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**LIVEWHAT**

**Living with Hard Times**

**How Citizens React to Economic Crises and Their Social and Political Consequences**

# Guidelines for the analysis of policy documents (Deliverable 2.1.)

**WP 2: Policy responses to crises**

**Workpackage Leading Institution:UU**

Submission due date March 2014

Actual submission date: April 2014

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**This project has received funding from the European Union’s Seventh Framework Programme for research, technological development and demonstration under grant agreement n° 613237**

This document consists of guidelines for collecting and analysing the data on policy changes, and for preparing the country reports, which will be used for compiling the final integrated report “Policy responses to crisis” (Deliverable 2.4, deadline September 2014).

We have decided to focus our policy analysis on four specific fields:

* Labour policies and rights
* Health services and social aid
* Tax policies and finance policies regarding housing
* Family policies and costs of education

The choice is motivated by:

1. The goals of our project – we examine economic hardships and political changes that are related to economic crisis are related to citizens’ private and collective reactions to crisis. Hence, we have chosen policy issues that were most likely affected by the economic crisis, as well as influence citizens’ resilience in many of our examined countries.
2. Practical feasibility – finances and time do not allow us to examine all policy fields, so the selection is made so that we can complement (a) the existing and on-going studies i.e. numerous prior studies on policy changes published in peer-reviewed journals and ongoing projects (e.g., BEUcitizien); and (b) existing indexes, statistical measures of economic, social and political indicators which reflect the changes in economy and policies (see WP1 for data).

The materials required for writing the country reports are collected by every team separately, but these should be documented and stored (in a form of .zip file that could be uploaded to intranet).

We will use three kinds of documents:

* Country reports of the different national and international institutions (e.g., the “Social Security Programs Throughout the World” from the ISSA and the US Social Security Administration has informative country summaries about old-age, disability, and survivors’ benefits; sickness and parental benefits; unemployment benefits, and family allowances)[[1]](#footnote-1)
* Prior academic studies (search for specific policies and your own country)
* Policy documents (legislative texts, regulations)

In the analysis and country reports we will pay particular attention to the changes of *rights (eligibility, conditionality, and constraints), benefits (allowances), and services* of different groups affected by the particular policy. The focus on rights is particularly relevant for our other task (2.6) of the project: legal analysis of rights depletion. Hence, this section of the country reports will also be one of the sources for the integrated report on rights depletion (Deliverable 2.3, deadline August 2014).

We will focus on the national level policies/reforms/decision, and report the sub-national ones only if the specific issue is not regulated at the national level. Even then we do not describe the situation in every sub-national entity, but describe the situation in the two extreme (the best and the worst) regions/ cantons/ municipalities.

We are interested in changes over time, but focus only on already accepted policies and only adopted significant changes.[[2]](#footnote-2) We do not describe the situation every year – just summarise the situation as it is in 2014 and IF there have been any significant change since 2005, describe it very shortly and note whether the change was related to: (1) more inclusive/exclusive rights; more/less obligations or conditions; (2) higher/lower benefits or longer/shorter period of payment; or (3) improved/worsened services. Here are a few possible examples:

Parental leave (4.1.)**: In 2014** both parents have a right for parental leave and it lasts altogether 13 months, but fathers have to be at home for at least 3 months (otherwise these months are lost i.e. mother could be at home only for 10 months). **The change in 2008** introduced the 3-months rule for fathers, hence there was a change towards *more conditionality* (before families had 13 months to use as they pleased to. **In 2006**, the previously existing 10 months period was extended to 13 months i.e. the period of paying the benefit was *prolonged*.

Unemployment (1.2.1): **in 2014**, anyone who has worked for more than 6 months in country S has a right for the unemployment benefit. This right was introduced **in 2006**, as before non-citizens did not enjoy that right. I.e. in 2006, these rights became more inclusive.

Old-age pensions (2.2.2.): **in 2014** the size of minimum pension is X Euros. A reform from **2010** removed the previous adjustment for inflations rate, hence the *benefits decreased*.

