

Parameters of Welfare Regime Typologies

Los Parámetros de la Tipología de los Regímenes de Bienestar

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RESUMEN

La determinación de los límites de la cooperación entre las áreas públicas y privadas para el desarrollo constituye uno de los temas de debates más controvertidos en el ámbito del logro del bienestar social. En vez de Estado de Bienestar, el término de “régimen del bienestar” ha comenzado a utilizarse para justificar un sistema que abraza las tres esferas de la economía: el mercado, el Estado y la sociedad civil. Según sea la distribución de las responsabilidades entre tres esferas, se construyen unas u otras tipologías de tales regímenes. Para comprender la configuración de los grupos y sus estructuras dinámicas, deben identificarse algunos parámetros. El trabajo intenta identificar y justificar qué características de los países permiten la creación de los grupos y en qué medida la crisis de 2007 ha afectado a dichos parámetros para causar un posible cambio en las tipologías de los regímenes del bienestar, prestando especial atención a lo ocurrido en la Europa Mediterránea.

PALABRAS CLAVE: bienestar, crisis, régimen, Sur de Europa, Mediterráneo

ABSTRACT

The limits of cooperation between public and private areas for the development path are one of the most controversial discussions in the maintenance of welfare of a society. Instead of welfare state, “welfare regime” started to be used as a system that embraces three spheres of economy such as market, state and civil society. Depending on the distribution of the responsibilities among three spheres, regime typologies are constructed. To understand the configuration of these groups and their dynamic structure, some parameters should be pursued. Depending on which characteristics of the countries welfare regime groups are constructed and to what extent 2007 crisis affected those parameters to cause a possible change in welfare regime types; especially in South European Mediterranean countries are the main research questions of this paper.

KEYWORDS: welfare, crisis, regime, South Europe, Mediterranean

Parameters of Welfare Regime Typologies

1. Introduction

The definition of welfare has been a controversial debate among the academicians who have worked in this area. What is understood from the term can be reflected as all the factors that have shaped the quality of life and that have enabled all elements which are required for the human satisfaction. It is also possible to classify the term “welfare” as social welfare, economic welfare or welfare state where each of them brings out a different definition. However what is common among them and also what is important for this paper is that life quality and human satisfaction are two conditions which are not always easy to measure as they are subjective components which are peculiar for each individual. This difficulty obliges us to limit the concept for an academic research. The complication about the term naturally causes another adversity about the formation of Welfare State. The definition of Harold L. Wilensky, which is one of the most used explanation for the Welfare State is “The essence of the Welfare State is government-protected minimum standards of income, nutrition, health, housing, and education, assured to every citizen as a political right, not as charity” (Wilensky, 1975, 1) As it can be seen; mostly, basic needs such as food, shelter, clothing, health, education and protection against social risks are determined as the path of this limitation.

Without solving this complexity, the critics against the social policies which had become popular with the appearance of Welfare State in various countries, mainly in Europe, had started by the time of Oil Crisis in the late 70's. One kind of critics was like an answer to the economic problems which were arisen as a result of the expansion of Welfare State. The arguments of the authors such as Roland Huntford, Ivan Illich and Helmut Schelsky took attention. (Alber, 1988, 182) Their criticisms were mainly based on the basic political argument about Welfare State which reflects it as a limit to individual liberties and as a weakening mechanism for the intermediary groups. As the recession of 70's had deepened, the second kind of commentaries which criticized Welfare State in economic terms had also started to be discussed. It perceived the Welfare State as an institution which influences its beneficiaries adversely by

weakening them in the competitive international market. According to Alber, the first type of appraisal is an attack against Welfare State on behalf of political liberalism, whereas the second one is on behalf of economic liberalism. (Alber, 1988, 182) On the other hand, authors like Moran admit that there was no such thing as “A Crisis of Welfare State”. According to him, there were various problems about political administration and the organization of the fiscal economy and rather than focusing on the reasons why Welfare States are in crisis, what had to be questioned is why ideas of 70’s did not work out. Moran explains that there wasn’t a Welfare State Crisis because there wasn’t only one type of Welfare State. (Moran, 1988, 412) States were formed according to their peculiar national and historical circumstances and each of them had its own kind of crisis and naturally, each of them should have its own kind of solution.

To sum up, various groups of academics have tried to clarify the concept of Welfare State and Its Crisis. It is obvious that the Welfare State defenders have lost their credibility since the 80’s and the political and social outlook had deeply influenced the academic area. However although the concept is vague and the variety of the perception of the Crisis is many; what the most important is, to consider Welfare State term as a social reality rather than an element of an empirical investigation. Because what certain and not vague is; the existence of a profound intellectual crisis about the theme since the end of 70’s.

2. Welfare Regime Models

After the crisis period that has been experienced in 70’s, Welfare State term has lost its significance in the academic area. As a consequence of neoliberal politics, academics have started to consider Welfare as a concept not only related to states but also other spheres of the economy, including market and civil society. Authors like Esping-Andersen (1990) and Ian Gough (2004) called these combinations of spheres as Welfare Regimes. According to Esping-Andersen, studying only Welfare States causes a shortage in this field. Danish author locates state into a welfare-mix where governments interact with markets and families to produce and distribute welfare among the society. In each sphere, type of relations or in other words type of risk management

is different and this difference is fundamental to be able to observe distinct regime types. In the family, the reciprocity is the dominant method while the Market uses financial tools and the State has an authoritative character. None of them is able to imply the egalitarianism and that's why the relationship between three of them is important to be able to do it. At this point, to see each of the three pillars are not equivalently utile and are not substitutes for each other, is crucial to observe the different regime types.

2.1. *Esping- Andersen Welfare Regime Types*

The differences in the provision of Welfare are mainly caused by different historical backgrounds of the countries and in Esping- Andersen's typology, these variations create three types of Welfare Regimes; Liberal, Social Democrat and Conservative.

Briefly, in Liberal Regimes, State has a marginal role in the making of social policies and mainly Market is the dominant actor in the system. Its auto-regulative character which is believed to be existent pushes the Social Security behind. Social Security which is provided by State is valid for the low level society in case of an absolute need and the rest of the population is protected by various mechanisms of the Market such as private insurances. England, United States, Canada and Australia are located in this type of Regime Model.

The second type is Social Democratic Regime. This type is characterized by a social security system in which most of the social risks for the majority of the population are covered. Generous cash benefits with the high quality of social services are considered as crucial elements of the protection. Commodification which is a term that is rooted in the idea of every individual and his/her labor is a commodity in a market economy; and its level indicates to what extent an individual's welfare is dependent to the market is really low in this type of Welfare Regime. In other words, de-commodification and the possibility of a high quality of life independent of individual's labor participation is very high in Social Democrat Welfare Type countries. Citizenship is the main requirement to

benefit from the Social Security, without considering any economic indicator. Andersen put Scandinavian countries in this group.

The third and the last type of Esping-Andersen's Welfare Regime Types are Conservative countries such as Italy, France, Germany, Austria and Spain. In this regime type, de-commodification by the State which is explained above is less extensive and the access to the Social Security depends on the individual's status among different classes of the society. Depending on the corporatist traditions, different than the previous type of welfare regimes, in this group of countries majority of the social services and the cash transfers encourage women's traditional role in the family, instead of favoring women participation to the labor market. Accordingly, the Family is the main protector of its members which indicates that in case of any need, rather than public or private services, family members take care of each other. It is possible to see a brief summary of three models from Andersen's table.

