HOW CAN THE DECOMMODIFIED SECURITY RATIO ASSESS SOCIAL PROTECTION SYSTEMS?

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SÍNTESIS. Principales implicaciones

With a view to better assessment of the roles played by social security and social policy in determining well-being, this presentation introduces the "decommodified security ratio" (DSR), an instrument for evaluating an important duty of the social State, namely to maintain and improve people's economic security. To that end we describe the conventions for its use and analyse its main components in 24 countries in 1999-2001, by using the wave V of Luxembourg Income Survey database. From an analysis of the sources of economic security we then distinguish five different rationales.

What will tomorrow's social protection look like? What tools can assist us in shaping it? We may have to rethink social security when we consider the social shifts which we are currently experiencing: changing patterns of work, breakdown in the wage structure, developments associated with unemployment, precarious employment and exclusion, family instability and countless other factors which jeopardize the individual's security. In such context, we are more and more allowed to refer to articles 22 and 25 of the 1948 Universal Declaration of Human Rights emphasizing the need for the individual within a society to have "economic security", "social security" and, very specifically (article 25), "security in the event of unemployment, sickness, disability, widowhood, old age or other lack of livelihood in circumstances beyond his control".

We have thus to consider in greater depth the fundamental nature of the need for security and to think about the best ways of "shaping social security". In order both to define its broad principles and make adjustments to its methods of implementation, we need tools: theoretical tools, political tools, of course, plus tools of a more statistical nature, to enable us to assess whether the means used are adequate to the ends pursued, one of those essential ends being the individual's security. Progress towards this latter end has already been greatly furthered by the work of the ILO programme of research spearheaded by Standing (2002) with the aim of building a world system of "People's Security Surveys". This ambitious work enables a number of indexes of security to be devised –security of income, of skill reproduction, job, employment, union representation and so on– and aims to take account of the many dimensions of working life throughout the world.

The thrust of the present paper is less ambitious in that it confines itself essentially to estimating the outcomes of social protection as delivered to citizens under social security systems in different countries. We define *the economic security of the individual* as that which safeguards the individual against the risk of poverty due to lack or loss of income or an inadequate income. Bearing in mind the approach conceptualized by Esping-Andersen (1990) in defining the role of the constitutional State in relation to the market, we distinguish *two types of security* associated with two types of resources:

”commodified” security derives from ”commodified” income because this arises from commercial exchanges performed either in labour markets, which fix the terms of paid employment, or in markets in goods and services which determine incomes from self-employment or from property; while ”decommodified” security derives from ”decommodified” income, so called because it is independent of markets and arises either from social benefit entitlements or from grants and assistance paid by virtue of a person's place of residence or situation of inadequate means[1]. Decommodified security thus encompasses both social security *per se* and security in the form of benefits, assistance and social welfare delivered to the needy by local government and welfare organizations[2].

To paraphrase wording used by Merrien *et al*. (2004), ”the emblematic face of the social State” consists of the full range of social entitlements, the guarantee of these which State backing provides, and the actions which the State takes in the name of national solidarity. Thus, the present article takes as its starting point the links between economic security and development of the role of the social State, in proposing a tool for evaluating economic security as provided by social protection systems. This tool is the ”decommodified security ratio”. After a brief historical review of the interaction between social State and market forces, we present three indicators which seek to measure economic security and the ”decommodification” of people's entitlements: Esping-Andersen's score, a Canadian index of security and the ”decommodified security ratio". Features of this third indicator are illustrated in table 1, which shows the components of security for a range of different social States. An estimate is then made of the multiple ways in which the decommodified security ratio may illustrate different types of social protection.

1. FROM SOCIAL CONSTRUCTION OF ECONOMIC SECURITY TO PRINCIPLES FOR ASSESSING IT

Nowadays, in most European countries, most of the population is protected against the risk of poverty. But because this economic security is relative, not

[1] We disregard in this article economic security which protects against certain risks as mentioned by Beck (1986) in his Risikogesellschaft and related to natural or industrial disasters or the eventuality of terrorist attack, civil disturbance, crime or war, risks which fall within the province of civil society.

[2] Referring to the definition of social protection proposed by Polanyi (1944) which recognizes three main methods of attribution (private insurance, family solidarity, and state and social redistribution) as a way of protecting workers against the effects of market forces, we should point out that our approach of decommodified security concerns only the third method of social protection as defined by this author and part of the second method, as in some countries private insurance can replace public social security.

total, it needs to be assessed. This situation is the result of a lengthy process of social construction. The history of successive initiatives by the social State can be traced through the manifestations of material security enjoyed by the public, or rather their lack of it. Castel (2003) says *à propos* of this that, prior to Saint Just and Robespierre, private property was the cornerstone of security for the citizenry, to be defended by the Republic they were building. This initial feature of constitutional States, whereby security was tied to property, persists today in the structure of most industrialized States' legislation, though the economic bases which made this necessary are no longer as powerful.

The social State as guarantor of means and decommodified security

In the course of the past two centuries, this duty of the social State as a guarantor of security broadly evolved as a counterweight to pressures which threaten the structure of the market, even though the advent of wage employment radically altered the bases of security by ruining a large proportion of small commercial businesses in the industrialized world. As social advances added guarantees against the risks of occupational accident, then occupational disease, retirement and unemployment, the status of employees came to be associated with more and more types of security. Thus, in Bismarck's Germany, and then in France and the United Kingdom, the earliest social protection institutions gradually consolidated these partial securities, combining them into social security entitlements underwritten by the State and then establishing "employment" as a recognized status in law. When coalitions came to power, underpinned by the trade unions in social democratic governments in northern Europe, features of a wage-based society evolved in which the status of employment conferred lifelong securities. Vital among the forms of protection which the social State has a duty to guarantee is economic security, which protects against the risk of an inadequate income.

