

ORIGINAL ARTICLE

Comparative Analysis of European Welfare Models and Social Security Systems: A Proposal for Harmonization

Análisis comparado de los modelos europeos de bienestar y de los sistemas de seguridad social: propuesta de armonización

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Abstract

This exploratory descriptive study analyzes why different welfare models still exist among European Union countries, despite their attempts at integration, and how this affects integration. The existence of these three models (liberal, social democratic, and conservative) leads the various EU countries to implement different measures with disparate objectives and coverage, which slows European economic integration and contributes to the persistence of pockets of inequality and poverty. After analyzing and comparing the main welfare models within the European Union, the following section proposes possible measures to promote greater integration.

Keywords: Welfare State, Welfare Economy, efficiency, economic integration, European Union.

Resumen

Estudio descriptivo exploratorio para analizar: ¿por qué aún existen diferentes modelos de bienestar entre los países de la Unión Europea?, pese a sus intentos de integración y ¿cómo afecta a la misma? La existencia de estos tres modelos: modelo liberal, socialdemócrata y conservador, lleva a los diversos países de la Unión Europea a aplicar medidas diferentes con objetivos y coberturas dispares, lo que ralentiza la integración económica europea, además de repercutir en la persistencia de focos de desigualdad y pobreza. Tras analizarse y compararse los principales modelos de bienestar dentro de la Unión Europea, se procede a plantear posibles medidas para promover una mayor integración al respecto.

Palabras clave: Estado de bienestar, economía del bienestar, eficiencia, integración económica, Unión Europea

1. Introduction

If the European Union (EU) project aims to promote greater integration into European welfare, why has it not been achieved 70 years later and various models persist in this regard? In the European context, a diversity of approaches to the Welfare State and the integration process can be contemplated (Sánchez-Bayón et al, 2018; Sastre et al, 2024). There are many definitions used to really understand the issue, in this case, Paul Samuelson referred to it as the interaction of the State and the market in an economic system (Samuelson, 1998). In this perspective, the analytical schema is represented as a fuzzy function (Alcaide et al, 2013; Sánchez-Bayón & Peña, 2021). That is to say, there are the extremes where we locate on the one hand the total participation of the State in an economy, which is

nothing more than total interventionism for the functioning of the economic system; on the other, there is a total inclination to the market, that is, the economic system is based on freedom of exercise and interactions between supply and demand. However, like any blurred function, the economic options of the particular systems of the world cannot be seen at one extreme or the other, since in most cases combinations are the predominant thing in the economy, systems with a greater or lesser measure of State intervention or subject to a greater or lesser extent to the free forces of the market (Sánchez-Bayón, 2021a-d).

Thus, state participation delimits in one way or another the formation of the so-called welfare scenarios, which imply, in general terms, the guarantee of observing a social participation of the State, especially in those areas where the implementation of markets is deficient (Samuelson, 1998). Since an efficient human mercantile society requires the participation of the State and the market to different degrees, that is, the fuzzy function connects us directly with an economic system of mixed nature and governed under the effect of a set of collective actions. In this sense, well-being is a collective condition of the economic system. It is of great importance to know the impact that the use of one welfare model or another has on the social security system of the countries. The models under study are: continental model, Nordic model, Anglo-Saxon model and Mediterranean model. However, the classification may vary depending on the author or criteria to be followed.

There are events that have marked the evolution of systems as we know them today (Sánchez-Bayón et al, 2012). The appearance of Otto Von Bismarck in Germany to lay the foundations of the Welfare State, this being a precursor and followed by many countries around him; the New Deal, as a response to Roosevelt's Great Depression in the United States of America and the contributions of thinkers such as Arthur Cecil Pigou or William Beveridge in the United Kingdom of Great Britain with the constitution of the Welfare State, are essential historical milestones to understand the course and improvements in the well-being of citizens – at least that is the justifying discourse, Sánchez-Bayón, 2020a-e.

These systems face challenges of various kinds, so their in-depth study will help to understand the policies applied by the different countries of Europe and the European Union as a whole to try to harmonize these models of welfare and social security. At present, attempts are being made to achieve political and economic integration in the countries that comprise it, so the study of this harmonization of welfare policies is significant. It is one of the great challenges facing the European Union with the aim of increasing sustainability, efficiency and equity in an equal way in countries.

The gap in welfare policies between the countries of northern and central Europe and that of the countries of southern Europe is evident. Therefore, the issue that must be addressed is whether the Member States of the European Union are capable and have sufficient resources to carry out greater social, political and economic cohesion (Sánchez-Bayón et al, 2012).