Table 1. A Summary Overview of Regime Characteristics

	Liberal	Social Democratic	Conservative
Role of			
Families	Marginal	Marginal	Central
Market	Central	Marginal	Marginal
State	Marginal	Central	Subsidiary
Dominant Mode of Solidarity	Individual	Universal	Kinship Corporatism Etatism
Dominant Locus of Solidarity	Mercado	Estado	Family
Degree of Decommodification	Minimum	Maximum	High (for bread-winner)
Modal Examples	USA	Sweden	Germany, Italy

Source: Esping-Andersen (1999, p.85, Table 5.4)

2.2. Bismarckian and Beveridgean Regimes

Apart from the typology of Esping- Andersen, it is also possible to classify the Welfare Regimes between Bismarckian and Beveridgean types. Bismarck as having designed

one of the first plans for social protection for workers in 19th century degraded the society between occupational groups and planned the access to social security depending on the individual's location in the labor market. The very own beneficiaries finance the system itself through their income and this kind of reciprocity is the main principle of the Bismarckian Welfare System. As a matter of course, it is not possible to extend the social protection to whole society, including the unemployed, children and elders.

On the other hand, Beveridge Plan which has been prepared in 1940's, had a principal objective to guarantee the regular income of the salaried population as well as their basic needs. Any kind of threat toward the maintenance of the income is considered as a social risk and Social Security System is planned to cover those risks of salaried population. In addition to that, the distribution of the benefits throughout the whole population is means-tested, in other words the unemployed part of the society is also covered by social assistance programs which are financed through general tax. Briefly, Plan Beveridge, different than Bismarckian, accounts for all citizens without considering their occupation and protect them against any kind of risk towards their income.

Two concepts; security and redistribution reflect the difference between two types of regimes. Security concept focuses on protection of workers against any kind of income loss such as in case of an unemployment, retirement or disability. All the cash benefits and services depend on this "guaranteed income" and most of the programs are managed by unions and employers. Therefore, as there is a direct link between contributions and benefits; in fact, the concept of "security" preserves the socio-economic status. As it can be interpreted, this concept can be associated with the reciprocity principal of the Bismarckian Welfare Regime.

On the other hand, the concept of "redistribution" alters the focus to the ties depending on the citizenship. Benefits are targeted to whole society, including workers without any unemployment insurance, families without any income or employed population with low level of salary. Benefits are mean-tested, as it is mentioned before and there is no direct

link between the contributions and the type of benefits which citizens have access as they are all financed by general tax.

Table 2. Characteristics of Social Security Concepts in Europe

	Pure Security (Bismarck)	Pure Redistribution (Beveridge)
Main Goal	To guarantee socioeconomic status	To guarantee income at subsistence level
Eligibility	Depends on contributions	Is independent of contributions
Expected Benefits	Match contributions (income-tested)	Are means tested
Type of Benefits	Depends on previous wage and contributions	Is means tested and at a flat rate
Financing	Is through premiums	Is through general tax revenues
Administration	Private	Public
Focus	Labor Market	Citizen's Right
Examples	Germany	United Kingdom

Source: Butter and Kock (2003, p.251, table 14.1)

The last thing that should be mentioned about the Bismarckian and Beveridgean Regime Types is their perception of general tax. It is expected that countries which show characteristics of Beveridgean Regime Model, are willing to spend a big part of their income on social assistance. In those countries, most of the society can benefit from the social services but on a low level. On the other hand, Bismarckian model in which the concepts of security and reciprocity are fundamental provides high benefits to a limited group. What is interesting is that, when the two regime types are compared in terms of the total cost on social services as a percentage of GDP, there isn't any significant difference between them; the difference is between universal and targeting policies. (Butter and Kock, 2003, 251) Targeting policies which are common to see in Bismarckian group cover a very limited part of the society against all possible social risks. For the rest of the population, it is possible to enter to this group, if they are managed to adjust their positions to the requirements. In countries where universalism is fundamental in social policies, social security which all the society has access to, does not face all types of problems and at the same time, as a consequence of the

existence of large numbers of beneficiaries who, in fact, are not in need of it; deadweight loss is seen as a serious systematic problem.

2.3. Welfare State Regimes, Informal Security Regimes and Insecurity Regimes

The last typology which will be mentioned in this paper is the typology of Ian Gough and Geof Wood. They question the possibility of including undeveloped countries to the welfare regime typologies as well as the European ones. They criticize the Welfare Regime concept of Esping- Andersen for including societies only which already have been transformed in to Capitalist Welfare States. In addition to that that adds that the de-commodification concept is also problematic in countries where informal market is large and it functions in a different manner than impersonal and contractual formal labor market. (Eder, 2009; 154) Also an important percentage of the population works in agricultural sector and the abundant no salaried labor force makes it difficult to measure and use de-commodification concept. On the other hand, women have an important role in Welfare; especially in child and elder care however Gough and Wood also criticize Andersen for ignoring their role inside and outside the family.

According to two authors, underdeveloped countries have some common characteristics such as; governments with legitimacy problems and inactive labor and financial markets and what they claim is; those communalities limit the capacity of the State to act as a compensatory mechanism against the market failures. And finally, changes in Welfare Regime Types indicate that underdeveloped or developing countries have distinct forms of political mobilization and these differences may depend on ethnic origin, religion, kinship or other interpersonal relations and they may be better indicators than class or occupational differences to understand the provision of Welfare Regime in those countries.

Gough and Wood add two types of regimes to the existent Welfare State Regime; Informal Security Regimes and Insecurity Regimes. These regimes consider both state

and non-state institutions in the production of security and insecurity and also take the peripheral capitalism into account.

Informal Security Regimes are seen in the countries where security needs are satisfied through family and community relations. Patron-client relations which provide a series of informal rights and informal security are forced among the society. The part of the population with low level of income accepts long term dependency and vulnerability to have access to security in short term. (Wood and Gough, 2006, 1699).

Insecurity Regimes are seen in countries with weak internal actors which enable external forces to create political instability and as a result great insecurity is seen. This ambiance weakens the formation of the patron-client relations and the creation of some informal rights in these countries. Furthermore when the governments can't play any role to improve the security, it becomes a serious problem for whole but a little group of elites.

Table 3. The Comparative Welfare Regimes Framework

	Welfare State Regimes	Informal Security Regimes	Insecurity Regimes
Dominant Mode of Production	Capitalism: technological progress plus exploitation	Peasant Economies within peripheral capitalism: uneven development	Predatory Capitalism
Dominant Social Relationship	Exploitation and Market Inequalities	Variiegated: exploitation, exclusion and domination	Variiegated forms of oppression, including destruction
Dominant Source of Livelihood	Access to formal labor market	A Portfolio of livelihoods	A portfolio of livelihoods with extensive conflict
Dominant Form of Political Mobilization	Class coalitions, issue-based political parties and political settlements	Diffuse and particularistic based on ascribed identities: patron-clientelism	Diffuse and fluid, including flight

State Form	Relatively autonomous state	“State” weakly differentiated from other power systems	Shadow, collapsed and criminal states with porous, contended borders
Institutional Landscape	Welfare mix of Market, state and family	Broader institutional responsibility matrix with powerful external influences and extensive negative permeability	Precarious: extreme negative permeability and fluidity
Welfare Outcomes	Varying degrees of de-commodification plus health and human investment	Insecurity modified by informal rights and adverse incorporation	Insecurity: intermittently extreme
Path Dependent Development	Liberal, Conservative and Social Democratic Regimes	Less autonomous path dependency with some regime breakdown	Political disequilibrium and chaos
Nature of Social Policy	Countervailing power base don institutional differentiation and positive permeability	Less distinct policy due to permeability, contamination and foreign actors	Absent

Source: Wood and Gough (2006, p.1700; Table 1)

As it can be understood from the table (Table 3) the typology of Wood and Gough is based on four components; institutional conditions, the institutional responsibility matrix (IRM) or in other words welfare-mix, welfare outcomes and the pattern of stratification and mobilization. (Wood and Gough, 2006, 1701). Starting from the welfare outcomes, what are referred are various generally used poverty measures such as Human Development Index or Millennium Development Goals. The results that are obtained from these types of measurements are determined by institutional responsibility matrix where State, Market, Community and Households combine their national and international responsibilities in a specific manner. The form of this combination is also related to institutional framework of the country. Another way to express it is the distribution of the responsibilities of four above mentioned actors depends on the structure of labor market, financial markets, societal integration, culture and values and /

or position in global system. On the other hand, stratification and mobilization patterns also determine the institutional framework which can indirectly be linked to the rest of the system.