Nevertheless, one of the prime insecurities that people experience stems from variations in their income and other financial means. The instability of commercial activities and the resources they generate, plus the random events of everyday living, frequently endanger people's ability to feed, house and clothe themselves routinely and to meet their fundamental needs. In order to escape the risks of poverty, they must be protected by social security systems and guarantees of assistance from the State. These are all the more valuable in that they are unconditional and not dependent on the whims of the market or the economic climate. To this extent they are "decommodified"– to borrow the idea of Polanyi (1944) as developed and adapted to the new features of the social State in the writings of the Swedish sociologist Esping-Andersen (1990).

This author, seeking in his book *The three worlds of welfare capitalism* to classify and interpret the profusion of social protection systems, centred his

analysis of modern States on the concept of "decommodification". He defined this idea as follows: "Decommodification occurs when a service is rendered as a matter of right and when a person can maintain a livelihood without reliance on the market" (Esping-Andersen, 1990, p. 22). This independence clearly distinguishes means which are "decommodified" in this way from the general case of subjection to market forces, which he described as follows: "When, however, labor power also became a commodity, people's rights to survive outside the market are at stake. It is this which constitutes the single most conflictual issue in social policy. Welfare, if not survival, came to depend on the willingness of someone to hire one's labor power" (pp. 35-36). The main thing here is to stress how this concept creates a clear distinction between *commodified securities*, ruled by the vicissitudes of the market and employers' decisions, and *decommodified securities* which, for their part, are controlled by the State and the public authorities. Looking at the work of Orloff (1993) and Lewis (1992) which examines how far decommodification changes gender relationships, we see that decommodified securities are also "family-neutral" and enable women to be less dependent on support from their families or partners, owing to the existence of separate accounts and individual entitlements for women.

Two evaluations of decommodified security

The development of numerous public bodies helping to "decommodify" security makes it increasingly valuable to have concepts and statistical tools which enable us to assess the consequences of social policy as it affects people's economic security or the lack of it. To obtain a more detailed typology and illustrate its relevance, Esping-Andersen (1990) created a statistical tool, the "decommodification index". Can it be applied for purposes other than those originally intended? It aggregates both qualitative and quantitative variables for "sets of dimensions" which are very different and pertain to three very different areas[3]. But as we do not know the conventions used to calculate the three scores of which the index is the mean, we cannot reproduce it and test it on other data or countries. Nor, therefore, can it be used to simulate the effects of social policy changes on people's perceptions of their economic security or well-being.

Another attempt originated in the work of two Canadian research workers who devised an "index of economic well-being", which essentially seeks to

[3] Some of these variables relate to legal factors (eligibility rules), some to institutional ones (required contributory period, duration of guaranteed entitlements and waiting time before an income can be drawn), and others are economic (level of replacement income and share of benefit costs funded by the individual) (Esping-Andersen, 1990, pp. 47-48). The appendix to the book describing this index gives neither formula nor calculation stages, so it is difficult to reproduce the decommodification index and impossible to calculate the values of each variable.

show that per capita GDP is a not a good indicator of economic well-being (Osberg and Sharpe, 2002). The principle is to take the average of four summary indicators: the first measures consumption flows in the broad sense; the second combines considerations of economic and human "wealth stocks" and tries to take account of environmental damage; the third combines summary indicators of inequalities with indices of relative economic poverty; the fourth evaluates four types of economic insecurity related to job loss and unemployment, illness, old age and family break-up.

To measure insecurity these authors chose to evaluate individuals' subjective risk of anxiety as a result of four situations whose average cost to the individuals concerned was roughly calculable. This required them to formulate a number of approximations and an economic hypothesis which they expressed as follows: "changes in the subjective level of anxiety about a lack of economic safety are proportionate to changes in objective risk" (Osberg and Sharpe, 2002, p. 306). The cost of sickness was estimated solely as the share of uninsured private medical care expenses (which disregards loss of earnings due to time off work); the cost of loss of earnings was calculated from the gross replacement rate for unemployed workers; and the cost of divorce and old age from the mean poverty rate for lone mothers and older people (pp. 306-308). These calculations have the advantage of producing realistic estimates of the scale of the insecurities associated with four types of economic risk. With additional approximations[4], it is thus possible to model the variations in individuals' economic security, something which could not be done using Esping-Andersen's decommodification index.

But the assessments of insecurity obtained in this way provide only very partial approximations of income loss due to sickness, unemployment, divorce or retirement. As a result, only variations in insecurity over time can be evaluated in each country. So we cannot compare respective levels of economic security in different countries of the West. Furthermore, any analysis of economic insecurity is very problematic because one cannot validly compare the risk from unemployment to the risks caused by sickness, divorce or old age. Once again, this other indicator cannot be used to simulate the pros and cons of variations in social policy.

Principles and conventions underlying the "decommodified security ratio"

Starting from a directly economic and global approach, our intention was to overcome the limitations of earlier indicators in order (1) to be able to compare

[4] These approximations, which are not described at length in the article in question, suggest that the probability of the total insecurity risk equals the sum of the probabilities of the four risks taken into account. To accept this one must assume that the variations in the partial probabilities are additive (negative for insecurity and positive for security) and therefore that (1) their importance is marginal and (2) they are independent of each other.

the relative performances of the various social States in countering economic insecurity in their populations, and (2) to analyse the part played by the different risk factors. As pointed out by Gadrey and Jany-Catrice (2003, p. 73) at the end of an article reviewing alternative indices of development and social progress, "it is hard to see how one can do without 'questionable conventions' when dealing with the environment, quality of life and social progress, and thus with value systems. Even 'serious' economic indicators are full of questionable conventions, as witness the discussion on the major uncertainties concerning comparisons of per capita GDP in Europe." Thus, Esping-Andersen (1990) preferred an institutional approach in assessing what he called "the decommodifying potential of social policies"[5]. The conventions we adopted (see Menahem and Cherilova, 2005, and Menahem, 2007) need to be described in detail because they are material to our entire argument. They are listed below and reflect three main principles.