2. Materials and methods

This study is descriptive exploratory to analyses why there are still different models of well-being among the countries of the European Union, despite their attempts at integration, and how it affects it. The existence of these three models: liberal, social democratic and conservative, leads the various countries of the European Union to apply different measures with different objectives and coverage, thus causing a persistence of inequality and a slow integration. Therefore, it is not a study of Applied Economics, but of Economic Theory with empirical illustrations, as it is carried out from heterodox approaches such as those of the Austrian School and the Neo-institutionalists (Sánchez-Bayón, 2025).

The topic to be addressed from various currents of economic thought is addressed (Sánchez-Bayón, 2020a-c, 2021a-d, 2022a-b and 2024a-b; Sánchez-Bayón et al, 2023 and 2024), which emerged throughout the formulation and implementation of the Welfare State, and its revisions, especially the last one in the face of digitalization (Cueva et al, 2024a-b and 2025; Sánchez-Bayón, 2016, 2021a-b and 2022a-b; Sumba et al, 2024). Each school is based on a series of principles, thus proposing different methods to achieve social satisfaction and well-being (Miquel Burgos et al, 2025; Sánchez-Bayón et al,

2022; Sastre et al, 2024). The classification to be used is simple and clear, so that the two main opposing currents of thought (interventionists vs. liberalizers, Sánchez-Bayón, 2020a-e, 2021e, 2023a and 2024c) are well differentiated; however, there are different classifications that can be used in turn.

Interventionists: those who advocate the intervention of the State in the economy and the market. They defend the need to intervene for the proper functioning of the economy and to avoid imbalances or imbalances. In this way, the public sector will be driven to increase public spending in order to maintain a certain level of social welfare in the population whose livelihood practically rests on it. This in turn leads to an increase in public debt and public deficit. But getting into debt has a limit as we will see below.

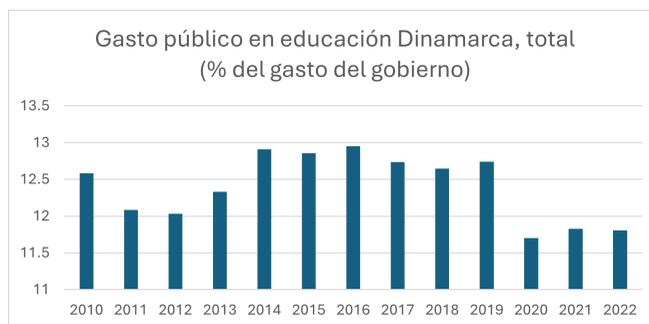
At the other extreme we have the "Liberalizing Schools", with a liberal thought that defends the free action of agents in the market and in the economy without the need for state intervention. There are varying degrees of liberalization, the public sector can intervene using stabilizing and rational instruments for decision-making since, in the economy, it is based on scarce means. In addition, there is a trade-off between efficiency and equity, so one will have to be prioritized over the other in an attempt to maintain a balance in both.

3. Results

The countries of the European Union have a wide variety of welfare and social protection systems depending on their policies and instruments to carry them out (Heredia et al, 2016; Sánchez-Bayón, 2022c; Sánchez-Bayón et al, 2024; Sastre et al, 2024). All of them with the same objective, but using different proposals. They are differentiated, therefore:

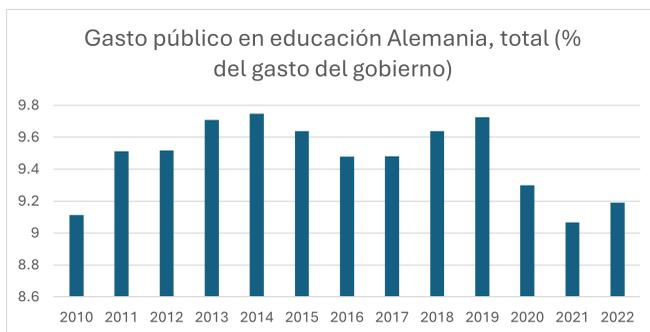
- Nordic model: characterized by the highest level of protection and principle of universality. To achieve such a level of protection, the State must actively collect and does so through progressive high taxes with the aim of achieving an equitable redistribution of income. It applies active policies in the labour market aimed at the continuous training of workers. Low unemployment rate.

Figure 1. Public expenditure on education in Denmark, total (% of government expenditure).