What is different in this typology model is that Wood and Gough includes community (civil society, NGO's) into the play and the responsibilities of each actor in the international realm is also considered as an indicator in the welfare formation. These and other kind of novelties, permit the possibility to include non-European, underdeveloped or developing countries into the Welfare Regime Modeling. Although the categorization among European countries does not show any significant difference, it is important to see the rest of the world included in the scheme.

In conclusion, different models for Welfare Regime categorization are picked up by distinct authors. Each of them has its own kind of advantages and limitations; especially about the parameters they have considered to form the regime types and about the countries that they have taken into account. Although, each of them tries to fill the blanks in this academic field, in the end it is still a vague subject to talk about an absolute typology. This situation also lets new researchers to ask new questions by using different combinations of parameters and countries. In this context, what will be questioned in the next chapter is the existence of a South European / Mediterranean type of Welfare Regime.

3. South European Welfare Regime

In 90's, the debate about the existence of a Welfare Regime Type, specific to South European countries which is different than the regimes that have been mentioned before, spun between the ideas; if it is another type peculiar to those countries or if it is a "fleco latino" (Moreno, 2001, 70) which is rudimentary in social protection. (Leibfried, 1992; Gough, 1996) Still there are discrepancies about the placement of South European countries into the models. Is it a Fourth Type in Andersen's typology or forms a subcategory in the Conservative Welfare Regime Type?

The communalities that South European countries share related to their similar historical background, value system and the structure of the relation between State, Market and Families, enable them to form another group in which families have a central role as caregivers in the provision of Welfare and also Church has a dominant role in social policy formation, different than the other Conservative Welfare Regime countries. In addition to that, the central role of the family may also bring out the domination of “male breadwinner” structure of the families in the formation of social protection. (Karamessini, 2007).

3.1. Common Characteristics of South European Welfare Regime

The most apparent common characteristics of Southern countries is their shortage of resources to subsidize the social policies. It can be related to their late but rapid economic development and naturally, this deficiency, especially in financial resources, can be interpreted as an important factor to explain their Welfare Regime.

A group of authors, including Esping-Andersen, consider South European countries as a type of diversion in Conservative Welfare Regime which refers to a less efficient and immature social protection system different than other countries of the same group. On the other hand, authors like Ferrera (1996) defend that although these countries have their own peculiarities, Mediterranean countries of Europe form a distinct group through their communalities. According to Ferrera, not only the important role of Family and the Church, but also high fragmentation both in the labor market and the income schemes which is accompanied by a multi-polarization is one of the common characteristics of the South European countries. A rupture from conservative tradition towards a more universal system mainly in the health sector and pension system also can be considered another resemblance between mentioned countries.

Main characteristics that permit us to categorize Southern European countries can be grouped in three dimensions; Structure of Labor Market, Public Spending of Welfare State and Role of Families.

3.1.1. Structure of Labor Market

Various studies about the structure of the labor market reflect that Southern European countries; Greece, Spain, Italy and Portugal show sufficient similarities in terms of the regulation of unemployment and the distribution of responsibilities between State, Market and Families to consider them as a family based model. (Gallie and Paugam, 2000) We can include other facts such as; low women participation to the labor market, high institutionalization of marriage, the importance of inter-generation relations and the long duration that young people living together with their families, to the results of various comparative studies. (Guerrero and Naldini ,1997).

The sectoral distribution of the labor market reflects similarities between Southern countries of Europe. The level of participation of people in the agricultural sector and the ratio of self- employment in those countries are higher than the EU average. Participation of women to the labor market – except the Portugal case- is lower than majority of European countries. Part-time employment is less than other Union countries and the unemployment rate is high especially among the young people. Labor market is highly segmented depending on characteristics such as age, sex, ethnic origin, private/public sector or formal/informal sector. (Karamessini, 2007)

It can be admitted that Italy, Spain, Portugal and Greece have a similar process of capitalist development which is generally seen in late industrialized countries. In fact, majority of Mediterranean countries followed a slow but considerable process of development, particularly sensitive in first-order social risks which can be defined as risks which families can't protect themselves by their own. As Trifiletti argues in her paper, in these countries risk of losing a stable job or risk of death are considered as risks that can affect the families instead of individuals. Families function like a small company, tries to produce a total income for all its members to cover the possible social risks. (Trifiletti, 1995)

3.1.2. Public Spending of Welfare State

Public Cost in Social Protection as a percentage of GDP in South European countries is lower than European average. According to Eurostat, in 1996, European Union's

average in social spending is 28,7% of GDP and the same indicator for Greece, Spain, Italy and Portugal, respectively, are 23,3% , 22,4%, 24,8% and 21,6%. Thirteen years later, they show significant differences and the gap between the EU average and Southern countries is reduced however they still remain below the average. In 2009, EU average for social cost is 29,5% of GDP and the same indicator for Greece is 27,6%, for Portugal 26,9%, for Spain 25% and finally for Italy 29,8% of their GDP. In the same year, EU-27 average for public spending per capita is also higher than each four countries'. Obviously, Italy surpasses it, deviating from other three countries, however still remains in the group when it is compared in terms of social public cost per capita.

It is also interesting to look at the composition of this cost. (Table 4) Differences are not only between South and North of Europe but also exist between Southern countries. If the total social cost is divided into eight different groups, as Eurostat does, such as 1) old age 2) sickness, 3) disability, 4) social exclusion, 5) unemployment, 6) family / children benefits 7) survival and, lastly , 8) housing; the peculiarities in the distribution of the cost can be seen more clearly. In 2009, old age and sickness are two main categories that have big share in total cost with 37,6% and 29,5%. Family and Children Benefits occupy the third and fourth place and unemployment comes in the sixth (in the next chapters, it will be seen that this will change due to crisis). In Italy, retirement pensions have an important weight in GDP with 14,4% while the same indicator reflects 7,6% in Spain, almost the half of the Italian proportion. Another significant difference is the cost for protection against unemployment is 3,6% in Spain, in 2009 while in Italy it occupies only 0,7% of its GDP.

From Table 4, it is also possible to compare the different Welfare Regimes in terms of composition of public cost. In Germany and France, two typical Bismarckian countries, the percentage of social cost in the total public cost is higher than any Southern European countries and also European average. Even UK, the representative of Liberal Welfare Regime, has a higher proportion than Greece, Spain and Portugal (again not including Italy) in the proportion of social public cost.