Relevant means. We decided to estimate, as means contributing to an economic security independent of links to an employer, decommodified income which derives from social protection or public assistance schemes and which people receive at different stages in their adult life. Information of this kind enables us to assess what proportion of individuals do not have an income adequate to provide them with numerous forms of security which are of prime importance, such as the ability to feed, house or clothe themselves. There are three types of such income:

- Replacement income for the risks of old age, unemployment, sickness and disability plus survivors' pensions.
- Reimbursements and benefits in kind: costs of healthcare, family allowances, housing benefits.
- Allowances and benefits in kind paid as part of measures to combat social exclusion (income support, etc.).

Basis of comparison. For each country or territory we assessed the level of means which contribute towards security, measured against the mean disposable income of persons in employment at the location in question. This quintessential principle is based on the hypothesis that persons living in a territory measure their standard of living against that of persons deemed in the institutional and media reference system to be "standard" individuals, namely those living in the same social environment and with a job (we approximate this reference as the mean disposable income of persons in employment, specifically their income net of taxes and contributions, and inclusive of family, housing and sickness benefits). The resulting "gross ratio of decommodified economic

[5] Namely "the rules that govern people's access to benefits: eligibility rules and restrictions on entitlements": p. 47.

securities" is the ratio of total decommodified income to the reference income for the territory in question.

Penalization of economic insecurity. In order to take account of the first type of economic insecurity, that of persons in poverty due to insufficient income, we took the view that the economic security of households whose per capita means are below the poverty threshold for the territory under consideration is zero and that their situation is penalized by an insecurity equal to the difference between their income and the reference income. In practice, the index gives *a negative weight to people below the poverty line* by attributing to them a negative income of 60 per cent of the median equivalised disposable income after social transfers[6]. This strong penalization is designed to take account of the position of needy groups whose economic insecurity diminishes their chances of well-being and survival. It also raises questions about the capacity of the institutions whose duty it is to provide individuals with a security independent of market vicissitudes. Globally, then, it has to be subtracted from the decommodified security provided by the various institutions making up the social State.

This latter principle points up the importance we were anxious to give to the objective of social cohesion, in our view a major factor in the security of a population living in a given territory. All in all, the decommodified (economic) security ratio (DSR) is both a summary and a relative indicator. Summary because it combines a gross ratio for the level of decommodified means and the level of relative poverty. Relative because it adds together the income from social entitlements which individuals receive throughout their adult life in the country concerned and divides them by a denominator which represents the average living standard of persons in employment, less the relative insecurity experienced by households below the poverty line.

Formulae for calculating the DSR. These methodological considerations all translate into accounting formulae for calculating and comparing the decommodified security levels of different populations. They can be presented in two differently aggregated forms. First, at a highly macroeconomic level, if DSR is the decommodified security ratio and EII is the economic insecurity index for persons in households living below the poverty threshold, we have:

[6] This assessment of economic insecurity is close to the poverty threshold, namely Eurostat's definition of "60 per cent of the national median equivalized disposable income after social transfers", hence the adoption of this weighting which provides a system of penalization close to the reference income used in the denominator. One notes also that the discontinuity of the curve for decommodified economic security as determined by people's income is attenuated by the existence of a significant proportion of persons whose income is close to the poverty line. Given that economic security is evaluated in terms of the difference between their income and {0.6 x Reference income}, the curve first drops to zero when income reaches the poverty threshold, then falls slowly to its lowest value {–0.6 x Reference income} when income decreases further.

DSR = replacement incomes + reimbursements + benefits and allowances paid to combat exclusion
adult population x mean disposable income of persons in employment — EII where EII = population in poverty x 60% median equivalized disposable income after social transfers
adult population mean disposable income of persons in employment

A second formula produced by a partially disaggregated approach can also be put forward. The adult population can be divided into three categories according to the type of decommodified income they receive: individuals who receive replacement incomes (unemployment or disability benefit, retirement or survivors' pensions); those who receive reimbursements and benefits in kind for their healthcare costs, or housing benefits; and those who receive benefits and allowances paid as part of measures to combat exclusion (social minima such as income support, basic old age pension and other forms of "solidarity" payment).

It is worth pointing out that there may be significant overlap between the four populations artificially picked out here: for example, some unemployed or retired persons categorized as poor may be in receipt of a pension or unemployment benefit while at the same time receiving reimbursement of healthcare costs or housing benefits and, if their income is too low to raise them out of the poverty bracket, they may be penalized in DSR terms because the last line of the formula is negative. Knowing that each population has to be weighted according to its statistical size and that we need to add to these direct decommodified incomes other indirect incomes received in reimbursement of healthcare or other costs, we can also use a second formula, as follows[7]:

DSR = % of retired, unemployed, disabled persons x mean replacement income (pension, unemployment)
mean disposable income of persons in employment + mean total of healthcare reimbursements and in-kind and housing benefits

[7] To switch from one formula to the other, one merely needs to note that each total income figure is equal to the population concerned (i.e. percentage in the adult population x adult population) times the corresponding mean income. For example, for pension payments we get: total pensions = pensioners as a percentage of adults x adult population x mean pension per pensioner. Dividing each of these terms by the denominator simplifies the equation by removing the adult population from numerator and denominator, thus: percentage of pensioners x mean pension / mean disposable income of persons in employment.

mean disposable income of persons in employment + % persons suffering poverty and exclusion x benefits and allowances paid to combat exclusion and basic old age pension
mean disposable income of persons in employment – 0.6 x % of population in poverty * median equivalized disposable income after social transfers
mean disposable income of persons in employment

To check how accurately these theoretical formulae can record the real differences in security between countries, we used the databases devised and maintained by the LIS. In so doing we took over the categories and classifications drawn up by this European organization, particularly regarding social benefits.