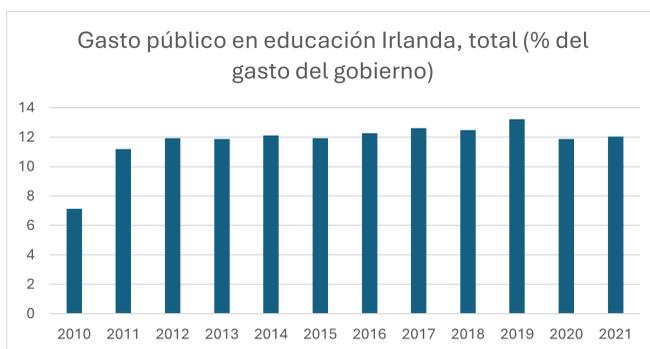


Source: Prepared by the authors using UNESCO data

- Continental model: characterized by a high level of protection and contributory principle. Contributions and transfers of individuals to the social security system function as access to the benefits granted by the State. They also cover disadvantaged sectors of the population with non-contributory benefits. It requires a high level of collection. Use of Keynesian policies of increased spending to cover the population as a whole.
- Anglo-Saxon model: characterized by a medium level of protection due to the low participation of the State in the market. Individuals themselves are responsible for meeting their needs and achieving a minimum well-being. Taxes are low, so state revenue is lower than in other countries. It also carries out active employment policies. The subsidies are focused on the working-age population.

Figure 2. Public expenditure on education in Germany, total (% of government expenditure).

Source: Prepared by the authors using UNESCO data

Figure 3. Public expenditure on education in Ireland, total (% of government expenditure).

Source: Prepared by the authors using UNESCO data

- Mediterranean model: a variation of the continental model followed by the countries of southern Europe but which deserves to be studied individually since the gap between the two models is increasing. Later than the rest, their level of protection is high and they focus on ensuring an income for retirement. Based on the principle of security and grants subsidies not necessarily linked to employability, which makes it easier to abuse this system. Less use of active policies and greater dependence of the population on state benefits. High unemployment rate.

It is a fact that European societies enjoy a higher quality of life and human development than other countries. Concern for the future of well-being differs depending on the geographical areas to be studied. In Central Europe, citizens have been adapting to rapid and drastic changes since the 1990s. On the other hand, in southern European countries, the consequences of the worst economic crisis in decades are still being felt. That is why, despite the fact that the governments of each country face different challenges, there are also some of a general nature that the European Union as a whole will have to face. These include demographic change (a trend towards an ageing population, longer life expectancy, lower birth rate and lower taxpayer population), the speed of digitalisation and technological transformation or globalisation and urbanisation (with the corresponding environmental effect).

Recent years have seen a slowdown in convergence in European terms, making the objective of cohesion and sustainability more difficult. Economic convergence must be carried out in a reasonable period of time, in order to lay the foundations and economic agents to be able to adapt to structural and cyclical changes. This convergence is undermined by disparities between European countries. Progress

is not uniform across regions or sectors of society, and issues such as the relocation of companies have had different consequences in different countries.

Unemployment rates are worrying in southern Europe. Countries whose welfare model was not developed until the end of the twentieth century have tried to catch up with others, whose models had been in development for a long time. And although the increase in the introduction of women into the labour market or the creation of new jobs with better quality in terms of income, working conditions, among other socio-economic variables, are good advances towards a more egalitarian society, there are still obstacles that prevent a total convergence of the European Union.

Social protection systems are no exception and differ depending on countries and measures taken by them over time. "The ways in which welfare systems work reflect the different traditions inherited from the last century" (European Commission, 2017, p.11). Future generations of young people fear having a worse quality of life than their parents, even if they are more educated and prepared. This is a fact that has not happened since the Second World War.

These systems are differentiated by aspects such as: the available budget of the different countries and the way it is allocated, the degree of risk coverage for the population, the source of financing and the role of the agents in the economy. All of them aimed at reducing income inequalities and redistributing income in a more equitable, non-efficient way.

Jobs are also changing radically due to the technological transition. This comes with both advantages and disadvantages. On the positive side, more qualified jobs become more flexible thanks to the introduction of technology and, in turn, teleworking. On the other hand, for other less qualified jobs, it becomes a source of insecurity. Flexibility in the labor market tends to increase, leaving behind having a job for life, being able to have up to ten currently.

In short, there is no one-size-fits-all approach for the whole of Europe, but there is a growing common need for the countries that make up the Europe to cope with a rapidly and constantly changing society so that individuals can overcome the changes and are able to adapt successfully to the 'new era'. Governments alter and propose new policies and models to adjust to new realities.