Table 4. The Distribution of Social Spending

2009_ %GDP	Total Social Cost	Health	Disability	Old Age	Survival	Family	Unemployment	Housing	Social Exclusion	Education
EU-27	29,51	8,39	2,26	11,05	1,70	2,27	1,72	0,57	0,41	5,41
Greece	27,97	7,95	1,29	11,29	2,24	1,83	1,61	0,50	0,58	
Spain	25,04	7,30	1,72	7,66	2,16	1,51	3,67	0,20	0,27	5,01
Italy	29,82	7,31	1,74	14,44	2,64	1,40	0,80	0,02	0,07	4,7
Portugal	26,94	7,27	2,16	11,15	1,83	1,49	1,36	0,00	0,34	5,79
Germany	31,38	9,66	2,43	9,97	2,16	3,17	1,90	0,65	0,18	5,06
France	33,06	9,38	1,87	12,40	2,01	2,65	1,93	0,85	0,56	5,89
UK	29,20	8,67	2,98	12,00	0,16	1,82	0,84	1,47	0,22	5,67

Source: Eurostat, 2009 (online data code: spr_exp_sum)

Eurostat database does not include “Education” as an ingredient in social cost; that is why it is not included into the “total social cost” column. However it can perfectly be considered as a distributional group by its contribution to equality of opportunities and its equalizer function. In the last column of the table, educational cost can be observed as a percentage of public cost – not of social cost-. Although the data is not available for Greece, comparison of the Spanish and Italian data with the European average shows how the proportion of public cost in education is less important in the South. What we see in Portuguese case is with the 5,79% of GDP, public cost in education is way higher than EU average and also than Germany and UK.

3.1.3. Role of Families

In the formation of Welfare in South Europe, the relevant role of families is fundamental. In the South, generally Mediterranean families provide Welfare. Inside the families, the transfers are both in material and immaterial forms. Referring to the last one, the caring elder and children is crucial. However, the growing participation of women to the capitalist labor market with the new responsibilities in the formation of families questions the sustainability of Southern Welfare in its actual form. The transition from a traditional family base towards a universal model especially in social services and benefits may also support this possibility.

In this sense, the typology of Jane Lewis (1989) in terms of gender discriminative dimension of Welfare Regimes is appropriate to show the fragmentation in social policies in Mediterranean countries. Even one person on his/her own can't provide a decent life, it is possible to do it by gathering the incomes of family members, calling it "synthesis of breadcrumbs". (Triffiletti, 1999; 53) In this way, all members' needs can be satisfied through the family income, accumulated by different income resources. According to the Italian author, creation of a family income, rather than an individual one, separates Mediterranean countries from classic "Male Breadwinner" Model.

In figure 2, the vertical axis represents the level of women protection that State offers against the Market and shows two extreme types; protection and non-protection against Market Risks. The horizontal axis represents the differences between Welfare Regimes in the State perception of women. As a result the first and the third of the four squares of the figure present the maximum gender discrimination and the second and the fourth square present the minimum discrimination against women.

Starting from minimum discrimination, in the second square where Universal Welfare Model is represented, the State perceives women as workers and protects them against labor market in terms of their role as mothers. It doesn't apply any control over their income or over their unpaid labor. The women have access to social benefits and service through their link by labor market. In this regime, State can hold and substitute "the caring" labor, if it doesn't affect women's paid labor. On the other hand, in liberal model, State treats women as workers but it doesn't guarantee any protection against market related risks and ignore their family roles, except extreme poverty cases. United States, Australia and UK can be located in this model.

What the most important for this paper is the difference between the Male Breadwinner and Mediterranean Model. If the State treats women considering their role in family and also protects them in the Market, it means that the State has a control over their unpaid labor, deepening the gender discrimination in the Labor Market. In this Male Breadwinner model, the working male appears as the principal provider of the family. Germany and Ireland can be given as examples where women generally work part-time

and receive social benefits through their husbands. On the other hand, if State perceives women as mothers or wives and at the same time doesn't protect them in the Labor Market, it means that State has control over both types of labor; paid and unpaid because they lack the minimum dispositions of the Labor Market and their labor in the family is taken for granted by society. This is the case in most of the Mediterranean countries; such as Greece, Italy and Spain. The full time working women have access to social services and receive social benefits through their "worker" status. Portugal can be considered as an intermediate point between Mediterranean and Liberal model due to its high female labor participation.

Figure 2: The Welfare Regime Typology

	State considers women as wives and mothers	State considers women as workers
State protects from market	<p>1</p> <p>BREADWINNER WELFARE MODEL</p>	<p>2</p> <p>UNIVERSALIST WELFARE MODEL</p>
State does not protect from market	<p>3</p> <p>MEDITERRANEAN WELFARE MODEL</p>	<p>4</p> <p>LIBERAL WELFARE MODEL</p>

Source: Trifiletti, 1999;54

It can be said that, although some authors argues the opposite, according to this classification, Breadwinner Welfare Model and Mediterranean Model don't coincide. For example, in Italy unemployed women don't receive any benefits and it is difficult to have a regular income for the whole family without a working husband. "In short, keeping poor women at home was a luxury Italy has never enjoyed". (Trifiletti, 2009; 51) The situation is not different in other countries and beside there are other similarities in structure of families such as, a decrease in birth rate, long duration of financial

dependence of children to their families, increasing importance of family companies and the extension of ownership of family houses as a type of insurance against social risks.

4. Parameters of South European Welfare Regime and Spanish Example

In this chapter, the parameters that are used to characterize the South European Welfare Regime will be introduced. In addition to that, the effects of 2007 crisis over South European Welfare Regime will be observed with the help of a data analysis; starting from the crisis period till the most recent available parameters. As it is mentioned in the previous chapters, Welfare is a general and multidimensional term and therefore it is hard to measure. In this paper, some indicators are chosen- being aware of the fact that it is not possible to clarify all by looking at only these chosen ones- to explain the general tendency in social protection in four South European countries.

The first section will be about the Welfare conditions of the countries, referring to life qualities of people, households and families. Parallel to that, the evolution of social protection can also be reflected. Income and wealth statistics per capita and distribution of wealth among the society are the indicators that are going to be used to give a general outlook. In the second section, public cost on social services, particularly in health sector, education and pensions will also be presented to declare the changing situation in those countries. Unemployment statistics and unemployment benefits will be also taken into account as they are considered as one of the main social consequences of the crisis period. The chosen indicators for the South European Welfare Regime will be applied to Spanish case as it is being one of the leading countries of the model. To analyze the effects of the crisis over Spanish Welfare, the database of “Barometro Social de Espana” of “Colectivo IOE” will be the reference point.

4.1. General Outlook to Welfare

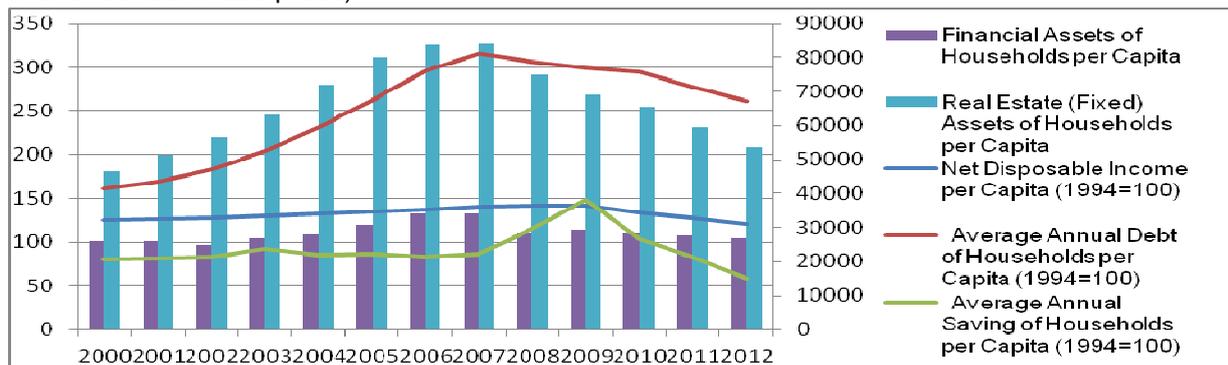
To determine a regime type, the first group of parameters that will be taken into consideration will be about the general outlook of the country. If we organize this group of parameters into some subgroups; the scheme will be like 1) Disposable Income and Wealth 2) Inequality in Income and Wealth 3) Poverty.