2. FEATURES OF DECOMMODIFIED SECURITY IN 22 DEVELOPED AND 2 DEVELOPING COUNTRIES

The LIS database figures available in late August 2007 allowed us to calculate the decommodified security ratio in 24 countries for the years 1999 to 2001[8]. These estimates, reproduced in figure 1, reveal sizeable differences in the security levels of developed populations, with four groups of countries emerging as homogeneous in terms of economic guarantees. The breakdown of the economic security sources listed in table 1 and depicted graphically in figure 2 gives us a better understanding of the origins of these disparities which can be traced back to the institutional history of these countries. After a brief account of the limitations of our estimates we then set out to analyse our conclusions.

In terms of decommodified security, developed countries in four main groups

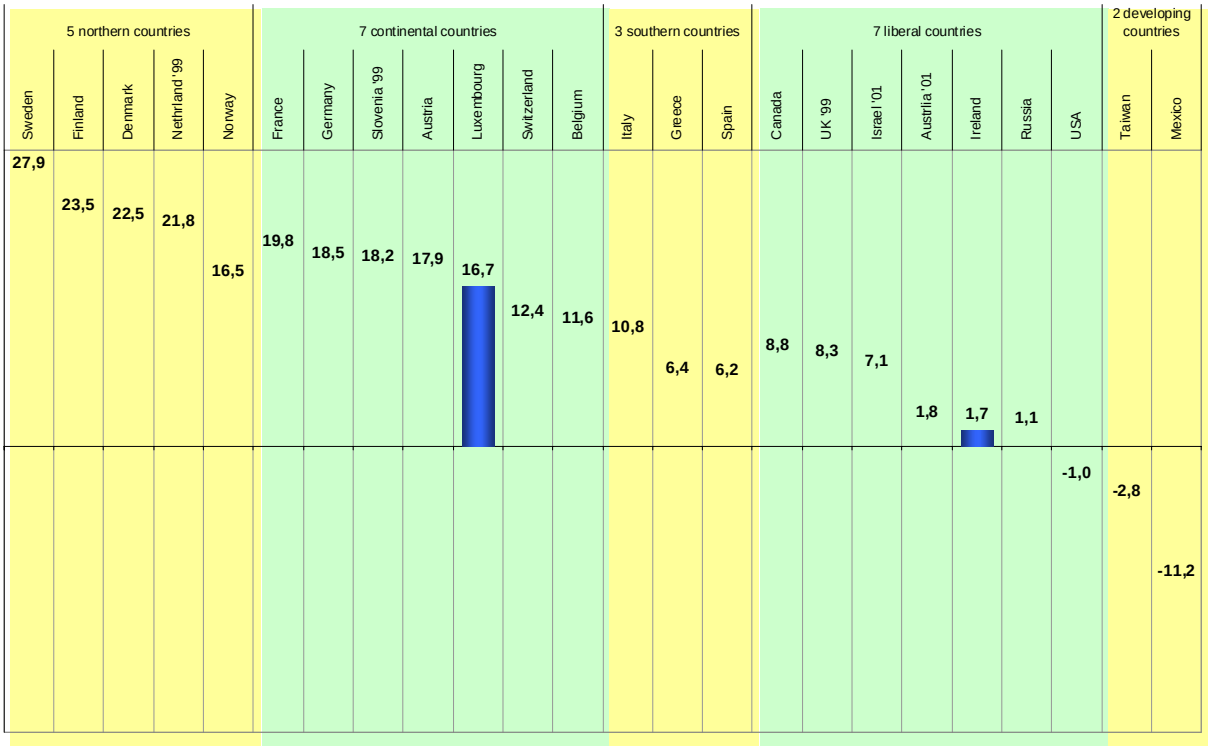
The wide diversity of outcomes of European social benefit systems is clearly apparent in figure 1. A historical divide can be seen between the European countries of the North and mainland Europe, whose social protection systems have made great strides in the past 50 years and more, and the European countries of the South and liberal systems countries whose protection systems are still rudimentary or far more recent. In the former main group,

[8] The great advantage of LIS data is that they are provided within a consistent framework which permits international comparisons. But being supplied by the various state institutes, they are only made available according to specific rhythms and constraints. Consequently, even if it would be possible to assess the DSR for some countries in 2004, our tabulation contains the different variables needed to calculate it in years 1999-2001 for 24 countries only: 3 in 1999, 19 in 2000 and 2 in 2001.

decommodified security ranges from 12 to 28 per cent of the mean disposable income of persons in employment, whereas in the second group it is only 1 to 11 per cent. At the extreme right side, we can observe the situation of both the United States and the developing countries where the DSR is even negative, from –1 to –11 per cent, the too weak protection systems being insufficient to compensate the high level of insecurity associated with poverty situations. But these groups are far from homogeneous and five quite distinct subgroups can be identified within them.