4. Discussion

Integration problems and challenges of the European Union

Understanding the European Union as an Economic, Monetary Union, Common Market, as a bloc of countries that are very distant from each other, we can highlight a series of problems that affect all of them, to a greater or lesser extent and that, therefore, certain measures must be applied and objectives must be set for the proper development and functioning of the bloc. These challenges put the sustainability of the system at risk and raise doubts about the ability to accept socioeconomic changes.

- a) The repercussion or impact of the recent economic crises suffered. Financial crises such as that of 2008, the war between Ukraine and Russia or the COVID pandemic in 2019 have caused instability in economic systems (Sánchez-Bayón, 2023b-c). They have also questioned the reaction and response of the authorities (supranational, national and local). These events have called for an unprecedented increase in public spending, which in turn has resulted in an increase in the public deficit. As the public deficit rises, the interest rate on public debt rises in turn, leading to an increase in the cost of indebtedness.
- b) High unemployment rate and job insecurity. The priority objective in terms of fiscal policy is economic growth. Through the latter, full employment and an efficient redistribution of income are achieved. Full employment does not refer only to the labour factor, but to the full use of productive factors, thus avoiding idle resources.
- c) Political and institutional instability. The reasons set out above give rise to a series of doubts and questions about the irregularity in the benefits of belonging to the European Union. They pose the uncertain future of a group of countries that differ on political, economic and social issues and, while supporting harmonization on those issues, is far from real. The policies and objectives of the

European Union have different effects and consequences in the different member countries. The policies implemented will be more effective in some areas than in others. This inequality generates tensions between member states over the amount of public spending and its redistribution.

- d) Rapid advancement of technology and digitalization. The recent COVID-19 pandemic opened a new debate on teleworking and the various ways of undertaking a trade. Not only that, technology contributed to the digitization of services to adapt to a "new reality" in which physical contact was limited. In the long run, this trend endangers the most precarious jobs, understood as delivery people, shop assistants, private drivers, etc. These recent advances, added to the low qualifications of certain workers, mean that the socio-economic structure of countries does not adapt quickly enough to these changes. Technological advances are faster than changes and the implementation of new knowledge in education systems.

If we bring together the information, we will conclude that both the problem of worker migration and the lack of cohesion and harmonisation of the Social Security System are due to the scarce (practically non-existent) cooperation, communication and coordination of the member countries. European regulations in labour, monetary and social terms differ significantly and their effects have an unequal impact on the territories. These inequalities in the European Union persist for various reasons, such as historical milestones or their respective production structures (countries in northern or central Europe that have based their economy on technology and others in the south such as Spain or Italy whose economies are more dependent on tourism or agriculture). In addition, inequality in the labour market, which encompasses wages, working conditions, level of unemployment and "social dumping" that aggravates these inequalities. Nor is a common fiscal policy established, which allows countries to incur more or less public spending and tax collection. Countries with lower taxes attract investment and encourage the creation of companies, in turn, countries with higher taxes deteriorate investment and capital flee to countries with more lax tax systems. The lack of consensus and resistance to the transfer of sovereignty also make the harmonisation and cohesion of the countries of the Union unlikely and credible. Of course, it is worth mentioning the various welfare models and ways of sustaining and contributing to the Social Security System.

The European Union's search for greater integration faces challenges that are difficult to overcome and despite its attempts at cohesion and harmonisation, there are growing differences and reluctance on the part of countries, which do not see their situation improve (and sometimes are even harmed by the policies adopted by the European Union). Since they do not start from similar assumptions and characteristics, the differences have been seen over time. All of the above prevents the proper functioning of all countries and an increasingly decimated system.

5. Conclusions

Each member country has a history and a past that has marked its welfare models and social systems to follow, emphasizing the gap that exists between the Nordic countries (northern Europe), the western countries (central Europe), the Anglo-Saxon countries and the Mediterranean countries (southern Europe).

Welfare models were slow to be established in certain countries due to the regimes that existed at the time, which caused a backwardness that is still in force today. Added to this are the various crises experienced by the European Union, with different repercussions on the Member States. This occurs due to the productive structure of each country, the workforce that can absorb the labour market (its flexibility), the composition of the productive fabric (existence of multinationals or a large part of SMEs) and the extent to which GDP is influenced by the economic cycle. In this sense, economies such as those of southern European countries suffer to a greater extent when the economy is in stagnation or recession since they are potentially dependent on the tourism or construction sector, very volatile sectors that vary depending on the economic cycle in which the economy finds itself. On the other hand, Nordic countries such as Denmark, despite being affected by these crises, have a strong labour

market that adapts quickly to the demands of the economy. It is the main exponent of flexicurity and the promotion of active labour market policies, which are those that incur in the training and reintegration of workers, thus eliminating the disincentives that may arise in terms of long-term unemployment benefits.