4.1.1. Disposable Income and Wealth

For the first group “Disposable Income and Wealth”, the parameters can be listed as Net Disposable Income of Households per Capita, The Ratio of Household Debt or Saving to Disposable Income, Financial Assets of Households per Capita and Real Estate (Fixed) Assets of Households per Capita. To have a general outlook about a specific group of countries or about a Regime Type, the last two parameters may not always be considered as crucial however in the last decade, to see the evolution and the impact of the crisis over countries; these are also included into the first part. These indicators can give us brief information about the life standards of the households which influence the evolution of families in a country.

Following Italy, Spain is the country with the highest GDP among South European Countries. When they are compared in terms of their growth rates from the crisis year, Spain again, is following Italy with the least reduction rate in size of its economy. Net disposable income as the part of the income that is left from taxes which is for spending and saving may give us an idea about the income level of the society. Total assets of households per capita (both Financial and Fixed) has shown a significant growth rate in the early years of the 21st century however with the beginning of the crisis, it was reduced intensely.

Graphic 1: Net Disposable Income and Assets of Households per capita in the period 2000-2012 (Right axis for Constant 2000 prices)



Source: www.barometrosocial.es

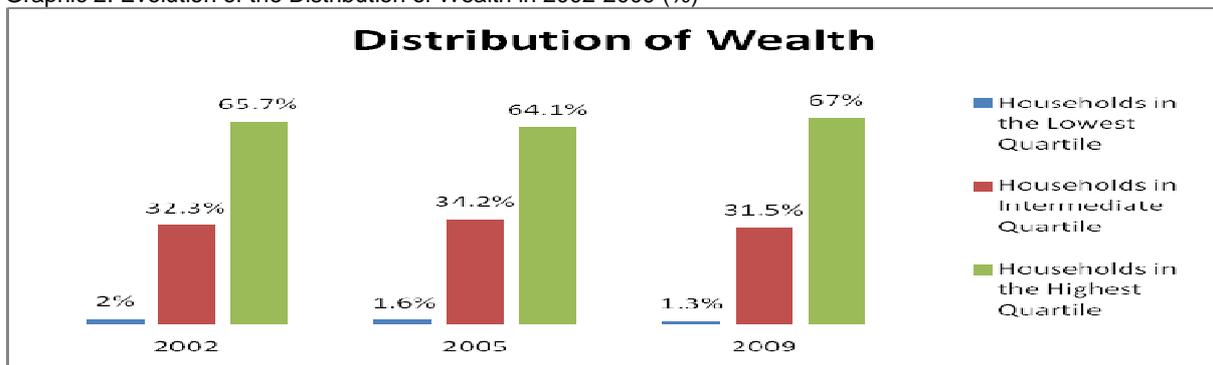
4.1.2. Inequality in Income and Wealth

The second group which is named as “Inequality in Income and Wealth” contains another group of indicators which can also be listed as; Gini coefficient, Income

Differences between Households (referring to the change in monthly average income per household between quintiles of income), the evolution of aggregate wealth of households, the evolution of the distribution of wealth of the households in terms of the quintiles and the percentage of the National Income that salaried population receives.

Income and Asset Data which were explained in the previous section are not enough to reflect the social situation in Spain. It is important to look at the Distribution of Income and Wealth by using different variables. For example according to GINI, Spain has always had the most unequal results of the South Europe. Although, between 2005-2007 the country has showed significant convergence with EU, with the 2007 crisis the gap has increased again, even more than before. In addition to that if the distribution of wealth in quintiles is taken into consideration, the increase in the proportion of wealth in the hands of richest households and the decrease in low and medium class can reflect the significant inequality gap which particularly has enlarged as a result of the Crisis.

Graphic 2. Evolution of the Distribution of Wealth in 2002-2009 (%)



Source: www.barometrosocial.es

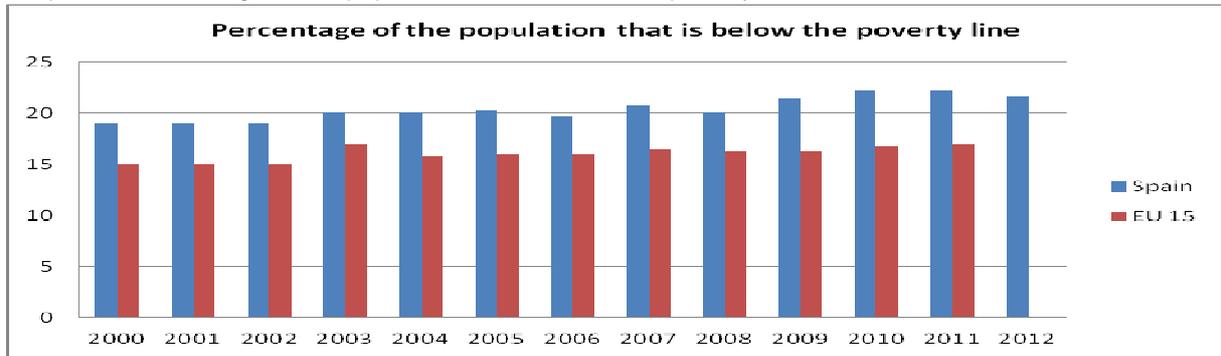
4.1.3. Poverty

Final group of the General Outlook indicators is the parameters which reflect the poverty level of the society. The only variable that is included in this group is the percentage of the population that lives under the poverty line.

On the other hand, it is also useful to look at the percentage of the Financial Assets in the Total Wealth of Households, particularly in terms of the effects of the Crisis. For example in Spain, the increment in this parameter with the reduce in the growth rate of Income per capita and also the unequal distribution permit us to comment that the

households are indebted more than before. According to the data by “Encuesta Financiera de las Familias de Banco de España”, indebtedness of Spanish households multiplied by four in the period of 1994-2007. Not surprisingly, debt was also distributed unequally among households.

Graphic 3. Percentage of the population that is below the poverty line



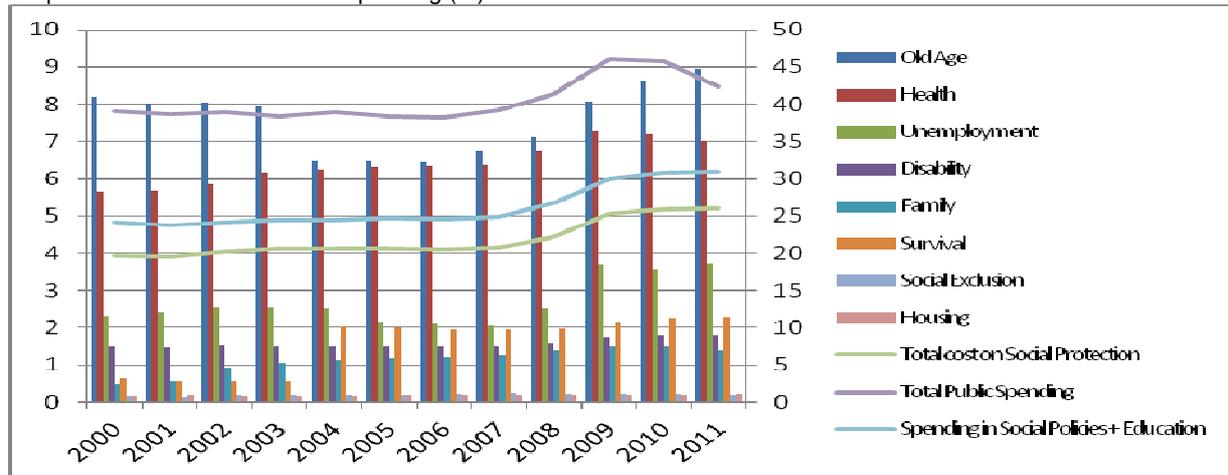
Source: Encuesta Nacional de Estadística

4.2. Public Spending on Social Services

In this part, the categorization of Eurostat will be taken into consideration to depict the public spending according to its use. The public spending which is related to social protection includes eight elements as it is mentioned before in this article. If we look at the participation of each sphere to the social public cost, we would have an idea about what does public protection means in the Welfare Regime Type of Spain.