Figure 1

LEVELS OF DECOMMODIFIED SECURITY IN 24 COUNTRIES IN 1999-2001

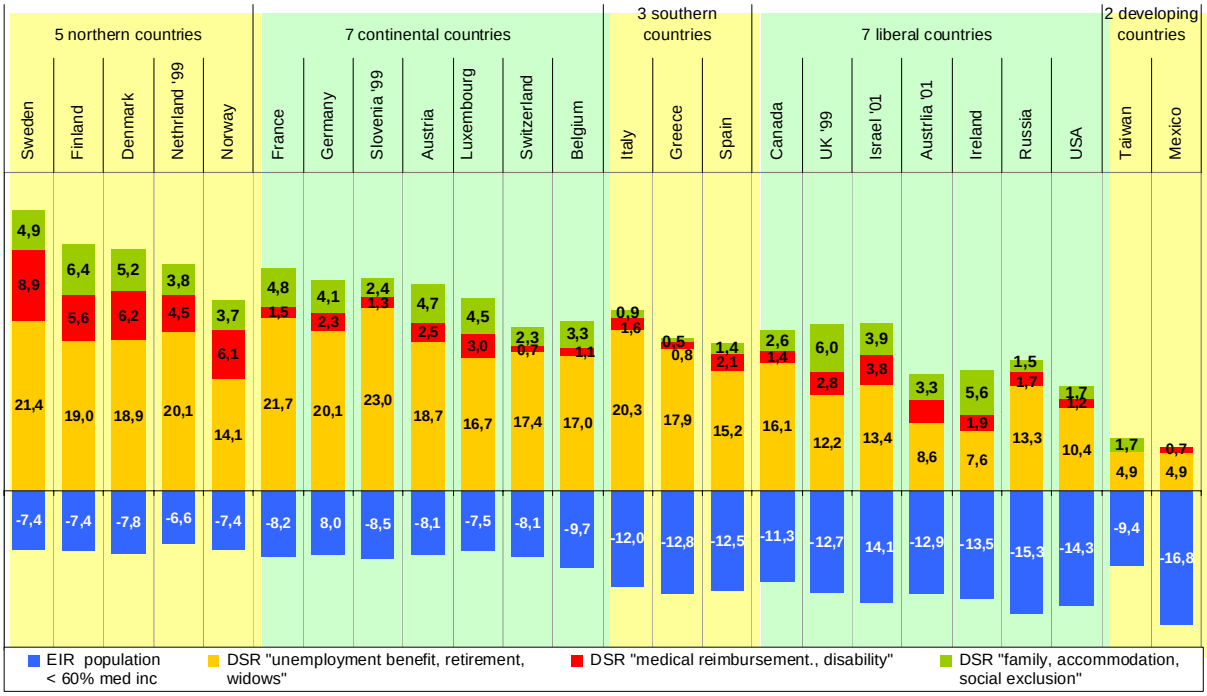


Source: LIS Wave V, 1999-2001.

Note: The negative net decommodified security ratio of –1 per cent for the United States is the difference between its low level of security-enhancing resources (13.3 per cent) and its high economic insecurity (–14.3 per cent). But in the Canada, the still high insecurity (–11.3 per cent) is offset by the sizeable security-enhancing resources (20.2 per cent), so its DSR is 8.8 per cent, eight times that of Russia (1.1 per cent).

Figure 2

THE THREE MAIN FACTORS FOR ECONOMIC SECURITY AND INSECURITY MAKING UP THE DECOMMODIFIED SECURITY RATIO IN 24 COUNTRIES IN 1999-2001



EIR: Economic insecurity ratio - **DSR**: Decommodified Security Ratio

Source: LIS Wave V, 1999-2001.

Note: This figure shows the positive and negative factors which determine decommodified security. Thus, in Spain in 2000, the DSR is just 6.2 per cent of the mean disposable income of persons in employment, i.e. the sum of securities for retirement and unemployment (15.2 per cent), sickness and disability (2.1 per cent), benefits to families and disadvantaged persons (1.4 per cent), and less insecurity (-12.5 per cent). By contrast, in Sweden in 2000, the DSR is 27.9 per cent of the mean reference income, or four times higher in that same year (with, respectively, securities of 21.4 per cent + 8.9 per cent + 4.9 per cent, less insecurity of 7.4 per cent).

We would point out here that the typology used for the DSR is largely compatible with that of Esping-Andersen (1990 and 1999). The group of the European countries of the North equates essentially to the group of countries which Esping-Andersen calls "social democratic" in 1990 and "universalist" in 1999. While on one hand the European countries group labelled "continental" is very close to what he calls "conservative" in 1990 and "social insurance" in 1999 and, on the other hand the group labelled "liberal" is almost similar to what he called also "liberal" in 1990 and "residual" in 1999. There are only two little exceptions: Italy is classed as "conservative" according to Esping-Andersen and is in the "southern" group in our typology, just behind Belgium the last country of our "continental" group; while Switzerland is classed as "liberal" according to Esping-Andersen (1990) and is ranked in our "continental" group[9].

[9] In Esping-Andersen's classification (1990, p. 52), Italy has a decommodification index of 24.1 and Switzerland respectivly 29.8. But the author places Italy in the "conservative" category

Thus, *the five European "countries of the North"* with the highest DSRs are part of the same social democratic tradition of active state measures, generous benefits and universal coverage, even if they did not react to the crisis of the 1990s with the same reforms[10]. Their DSRs reflect the similarities of their type of social State: in 2000, between 16.5 and 27.9 per cent[11]. The group of the "continental countries" is more heterogeneous, however, because it includes one advanced former socialist country (Slovenia) and four countries which, in Esping-Andersen's classification (1990), are "conservative" –Belgium, Germany, France and Austria– plus a "liberal" country, Switzerland. The scatter of their DSRs is somewhat greater, from 11.6 per cent for the Belgium to 19.8 per cent for France.

The group of *the three European "countries of the South"* exhibits numerous shared features. Here, poor development of the social State has long gone hand in hand with traditions of cronyism and corporatism, producing varying kinds of obstacles to reform. Thus, Greece, Italy and Spain, each in their own way, combine the development of financial transfers on a corporatist basis with poorly developed benefits and services to families and those in poverty, and the development of family networks to make up for these inadequacies[12]. It is striking, over and above this variety, that these three countries share a similarly low level of decommodified security: from 6.2 per cent for Spain to 10.8 per cent for Italy.

The liberal group also shows a homogeneity born of history. *The seven liberal States* concerned all shared a same ideological system of residual state and have all begun at different dates a similar process of expansion to a market economy. Although their social security systems were individually shaped, according to their specific history, it is remarkable that their DSRs are rather low, ranging from -1 per cent for the United States, 1.1 per cent for Russia, 1.7 per cent for Ireland, and 1.8 per cent for Australia; even if for Israel, the UK and Canada, the

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and Switzerland in the "liberal" one, despite the fact that its decommodified index was far ahead of the United Kingdom with 23.4, which he categorizes also as "liberal". The DSR gives less weight to historical institutional variables and the total value of decommodified means is the sole objective criterion for classification.

[10] Cf. the full account of the changes in the "Scandinavian welfare state" in the special issue of Revue française des affaires sociales presented by Strobel (2003), which reproduces the papers given at a colloquium organized by MiRe.