The questions listed in every subsection are meant for guiding the country summaries i.e. the summary must provide answers to these questions if data is available, but the answer does not have to be limited to these particular questions. You can add relevant details if they help us better understand of the policy of interest.

## **The structure of the country reports**

Every report should follow the following structure and summarise the policy and respective changes under each category. When summarizing any of the rights below, please recall that some right might not apply to all. Hence, even if there is no specific question about group differences, please report (where applicable) whether the particular right is the same for:

* **workers in public and private sector**;
* **workers in different economic sectors like industry, services, farming (if applicable)[[3]](#footnote-3)**;
* **permanent or temporary workers;**
* **citizens or non-citizens (non-citizens could be** legal or illegal residents, or asylum seekers)[[4]](#footnote-4). In the case of some policy areas (e.g., pensions, healthcare) the entitlements of non-citizens who are the EU-citizens are regulated by the EU coordination rules. If this is the case, just make a note about it and there is no need to describe these rules.

In some countries the geographic area of origin might also make the difference for immigrants i.e. non-EU citizens or people coming from former colonies (Commonwealth) might be treated differently. In countries with a significant proportion of un-registered labour (e.g., those officially visiting the country as tourists, but actually working), some policies clearly refer to this category and that is worth mentioning in the report.

In end of the each section, please list the names (in English) of the most import legislations that affect this particular policy.

For reporting financial benefits (including pensions), please provide the amount in national currency and also calculate it in *Euros* by using the purchasing power parity exchange rate.[[5]](#footnote-5)

ISSUES and GUIDING QUESTIONS

1. **Labour policies [employment, unemployment, and rights for unionisation]**
	1. **Employment**
		1. Termination of contracts (rights, benefits)

Are there legal rights of advance notice, how these look like and to whom these are applicable?[[6]](#footnote-6) What is the compensation (fee) for the termination of the employment contract of full time workers? Does the law establish a public policy list of “fair” grounds for dismissal? Is redundancy (also known as retrenchment, termination for economic reasons, necessities of the company, or objective causes) considered a “fair” ground for dismissal by law, or if such dismissal always entails a mandatory penalty?

* + 1. Minimum wage (rights)

Who has the right to have minimum wage, are there any exceptions?

* + 1. Vacation (rights, benefits)

Do employees have a paid time off for national or local holidays by law or mandatory collective agreement? How many days lasts the paid vacation? Do people receive holiday allowances, how large are they?

* 1. **Unemployment**
		1. Eligibility and constraints (rights)

What are the requirements for being officially registered as the unemployed? Who is entitled to unemployment benefit (e.g., how many months one has to work for being eligible for this benefit?) Do the rules vary across sectors (private/public) or character of contract (temporary, non-temporary)? How long is the payment period and are there any constraints (e.g., mandatory training, inability to refuse the offered job)?

* + 1. Benefits

 How large percentage of the salary[[7]](#footnote-7) is covered by unemployment benefits in case of a one-year unemployment spell? How is the unemployment benefit calculated (flat rate/ salary related etc.)?

* + 1. Services

What kinds of training services are available for unemployed, how it differs by long-and short time unemployment? Any particular help for starting with own small business?

* 1. **Unionisation and strikes**
		1. Unions and bargaining (rights)

Has every worker/employee a right to be part of a union? If not, describe differences. Is a right to unionization specified in the constitution (if it is regulated by other laws, it means weaker protection of rights)? Are workers councils, committees or equivalent bodies are mandated by law?[[8]](#footnote-8) Do employers have the legal duty to bargain and/or to reach an agreement with unions, workers councils or other organizations of workers?

* + 1. Strikes (rights)

Which workers have according to the law the right or the freedom to strike? Are wildcat strikes i.e. the ones not authorized by the labour union the assembly of workers, legal? Are there any time-limits to strikes, any differences across economic sectors?

Are political strikes i.e. the ones for political reasons or to protest government's policy, i.e., non work-related issues, legal? Are sympathy or solidarity strikes, i.e. the ones by union members or workers who have no grievances against their employer, but who want to show solidarity with another union or workers, legal? Are employers allowed to fire or replace striking workers, in which conditions? Are employers’ lockouts allowed by law?