The percentage of total public cost in the GDP has a decreasing tendency since 2003 until 2008. From 2008, it starts to increase clearly and in 2009, this percentage increases from 30,8% to 36,5%; which is a radical peak for this parameter. On the other hand, when we look at the distribution of the public spending, it can be seen that during the period, the “Old Age” category has the largest participation, especially around 2009 and “Health” and “Unemployment” categories follow it. Composition of the cost does not show significant differences with the beginning of the crisis period, except the unemployment case which is understandable with the extraordinary rise in the number of unemployed people in Spanish economy.

Graphic 4: Distribution of Social Spending (%)



Source: www.barometrosocial.es

As it is also mentioned before, Eurostat doesn't include "Education" as an element in the social protection. To eliminate this lacking in this article, a parameter which is formed by "Barometrosocial" named as "spending in social policies + education" will be used. According to this data, particularly for 2009 year, pensions present 26% of the social public spending to cover the elder population (which is significant in Spain) through contributory and non-contributory benefits. The "Unemployment Compensations" category which was significant in the previous section comes as the fourth part; due to the consequences of the crisis.

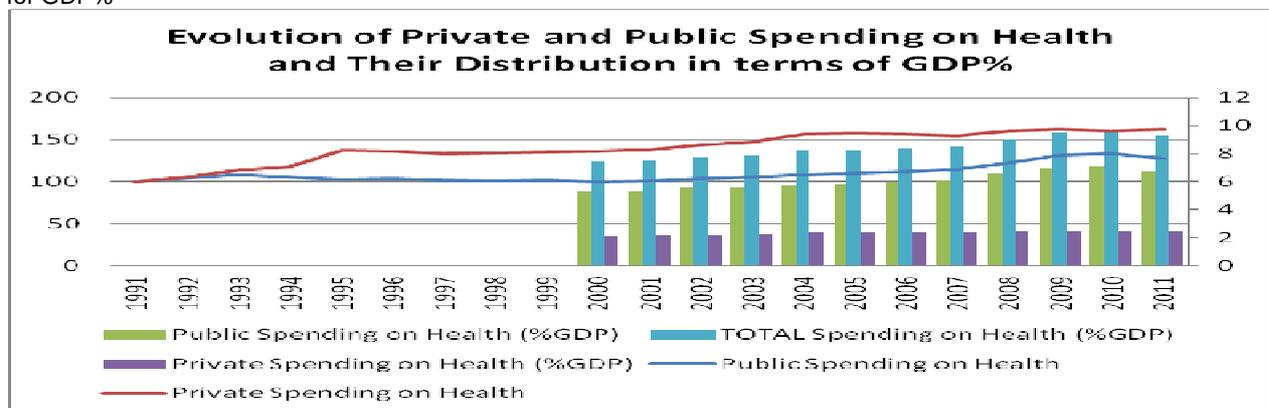
4.2.1. Health

Health is the one of the most important field in Social Welfare. "Ley General de Sanidad" which has come into force in Spain in 1986, created a national health system based on the principle of the universalization of health benefits for all the society through the public financing and decentralization of the system among Autonomous Communities. If the data of mortality rates and the rates of life expectancies have been taken into consideration, Spain has showed a positive evolution, even above the European Average. However it can also be seen that the accident rates which have caused death are generally replaced by high suicide rates since 2007. On the other hand, depression especially among the young population is the one of the most chronic

disease that has been detected in the same period. Although there may be various reasons, they can also be related to the effects of the crisis over society's psychology.

The proportion of public cost in health as a percentage of GDP continues its increase in the last decade. If we look at the distribution of total public health spending between public and private, the enormous weight of the first one can be easily observed. In 2009, 9,5% of GDP is dedicated to health sector; which can be divided between public and private respectively by 6,99% and 2,51%. Although the public sector for health seems very important in Spain, when it is compared with OECD average, it can be seen that the Spanish 73,6% is below the 74,6% of the member countries. The proportions in France, Germany and UK are respectively, 77%, 76,8% and 83,2%. (OECD Health Data, 2012) On the other hand, till 2004 growth of the participation of private sector into health sector seems like more intense than the public sector's. In the period between 2004 -2007 there can be seen a stagnation in the sector which creates a convergence to public spending in the health sector. This convergence becomes more obvious after the crisis.

Graphic 5: Evolution of Private and Public Spending on Health and Their Distribution in terms of GDP% (Right axis is for GDP%



Source: www.barometrosocial.es

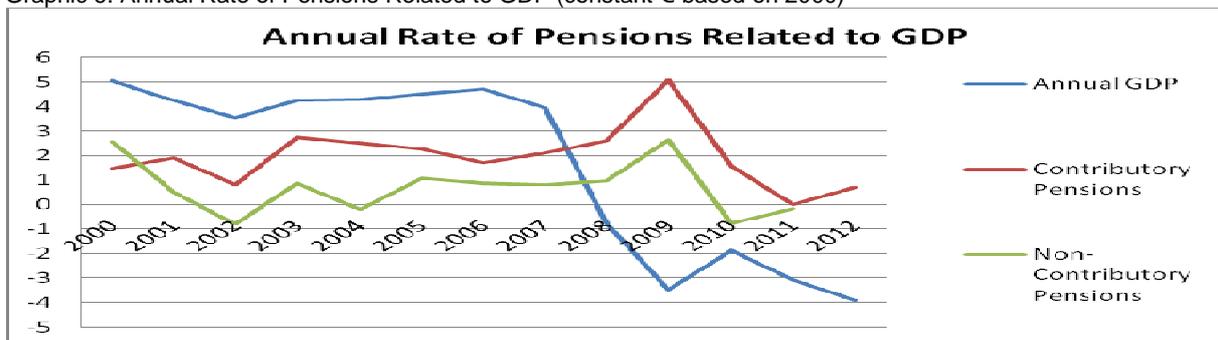
4.2.2. Pensions

The Pension System is the principle source of income for the retired Spanish people and it reaches almost one third of the households and occupies 9,6% of GDP according to the 2009 data. The relation between the population at 65 and more years and the

number of people who benefit from Pension system is crucial to understand the amplitude of the coverage of the system. Depending on the data of Ministerio del Empleo y Seguridad Social de Espana, in 2010 the population for elder people was 7,7 million and the number of beneficiaries both for retirement and old age was 7,68 million that shows us the great coverage of the Spanish system which is almost universal.

Before looking at the details of the coverage, it is important to mention the difference between contributory and non-contributory compensations. Total of the pension that includes retirement and old age is divided between contributories that reflects 7,4 millions and non-contributories with 259,626. It can clearly be seen that the contributories has 96% of the total pensions.