[11] Nevertheless, we may notice that the Norway's DSR is much lower according to LIS database (16.5 per cent) than according to Eurostat database (27.9), while the two assessments are closer for Sweden (respectivly 27.9 and 28.1), Finland (23.5 and 21.9) or Denmark (22.5 and 25.6).

[12] Cf. the other set of writings from the "Rencontres de Florence" organized by MiRe under the title "Comparer les systèmes de protection sociale en Europe du Sud", and the concluding contribution written by Rhodes and Palier (1997).

former building of a big social system involves relatively higher DSRs, from 7.1 to 8.8 per cent. But their greater similarity concerns more the structure of their DSRs: an high level of economic insecurity which is hardly compensated by some resources of security.

Links between the features of the three main components of decommodified security, and economic insecurity

The DSR structure is analysed numerically in table 1 and graphically in figure 2, which leads us rapidly to four findings: the first three concern decommodified means shown as positive values above the horizontal axis and varying from 5,6 to 35 per cent; and the last shows the levels of economic insecurity as negative values below the horizontal axis, from 6,6 to 17 per cent.

1. *Replacement incomes vary little.* These are retirement pensions, survivors' pensions, unemployment benefit and jobseekers' allowances. Their importance depends on historical tradition, the local economic climate and the ability of trade unions, employers and the State to negotiate social compromises. With the difficulties of setting up new contributory social security systems, this explains why the level of these types of security is still quite low in the recently formed social fabric of developing countries – 4.9 per cent, as in Taiwan and Mexico. In the European countries with a long-established corporatist tradition, however, these decommodified securities are high, for example in Slovenia, Sweden and France (more than 21 per cent), in the Netherlands, Italy and Germany (20 per cent), or in Finland, Denmark and Austria (19 per cent). But at the same time these similar levels may conceal differences, for example between Danish motivation and drive, and corporatist traditions in Italy.

2. *Incomes from the reimbursement of healthcare and disability expenditure vary more.* The traditions of the Scandinavian countries whereby the State funds the majority of healthcare and provides generous disability benefits are very different from the fragility of the new systems being built in the developing countries. The Nordic countries earmark 4,5 to 8,9 per cent of their spending for this while the developing countries spend at most 1,2 per cent. Between these extremes, the countries of the South, the liberal countries and the countries of mainland Europe oscillate between generosity and reforms aimed at cutting the costs of healthcare.

3. *The greatest variability is in benefits to families and those in poverty.* These benefits total more than 9 per cent in Finland as against near 0 per cent in Mexico. In the southern European countries and in liberal countries, where these securities are no higher than 3 per cent, family networks obviously make up for inadequacies in state provision. But the securities created in this way are not reliable as they depend on personal relations.

Table 1

THE FIVE COMPONENTS OF THE DECOMMODIFIED SECURITY RATIO IN 20 EUROPEAN COUNTRIES IN 2000 (%)

LIS wave V (1999-2000-2001)	EIR population < 60% Median Income	DSR "unemployment benefit, retirement, widows"	DSR "medical reimbursement, disability"	DSR "family, accommodation social exclusion"	Raw Decommodified Security Ressources	Net Decommodified Security Ratio	Rank net DSR
European countries of the North							
Sweden	-7,4%	21,4%	8,9%	4,9%	35,3%	27,9%	1
Finland	-7,4%	19,0%	5,6%	6,4%	31,0%	23,5%	2
Denmark	-7,8%	18,9%	6,2%	5,2%	30,3%	22,5%	3
Netherlands 1999	-6,6%	20,1%	4,5%	3,8%	28,4%	21,8%	4
Norway	-7,4%	14,1%	6,1%	3,7%	23,9%	16,5%	10
European Continental countries							
France	-8,2%	21,7%	1,5%	4,8%	28,0%	19,8%	5
Germany	-8,0%	20,1%	2,3%	4,1%	26,5%	18,5%	6
Slovenia 1999	-8,5%	23,0%	1,3%	2,4%	26,7%	18,2%	7
Austria	-8,1%	18,7%	2,5%	4,7%	25,9%	17,9%	8
Luxembourg	-7,5%	16,7%	3,0%	4,5%	24,2%	16,7%	9
Switzerland	-8,1%	17,4%	0,7%	2,3%	20,5%	12,4%	11
Belgium	-9,7%	17,0%	1,1%	3,3%	21,3%	11,6%	12
European countries of the South							
Italy	-12,0%	20,3%	1,6%	0,9%	22,8%	10,8%	13
Greece	-12,8%	17,9%	0,8%	0,5%	19,2%	6,4%	17
Spain	-12,5%	15,2%	2,1%	1,4%	18,7%	6,2%	18
Liberal countries							
Canada	-11,3%	16,1%	1,4%	2,6%	20,2%	8,8%	14
UK 1999	-12,7%	12,2%	2,8%	6,0%	21,0%	8,3%	15
Israel 2001	-14,1%	13,4%	3,8%	3,9%	21,2%	7,1%	16
Australia 2001	-12,9%	8,6%	2,8%	3,3%	14,8%	1,8%	19
Ireland	-13,5%	7,6%	1,9%	5,6%	15,2%	1,7%	20
Russia	-15,3%	13,3%	1,7%	1,5%	16,5%	1,1%	21
United States	-14,3%	10,4%	1,2%	1,7%	13,3%	-1,0%	22
Developing countries							
Taiwan	-9,4%	4,9%	0,0%	1,7%	6,6%	-2,8%	23
Mexico	-16,8%	4,9%	0,7%	0,0%	5,6%	-11,2%	24

Source: Luxembourg Income Survey Wave V (1999-2000-2001).