LIST OF REGULATIONS/LAWS THAT AFFECT THE RELEVANT LABOUR POLICIES (with the year of acceptance):

COMMENTS:

1. **Health services and social aid[[9]](#footnote-9)**
	1. **Healthcare**
		1. Eligibility for sickness benefits

Who have a right to receive sickness benefits (exclude private insurances)? Differences across groups like residents/non-residents or public/private sector workers? How long the benefit would be paid?

* + 1. Sickness benefits

How large is the benefit – relative to the average salary?

If everyone does not get the equal amount, then describe the differences, particularly for residents and non-residents (also asylum seekers).

* + 1. Healthcare services

How large, if at all, is the citizens’ contribution when visiting the public health services (hospitalisation, examinations, home visits, dentist)? How long is the maximum waiting-time for a visit in primary health-services, if applicable?

* 1. **Elderly care**
		1. Retirement age and eligibility (rights)

What is the retirement age for men and women, any differences across the type of work done? Is there an option for early retirement, in what conditions?

* + 1. Retirement benefits (old-age pension)

How large is the old-age pension? Give absolute average measure of old-age pension and describe how it is in general calculated.[[10]](#footnote-10) Report also the minimum pension, if applicable.

Is there a measure of a means-tested benefit for pensioners with incomes below a given threshold (*minimum vieillesse*), if yes, specify the threshold (relative to average income in the country).

* + 1. Elderly care services (services)

Is there a public elderly care (residential home for elderly, nurses’ assistance at home)? If yes, how large is the required co-funding? How long is the maximum waiting time for a place in residential home for elderly? Do the right for these forms of care differ on basis of citizenship or residence?

* 1. **Care of disabled people (both mental and physical)**
		1. Disability pension and care (rights)

Who is eligible for disability pension and care? Do residents and non-residents have the same rights?

* + 1. Benefits

 How large is the disability pension? Give absolute average measure and relative to the prior salary (if applicable).

* + 1. Services

Is there a public care (residential house, home assistance) for disabled people? How large is the required co-financing? Is there a regulated maximum waiting times for a place, if yes, report how many months? Is there an option for home-care, if yes, how this is regulated/compensated?

* 1. Poverty measures
		1. Eligibility

Who has the right to receive public social aid like housing allowances or social allowances for poor (e.g., allowances for heating, electricity, food)? Please list *only means tested measures* and follow a structure: the name of the instrument; who is eligible; what exactly one is entitled to receive (e.g., financial aid, a service based on caseworker’s discretion).

* + 1. Benefits and services

 What anti-poverty measures are there and how large are they? Give absolute measures and relative to the average salary (if applicable). List also non-financial benefits like housing service for homeless, food-aid etc.

LIST OF REGULATIONS/LAWS THAT AFFECT THE RELEVANT HEALTH CARE AND SOCIAL AID POLICIES (with the date of acceptance):

COMMENTS (if applicable):

1. **Taxation and policies in respect of housing**
	1. Taxation
		1. Consumer taxation

How large is the VAT, energy (electricity) tax, gasoline and diesel tax, and the tax for the oil used for heating the homes?

* + 1. Income tax and exceptions

 What is the lowest taxable annual income and are there any exemptions, which kinds?

* + 1. Inheritance tax

How large is the tax and what exemptions are there?

* + 1. Real estate tax

How large is the tax on private individuals’ owed houses or apartments? Are there any exemptions, which kinds?

* 1. Rights related to mortgage loans[[11]](#footnote-11)or unpaid rent

What happens if owner of a house/ apartment is unable to meet their payment commitments? Regulation of evictions?

What happens if a person renting the house/ apartment is unable to meet their payment commitments? Regulation of evictions?

* 1. Social housing

Is there an insitution of social housing and who are eligible to stay there, for how long time period?

LIST OF REGULATIONS/LAWS THAT AFFECT THE RELEVANT TAX & HOUSING POLICIES (with the date of acceptance):

COMMENTS (if applicable):

1. **Family policies and costs of education** (note if some benefit does not apply for fathers)[[12]](#footnote-12)
	1. Maternity/parental leave
		1. Eligibility and flexibility

Who has the right to take maternity/parental leave, for how long time? Could it be combined with part-time working?