Graphic 6. Annual Rate of Pensions Related to GDP (constant € based on 2000)



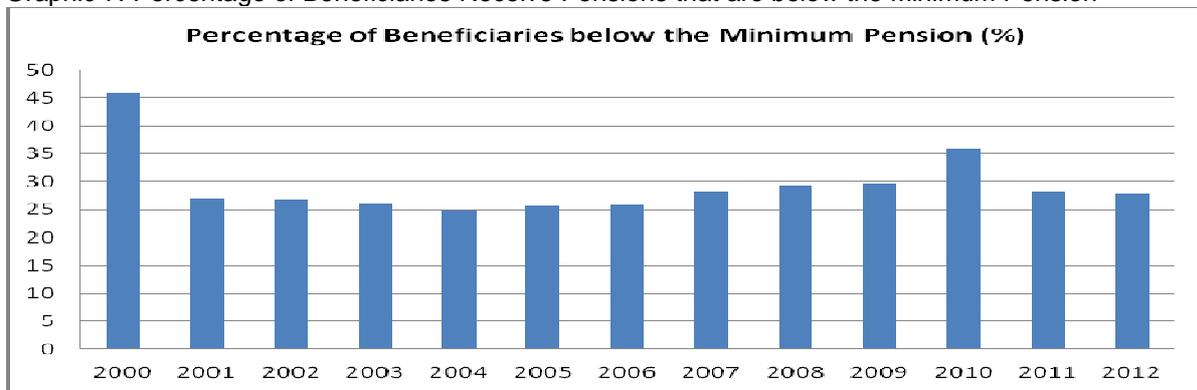
Source: www.barometrosocial.es

In real terms, contributory and non-contributory pensions rarely show important changes after the 2007/8 crisis. However the comparison between the annual growth rate of pensions and GDP reflects some alterations. Till the end of 2007, the rates continue below the GDP growth rate, however with the crisis, GDP growth decreases dramatically and remains below the pension rates. In addition to that, in the very same period, the contributory and non-contributory pensions increase faster than before and form a peak in the graphic that last just two years.

It may also be more illustrative to analyze the data for the percentage of the beneficiaries that are below the minimum pension to see the effects of the crisis in this area. To eliminate the results of low pensions, Spanish government formed a system complementary which guarantee minimum standards of living for whole population. That

is why there is a big change between 2000 and 2001 in the percentage of beneficiaries that are below the minimum pension; a decrease from 45,9% to 27%. This change was sustained until the crisis period before it started to increase again (35% in 2010). This situation explains the evolution of non-contributory pensions during the mentioned period. The majority of the beneficiaries that receive pensions below the minimum are non-contributory ones that their growth rate decrease dramatically since 2009 which causes an increase in the percentage of beneficiaries below the minimum pension.

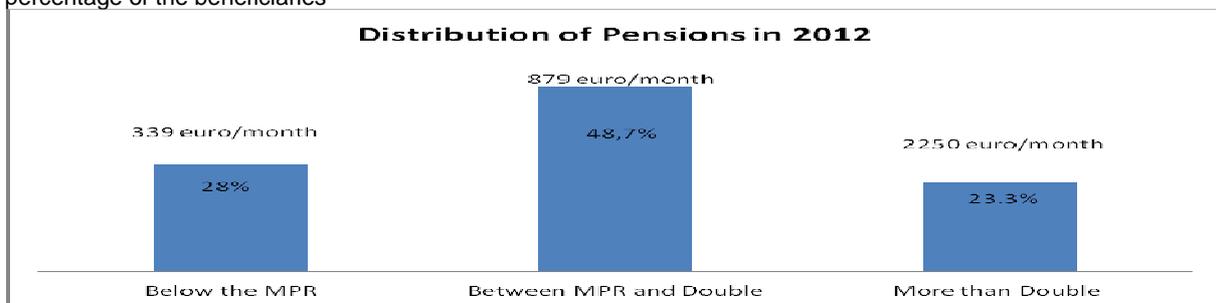
Graphic 7. Percentage of Beneficiaries Receive Pensions that are below the Minimum Pension



Source: www.barometrosocial.es

The evolution of the distribution of pensions from 2006 till 2010 also gives us the chance to confirm how the inequality between beneficiaries increases. “Barometrosocial” divides the beneficiaries into three groups; the ones that receive below the minimum pension of retirement (MPR), others that receive between MPR and the double and lastly the ones that receive more than double MPR. It is also possible to see the percentages respect to the total of receivers.

Graphic 8. Distribution of Beneficiaries of Retirement Pension Among Society depending on the monthly amount and percentage of the beneficiaries



Fuente: www.barometrosocial.es

4.2.3. Education

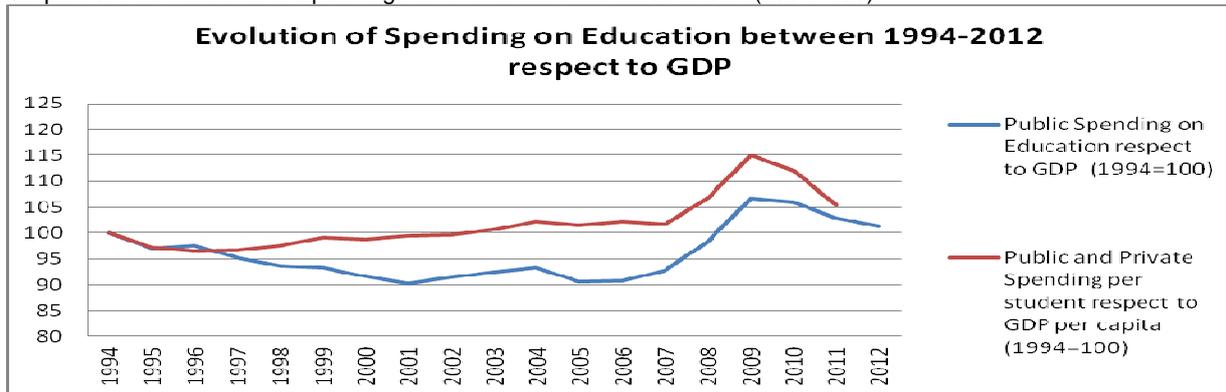
Level of education of Spanish population has improved particularly in the last decade, with increasing rates in the percentage of population with post-secondary education and a decreasing tendency in the percentage of people without the primer education. We can also associate it with the process that has been started with “Ley General de Educacion” in 1970 y later continue with “Ley Orgánica General del Sistema Educativa” in 1990, which brings up full school attendance till 16 years old.

However, weak points of the Spanish Education System are the high rates of temporary leave from school and high school failures. By using various parameters, what can be commented is approximately half of the students repeats their courses; the proportion of the percentage of the students that has repeated any of their course at 15 years old is 41,6% in 1994 and has increased to 42,3% in 2008. Also, the rate of the undergraduates has started to decrease by 2007 as well as the percentage of young population that has abandoned the school without completing their secondary education. When they are compared with EU-27 countries, it can be commented that Spain is the third country with highest rate of early school leave among young people.

The main indicator which observes the financing of the education is the public spending on education and its relation with GDP. It may not reflect the magnitude of the total cost for education as there is also an important amount financed by private sector. On the other hand, the relation cost/GDP doesn't only depend on the resources for the education but also on the change in the number of students towards a reverse direction of GDP. To address the mentioned circumstances, can be appealed to the “total average cost (public / private) per student in relation to GDP per capita (in %).

As it can be interpreted from the graphic, public cost on education in relation to GDP does not decrease, neither total cost on education per student does. From the moment that crisis starts to show its repercussions, the last one also starts to increase but mainly due to a decrease in income per capita and increase in the young population who turns back to studies as a result of lack of job opportunities.