4. *The results on poverty* partially reflect differing levels of decommodified means. In the five northern European countries, where income guarantees are less dependent on the labour market and social policies seek rather to cover people by virtue of their entitlements as citizens, groups with an income below the poverty threshold are relatively small. Likewise, in the seven "continental" countries of mainland Europe, state assistance is rooted in more solid traditions. Thus, there are lower levels of economic insecurity in both the northern and the mainland European countries: 7-8 per cent for the northern countries, and around 8 per cent for the continental countries. In the liberal countries, however, where security depends more on the labour market, and social benefits are more of a safety net, penalization for economic insecurity is almost twice as high: 12-15 per cent, except the Canada (11,3). It is also significant (12-13 per cent) in the other European countries of the South, where redistribution is still limited. In the developing countries too, the sizeable reduction in public benefits provided by the State, the increasing number of unemployed persons no longer covered by employers and the late emergence of a meagre social protection "safety net" are creating high levels of economic insecurity of 9,4 to 17 per cent.

Comparisons of Eurostat and LIS database assessments of the decommodified security ratio

Before assessing the DSR for 24 countries by using LIS's database, I have evaluated the DSR for 20 European countries by using Eurostat's database (Menahem, 2007). A first point has to be noticed concerning the central and eastern European countries (CEEC). These countries, where protection systems are still rudimentary or far more recent, provide an assessment of their benefits and income to Eurostat that is much larger than the evaluation issued from the Luxembourg income survey. For example, Poland and Estonia's DSR evaluations are 22,9 per cent and 8,4 per cent of the mean disposable income of persons in employment according to Eurostat database, against respectively 6,1 per cent and 4,5 per cent according to LIS's database. We do not know the reasons explaining such differences. As it is not possible to multiply figures by factors such as 3,8 or 1,8, we have chosen to exclude the assessment of the benefits concerning all the CEEC. Finally, because of differences in the lists of European countries assessed, only 13 cases of double assessment remain. When we compare these two evaluations (Table 2), we notice that there are great similarities between the two DSR rankings and also some important differences.

Table 2

COMPARISONS OF 20 EUROSTAT AND 17 LIS DATABASE ASSESSMENTS FOR 15 EUROPEAN COUNTRIES IN 1999-2000-2001

Eurostat DSR ranked by 2002, except Spain	1999	2000	2001	2002	2003	LIS wave5 DSR 1999-00-01	
Countries of the North							
Norway 2000/LIS 2001			**28,9%**	27,9%		**16,5%**	-40,7%
Sweden	29,1%	**28,1%**	28,1%	27,8%		**27,9%**	-0,7%
Netherlands LIS 1999	**27,1%**	26,7%	26,0%	27,7%	28,7%	**21,8%**	-18,2%
Denmark	25,6%	**25,6%**	25,2%	25,1%	24,9%	**22,5%**	-12,1%
Finland	23,1%	**21,9%**	21,8%	22,2%	22,3%	**23,5%**	7,3%
Continental countries							
Austria	21,6%	**20,8%**	21,4%	22,0%	22,1%	**17,9%**	-14,1%
France	17,4%	**16,3%**	18,0%	19,3%	20,2%	**19,8%**	21,7%
Germany	20,5%	**20,8%**	20,2%	18,5%	18,6%	**18,5%**	-11,4%
Slovenia LIS 1999						18,2%	
Czech Republic			17,2%	17,8%	17,6%		
Switzerland						12,4%	
Belgium	15,5%	**15,3%**	15,1%	16,1%	17,0%	**11,6%**	-23,8%
Liberal country, and countries of the South							
UK1999	**12,3%**	12,8%	13,4%	13,1%	14,8%	**8,3%**	-35,2%
Portugal	8,0%	7,8%	9,2%	11,1%	13,1%		
Italy	8,9%	**9,0%**	8,7%	9,3%		**10,8%**	19,9%
Greece	5,2%	**7,0%**	7,9%	7,8%	7,9%	**6,4%**	-9,1%
Spain	3,7%	**4,6%**	4,3%	4,9%	5,4%	**6,2%**	33,8%
Central and Eastern European countries							
Poland		6,1%	6,5%	6,1%	6,5%	**22,9%**	275,9%
Latvia		6,2%	5,2%	5,1%	4,5%		
Slovakia	5,9%	4,8%	4,6%	4,6%	4,4%		
Estonia		**4,5%**	4,1%	4,0%	4,3%	**8,4%**	85,4%
Lithuania		3,7%	3,1%	2,9%	4,1%		

Source: Eurostat and LIS database 1999-2003.

First, we have to notice that the two DSR evaluations are comparable since it is almost the same for Sweden while DSRs are very close for Finland, Greece, Germany and Denmark. DSRs are higher according to LIS's assessment than Eurostat's for Spain (+34%), France (+21%) and Italy (+19%); whereas DSRs

are lower according to the LIS than to Eurostat for Norway (-41%), the United Kingdom (-33%), Belgium (-24%), the Netherlands (-20%) and Austria (-14%).

Finally, the DSR rankings according to either one of those databases are not too much different. There are four countries of the North at the highest place in both assessments, except the important case of Norway that is the second according to Eurostat and only the tenth out of 24 according to the LIS. The continental countries follow in the two rankings, but France is the first of this group for LIS while it is only the third for Eurostat. The group of the countries of the South come after in the same ranking, even if Spain is nearer to Greece for LIS than for Eurostat. Finally, the United Kingdom DSR is behind the group of continental countries in both assessments, even if it is also behind the level of Italy DSR according the LIS evaluation and not according Eurostat.

Advantages and limitations of classifications based on decommodified security

Whatever the database chosen, we find that the decommodified security ratio has *three prime advantages* when we compare the analyses of social systems based on the DSR with those using either Esping-Andersen's decommodification index or the security component of Osberg and Sharpe's index of economic well-being: (1) it permits comparisons of the social systems of different countries whose levels of development may be very unequal; (2) it helps to analyse the extent to which various social benefits contribute towards the economic security of a country's nationals, both one benefit compared with another and all benefits together; and (3) it enables us to simulate the effects of variations in economic and social policy. But these practical advantages have to be weighed against the DSR's considerable limitations.