* + 1. Benefits

 How large is the payment when the person is on maternity/parental leave? Give absolute average measure and relative to the prior salary (if applicable).

* 1. Child allowance (right, benefit)

Who is eligible to receive child allowance and how large is it?

* 1. State policy towards families with excessive debts/ over indebtedness (rights)

 Is there any aid (benefits or services) for families that have excessive debts? Do children have to pay back the loans taken by their parents (can one inherit a loan)?

* 1. Eligibility and costs of pre-school, primary-school education in public sphere, specify which ages pre-school and primary school refer to in your country.
		1. Pre-school

If there is a public pre-school system – who is eligible for it and how large are the fees? Are there any exemptions, which kind?

* + 1. Primary-school

Are there any fees in public primary schools? How large? Are families eligible for benefits (transportation, lunch etc.)?

* + 1. Gymnasium (between primary and university education )

If there is a public gymnasium system – who is eligible for it and how large are the fees? Are there any exemptions, which kind? Are families/pupils eligible for benefits (transportation, housing, lunch etc.)?

* 1. Costs of university level studies
		1. Tuition fees and exceptions

How large are the fees at public universities and are there any exceptions? Are students eligible for benefits (housing, transportation, etc.)?

LIST OF REGULATIONS/LAWS THAT AFFECT THE RELEVANT CHILDCARE POLICIES AND PLICIES AFFECTING THE FUNDING OF THE EDUCATION (with the date of acceptance):

COMMENTS (if applicable):

1. See also The Comparative Welfare Entitlements Dataset: http://cwed2.org/ [↑](#footnote-ref-1)
2. Significant change should be a clearly noticeable change for targeted groups, e.g., a decrease or increase of a benefit or payment period of less than 5% is not a significant change. [↑](#footnote-ref-2)
3. The list could be long, but one only has to mention the most important differences noted in policies. For example, the age of retirement could be different in some particular sectors like mining. [↑](#footnote-ref-3)
4. Non-citizens who legally reside in the country do not have all political rights, but might enjoy many labour and social rights. Illegal residents and asylum seekers might not have similar rights (for example, in Sweden today all health-care services were open to anyone, but a year ago these were only open to those with the social-security number i.e. legal residents). [↑](#footnote-ref-4)
5. For example you can use Eurostat or OECD <http://stats.oecd.org/Index.aspx?datasetcode=SNA_TABLE4> [↑](#footnote-ref-5)
6. If there are different types of contracts (e.g., precarious workers, civil law contracts), please not their characteristics’ as well. [↑](#footnote-ref-6)
7. Unemployment benefits are defined in some countries as a fixed amount in local currency, rather than as a percentage. In such cases, the percentage of the salary covered is calculated based on a salary equal to the country's GNP per worker. [↑](#footnote-ref-7)
8. These refers to sometimes called “Swedish” system, where an institution of employers and workers is created for the discussion of company's policies affecting workers at the company level. [↑](#footnote-ref-8)
9. A useful source for Italy, Greece and Spain is <http://www.academia.edu/download/30582208/austerity_policies_and_the_esm.pdf> . Even <http://www.econstor.eu/bitstream/10419/83958/1/769847420.pdf> is useful for crisis affected countries – Greece, Italy, Spain, UK. [↑](#footnote-ref-9)
10. Pensions systems are extremely complicated and one can often combine state minimum pension, pensions paid by the employee and the private savings is specific retirement funds. Keep the description simple or provide some reference to the source which describes the method in English. [↑](#footnote-ref-10)
11. A useful reading about this issue is an article - Van der Heijden, H., Dol, K., & Oxley, M. (2011). Western European housing systems and the impact of the international financial crisis. Journal of Housing and the Built Environment, 26(3), 295-313, <http://link.springer.com/article/10.1007/s10901-011-9230-0/fulltext.html#CR18>. [↑](#footnote-ref-11)
12. Many of the measures here are compatible to OECD Family Database [↑](#footnote-ref-12)