Graphic 9. The Evolution of Spending on Education between 1994-2012 (1994=100)

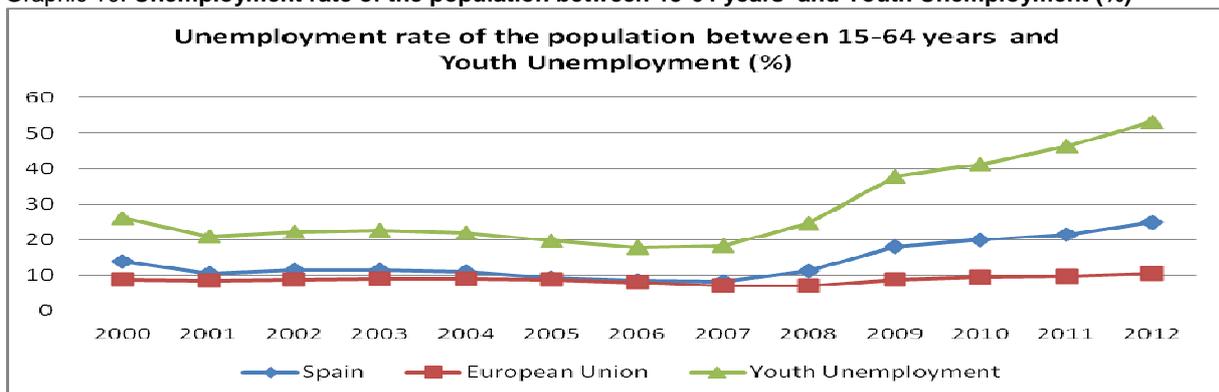


Source: www.barometrosocial.es

4.2.4. Unemployment

Unemployment rate started the last decade with a decreasing tendency which can be related to the previous decade's economic growth model based on financial bubbles particularly in the real estate sector. When the bubble exploded, the Spanish labor market has been deflected so rapidly that the unemployment rate has started to increase more than any other country in EU. Particularly high youth unemployment rate shows us the most influenced part of the society. On the other hand, significant part of the population which is not considered as unemployed, is working with temporary contracts.

Graphic 10: Unemployment rate of the population between 15-64 years and Youth Unemployment (%)



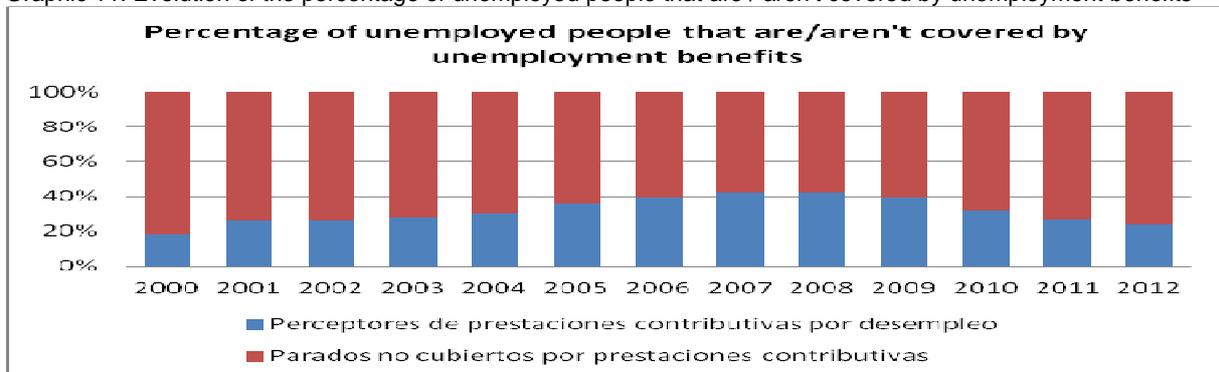
Source: www.barometrosocial.es

At the same time, the Crisis has also affected the salary and naturally, the purchasing power of the households. Looking at the annual rate of average salary in Spain in constant Euros, three years from 2007 the rate has been changed from 4,4,% to -1,6%.

That is why; it is not surprising to say that the Crisis has altered the poverty parameters. According to the data of “Encuesta de Condiciones de Vida” of Instituto Nacional de Estadística, 21,8% of the population lives under the poverty line.

The situation also affects the unemployment benefits; particularly the coverage of it related to the number of unemployed people in the society. On the other hand, the criterions of the distribution of the benefits also reflect some changes during the period. The total number of unemployed has increased since 2007 and reached 5 million of people by even exceeding the high rates of 90’s. If we divide this total number of unemployed between the ones that are covered by unemployment benefits and not, we can see that the ones without any pension schemes has a significant portion. However it is also possible to see the increasing tendency in the percentage of the other group till 2008. As we can see from the graphic, in 1994 the percentage of unemployed people that are not covered by any public benefit reaches to 80% and the very same parameter decreases to 57,5% in 2008. With the crisis, it increases again till 72% in 2011.

Graphic 11. Evolution of the percentage of unemployed people that are / aren't covered by unemployment benefits



Source: www.barometrosocial.es

Spain as being a country with problems of youth unemployment, it is necessary to mention the distribution of unemployment benefits in terms of age. Although they are the main group suffering from the unemployment, 20-24 years group of the society is the one that perceives the lowest benefits from the State. Also majority of young people are not covered by pension schemes because they never had an opportunity to work. The families shoulder the consequences of youth unemployment and become one of

the backbones of the protection regime and the production of the welfare of the Spanish society.

5. Conclusion

The question of if South European countries form a specific group for their own Welfare Regime type was born due to claims of many authors about the lack of analysis on this issue by part of Esping-Andersen. However as the typologies have started to vary, the Welfare characteristics of those countries are not considered as “rudimentary” by many academicians, but rather peculiar. Even some authors has widened the scope of the observation and included other Mediterranean countries which are not located in the Continent of Europe.

South European Countries are sharing some commonalities in terms of their Welfare Regime Model. For a better analysis, it is easy to divide the regime into three parts according to the main three actors of it; State, Market and Families. In terms of State, what we can see from this work is State holds an important role in the Welfare provision however not as much as the Social Democratic States. Depending on the crucial sector of the country in the social policies, State distributes its “support” but not “obligation or role” depending on the most problematic part of the society. Market is there and it is impossible to deny the role of private sector in the social policies however as those countries don't have strong economic bases, their economies also can't play a crucial role in social protection. On the other hand, Families are the main pillar of generation of Welfare among the society. The part of the society which is “left behind” by the State and the Market is taken care by the Families which form specific characteristics of the South European Countries.

However with the recent crisis, the roles of these three actors have altered in the South European countries as well as the most of their counterparts. Markets have failed, State were weakened in European cases. Families, who were the most affected parts, were left without any economic or administrative aid by the Welfare Regime. Their responsibilities as “care takers” of the society were also under risk as they can't find

enough income or benefits to be able to sustain their role. That is why a data analysis which observes pre-crisis and post-crisis period was considered as important in this article. Spain is taken as the representative case in this work.

In the end, depending on the representative case, Spain, what is concluded is there are some changes in the Welfare Regime parameters of the South European countries. In terms of market, the general outlook of the country directly was affected from the crisis and Private Sector has gone to a big failure by the Crisis. On the other hand State, with its weakened economic base has cut its support from some sectors however due to the new needs; there are some sectors that State has started to play a more important role. Although Families have deepened their debt problems, they still play their care taker role however the sustainability of this role is a question mark. Therefore the Welfare provision of the Southern countries in Europe has come to a “deadlock” with the Crisis. However a more general analysis can answer the question of if all countries included in this group; Greece, Italy, Spain and Portugal, show the same kind of alterations in their Welfare Regimes and they still form a specific group in the Crisis Period? If the influence of the Crisis can be seen in a similar direction, then it means that they are still part of the same “deadlock”.

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