The differences between countries have been pointed out, however, these inequalities do not translate into zero population well-being. It is a fact that the European Union provides its citizens with a quality of life and development of their activity that stands out compared to other countries outside the Union (see Russia). And even though certain achievements have been made in human rights and equality, these should not be taken for granted, as the European Union, as a unitary bloc in terms of a common market for goods, services and capital, faces various economic/population challenges. Problems that affect countries in a concrete and individual way or the existence of problems of longer duration and more complex solutions such as population aging.

Joining the European Union in its early days required meeting a series of very strict requirements, which some countries could not meet. Over time, the European Union has been relaxing these criteria. The countries that entered at the beginning with healthy public accounts, a low deficit in terms of GDP and democratic regimes; today they are far from what they were and do not meet these requirements. This is why the European Union sets its objectives in terms of price stability (low and controlled inflation) and fiscal harmonisation (since each country is free to set the budget it wishes to allocate to each item of public spending, although supervised by the European authorities). However, many countries are not willing to lose the only policy in which they can act. The loss of sovereignty in its monetary policy already has consequences such as the impossibility of varying interest rates to devalue its currency and thus alleviate inflationary tensions. The European Union is in charge of this, so there are countries that are reluctant to also give up fiscal policy since they are in very different situations from each other. In addition, tax harmonization would be unfeasible since each country supports or finances its Social Security system in a different way. So the question arises: what is the best way to finance the Social Security System? Through taxes, contributions, both or neither? At present, the countries of the Union tend to finance systems through contributions but in turn, contributions to private funds. In this way, the public pension is guaranteed in the future but the private part will really be the one that conditions the standard of living of taxpayers. Thus, removing the financial burden from the State, which has a high public deficit that it cannot face, it generates inflation and worsens the standard of living of the population, by reducing the purchasing power of society as a whole.

There are different opinions regarding the support of the systems. Of course, they vary depending on the resources available to the country and, above all, the strength of its labor market. If it has an educated population, an offer of qualified and well-paid jobs, optimal working conditions, etc. This contributes to the decrease in the unemployment rate and, consequently, to the decrease in unemployment benefits.

Despite the repeated promotion of this European harmonisation and integration, there are different barriers to the mobility not only of goods and services but also to the "free" labour market. European regulations give large companies the possibility of decoupling their administrative headquarters from the place where they carry out their activity. This contributes to the reduction of labour costs and promotes competitiveness, but also puts at risk the rights of workers inherent in the establishment of the company in the country of arrival. Giving companies leeway to set wages and with hardly any controls on the activity that the company actually carries out or supervision of working conditions. A clear example is companies that move the manufacture of their products to underdeveloped countries. However, not all migratory movements in the European Union are of this type. According to empirical evidence and data collected from reliable sources, the most common movements are those that occur from southern Europe, countries that tend to have lower wage incomes, to countries in northern or central Europe, countries with better salaries and high benefits both in old age and for the temporarily unemployed.

In previous sections, it was decided to choose the Nordic model as the most sustainable and realistic

in the long term because, although we are facing the problem of population ageing where the inactive population is greater than the employed population, the continental or Mediterranean model (a branch of the former) seems unsustainable over time. The Nordic model is carried out by countries with a very small population and therefore it could be difficult to transplant it to countries such as Spain or Italy.

That said, as has been highlighted on several occasions, no model is perfect and no Social Security system reaches its maximum splendor, this will depend on how equitable the states are as efficient as they want to be. If they opt for one or the other, they will apply a series of measures and provide the population with a series of benefits.

It should be noted that the challenges facing the European Union are complex and require decision-making by the competent authorities, but doubts arise about this institution. Negative thinking about membership of the European Union today is becoming more and more common. It is a fact that the creation of such a single market favoured a great diversity of countries that paid for and survived the crises thanks to this institution, but does it benefit a few and harm many others? Membership of the European Union also means sacrificing or losing autonomy when it comes to making decisions. This question is repeated more frequently today and lacks a clear answer. Is it this feeling of "owing something" that keeps the member countries together or is it really being done to achieve European integration? There are many questions with different opinions. From my point of view and to conclude with this work, there are inequalities that do not tend to disappear, but worsen over time. Such examples as uneven technological progress or the arms race. In addition, geopolitical conflicts and tensions are added.

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Miriam Martín Moraga: Conceptualization, research, methodology, writing, review and editing

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