Initial limitations in the tables and figures result from *structural differences in the breakdown of employment,* reflecting societal choices in the different countries: differences between generations (young people starting work relatively late, older people stopping work relatively early), differences between men and women and between part –and full-time working. These three criteria are largely interdependent and significantly affect mean income in a country because of differences in pay between men and women, young and older people, full– and part-time workers. For example, the higher proportion of women and older people in employment in the United States or in the European countries of the North is reflected in two factors which produce a higher level of economic security in these countries: a higher overall employment rate, which means higher total contributions, and lower mean levels of pay, which means a lower DSR denominator[13]. More part-time working in the Netherlands, the countries of the

[13] From this point of view it would be interesting to assess mean income levels for comparable age, gender and working time structures, something that would enable us to measure how far these societal choices influence the relative classification of decommodified

North and the United Kingdom has a similar effect and helps to push up the figures for economic security in these countries.

In the European countries of the South such as Italy, Spain and Greece and in the developing countries, moreover, a very significant phenomenon is that of the *proportion of undeclared illegal working*. This is a sizeable phenomenon in France too, leading to considerable uncertainty about the proportion of the population actually in work. This fuzziness causes varying underestimates of the DSR which are hard to assess, but we can assume that security will more likely be underestimated in southern than in northern countries.

Unequal rates of main residence ownership, more unequal in the South of Europe than in the United Kingdom or the countries of the North, relate to older people more than to younger households. These rates thus cause the incomes and benefits paid to persons not in work to be underestimated to a greater degree in the South than in the North, which helps to reduce the DSR more in the South than in the North. Furthermore, it ought to be possible, in more extensive assessments of economic insecurity, to take account of the economic insecurities associated with rented accommodation, temporary housing or homelessness.

More fundamentally, *in defining the DSR,* the conventions used to establish the nature of the reference income against which the various decommodified means and economic insecurity are measured are extremely important. They have been partially justified above. But they remain arbitrary and many alternatives could usefully be tested: mean income for all households, or median income, either confining oneself to the employment component, as in our calculations, or considering all forms of income.

3. CONCLUSIONS

A review of the ways in which decommodified security is taken into account in 24 countries shows us that this dimension is of significant value to social States and can be identified differently in four groups of countries. Decommodified security is especially developed in the social democratic countries of the North, where social security achievements have become more of an established part of the institutional fabric in a manner largely independent of the labour market. This makes the term ”decommodified“, as applied to these forms of security, all

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security levels. Likewise, calculations of per capita GDP would shift markedly as a result. Because the calculation of GDP volume is constant, this just means in effect that the level of relative prices would be changed by an operation of this kind, reflecting the link that exists between societal choices and both labour productivity and the methods of income distribution in each country.

the more appropriate. Another notable finding: social policies more founded on decommodified security in the North mean that people are better integrated by virtue of their entitlements as citizens, and this translates into poverty rates which are lower by half. In the United Kingdom or the United States, however, where security is more "commodified" in the sense that it is more dependent on the labour market, the proportion of persons in poverty is twice as high as in the countries with a social democratic tradition. Nevertheless, it appears that a social tradition persists in the old-established social state of Canada or of the United Kingdom, where the importance of social incomes inherited from the Beveridge Plan keeps the decommodified security ratio well above that of Italy. Lastly, we found that the level of decommodified security in the developing countries is low. All the more reason to attach importance to taking the security dimension into account when defining the social protection systems which these countries are preparing to develop.

In that context it may be useful to draw on our social policy simulations. These led us to identify two types of benefits: those aimed at persons not in employment, and universal benefits whose less targeted effects do less to increase the level of decommodified security. These two types of benefits further the convergence of social systems more when they are distributed in the European countries of the South and the liberal countries, whose systems are significantly less developed than in the social States of northern Europe. The greater score for benefits aimed at people not in employment, particularly benefits paid to combat exclusion, thus suggests which policies would be most likely to improve social cohesion, in line with the objectives of the Lisbon strategy.

Our simulations also allowed us to demonstrate the importance of the links between redistribution policies and their indirect effects in determining reference incomes against which people measure their standard of living. They also revealed the complex relationships between poverty rates, perceived levels of insecurity and the breakdown of the population into persons in paid employment and self-employment and those not in employment. As trade and the means of production become more and more globalized, the deepening complexity of these relationships may be an increasingly topical issue.

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SÍNTESIS

IMPLICACIONES DE POLÍTICA ECONÓMICA

In order to better assess the role played by social security and social policy in determining well-being, this presentation introduces the ”decommodified security ratio“ (DSR), a tool evaluating an essential duty of the social State: maintaining and improving people's economic security. We describe the conventions for its utilisation defining the economic security of the individual as a protection against the risk of poverty due to due to insufficient income. With Esping-Andersen’s conceptualization in mind, we focus on the theory that derives ”decommodified” security from ”decommodified” income, which is so called because it is independent of markets and arises either from social benefit entitlements, or from grants and assistance paid by virtue of a person's place of residence or the perception of insufficient income. Decommodified security thus encompasses both social security *per se* and security in the form of benefits, assistance and social welfare delivered to the needy by local government and welfare organizations. All in all, the Decommodified Security Ratio (DSR) is both a summary and a relative indicator. Summary, because it combines a gross ratio for the level of decommodified means and the level of relative poverty; relative because it totals up all the social entitlements income individuals receive throughout their adult life in a country and divides the sum by a denominator which represents the average living standard of persons in employment, less the relative insecurity experienced by households below the poverty threshold.

The LIS data available in August 2007 allowed us to calculate the DSR in 24 countries from 1999 to 2001. Our analysis of the sources of economic security suggests four different rationales. In five Northern European countries which correspond to Esping-Andersen’s ”social democratic” group, the DSRs are the highest. We identify also a more heterogeneous group of seven continental European countries with relatively high levels of DSRs. In a group of three Southern European countries, traditions of cronyism and corporatism have been accompanied with poor development of the social State. And finally, we note a group of seven liberal States which have all the same ideological system of residual state and have initiated a similar expansion of market economy. Comparisons of the DSRs assessments carried out with data from Eurostat and LIS show that the DSR rankings do not differ much from one database to other.

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