example, that attention to disadvantaged groups goes hand in hand with the aim of creating regular jobs. Evidence of this emphasis is provided by the classification of workers in two categories, the prohibition of offering contracts entailing less than half-time hours to those in receipt of benefit and the obligation to offer open-ended contracts. It has also been stressed, however, that the involvement of approved agencies has not proved sufficient to guarantee the quality of jobs and services or the respect of statutory regulations. It therefore seems important to step up the demands in relation to quality and to strengthen the controls over employers to ensure that they observe the statutory requirements.

Turning now to the French system, its most striking feature is, in our view, the extended and wide-ranging thinking that has taken place on the economic and social potential of personal services and the institutional planning of this new sector (Ferrera 2008). Vouchers have been regarded as an easy-to-use tool for achievement of this potential but there are two additional features which favourably impress the foreign observer: on the one hand, the efforts to structure the system, of which the national *enseignes* constitute a very clear example; on the other hand, the way in which a large and wide-ranging number of parties, including private firms, have become recognised as possible co-financers under the system.

The *enseignes*, or national agencies, have, up to the present, been subjected to strong criticism and accused of being too far removed from the areas in which personal services are actually performed. However, before expressing such a harsh judgement, it ought to be admitted that the setting up and success on the market of these new agencies necessarily takes time and that this process

could be speeded up if certain changes were to be made, in consultation with the social partners, for the purpose of bringing the involved parties closer together in the field. If such changes were well devised, the national agencies could constitute an important structuring factor with a view to increasing recourse to the *prestataire* structures, thanks to which workers can benefit, at least potentially, from more rights than in the case of direct employment, and they could also contribute to improving the quality of the jobs and services provided. In this connection, for example, it should be recalled that the national agencies require signature of a quality charter by the structures to which they give their reference (CERC 2008). Were it to be associated with a more effective approval procedure, this feature could represent a remarkable contribution to the overall quality of the system.

The possibility for the co-financing of vouchers by a wide range of actors is a highly significant feature in two respects. In the first place, it would seem to be extremely valuable from the standpoint of a better management of human resources and as a means of binding the workers to the system. Vouchers can indeed be proposed as a tool for simplifying daily life. They can enable employers to play a leading role in fostering a better combination of working and family life and thereby gain the loyalty of their employees by facilitating their access to services for which there is a growing demand.

Secondly, the participation of so many different agencies in the financing of the vouchers enables the financial weight of the system to be better distributed. If a similar mechanism were to be introduced in the Belgian case, it could resolve, at least partially, the question of the financial viability of the system of *titres-services*.

Accordingly, when considering the possibility of introducing vouchers into other European countries, adequate thought should be given to the points that have been enumerated here. It should be remembered at the same time that the tool constituted by vouchers is not to be regarded in isolation from two specific analytical components, namely, on the one hand, a serious reflection on the conditions of development of personal services and their role in society and, on the other, a more thoroughgoing debate on the renewal facing labour law in order to tackle the regulation of a sector which, traditionally anchored in family law, has recently moved into the sphere of the public authorities (Biagi and Tiraboschi 2002; European Trade Union Confederation 2005).

6. Annex

Involved persons interviewed in Belgium: their post and organisation

Researcher	Catholic University of Louvain
Legal adviser	ACV-CSC (trade union confederation)
Civil servants	Employment, labour and social concertation department at the directorate-general for employment and the labour market (<i>SPF Emploi, Travail et Concertation sociale - Direction générale de l'Emploi et du Marché du Travail</i>)
Member of parliament	ECOLO party
Civil servant	Federgon (federation of training suppliers)
Researcher	Wallonian Institute for evaluation, forecasting and statistics (<i>Institut Wallon de l'évaluation, de la prospective et de la statistique</i>)

Involved persons interviewed in France: their post and organisation

Consultant	Brigitte Croff Conseil et Associés
Lecturer/Researcher	Interdisciplinary laboratory for economic sociology (<i>Laboratoire interdisciplinaire pour la sociologie économique - LISE</i>) National centre for scientific research (<i>Centre national de recherche scientifique - CNRS</i>)
Civil servants	Fepem (household employers' association)
One civil servant	OECD
Advisers	CGT (trade union confederation)
One senior manager and several members of middle management	Social affairs directorate of the French Post Office (<i>La Poste - Direction des activités sociales</i>)
Full professor/Research director	CNRS/ <i>Centre d'Economie de la Sorbonne</i> Université Paris 1 Panthéon-Sorbonne
Economist	Crédit Agricole S.A.
One senior manager and one consultant	National agency for personal services (<i>Agence Nationale des Services à la Personne - ANSP</i>)

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