

## UNITED WE STAND: THE WELFARE STATE AND THE MIDDLE CLASS

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The purpose of the article is to study the strong existing connections between the welfare state and the middle class. It will be argued that working through two different mechanisms – the provision of key public services and its major role as employer – the development of the welfare state has contributed in a significant way to the development of the middle class. In order to do so, we will adopt the definition of middle class proposed by the IUS Middle Task Force based on *ambitions*, studying the role played by the welfare state in meeting such ambitions in high-income countries. In parallel, using the case studies of Spain and the United Kingdom, we will explore the role of the welfare state in the creation of “middle-class” jobs.

L'obiettivo del presente contributo è lo studio delle forti interconnessioni esistenti tra lo stato sociale e la classe media. Si sosterrà che lo sviluppo dello stato sociale, operando attraverso due meccanismi differenti – l'erogazione di servizi pubblici essenziali e il suo ruolo cardine nel creare occupazione –, ha contribuito in modo preponderante allo sviluppo della classe media. A tale scopo, adotteremo la definizione di classe media proposta dalla US Middle Task Force e basata sulle *aspirazioni*, andando quindi a studiare il ruolo che lo stato sociale ha nel soddisfare tali aspirazioni nei Paesi ad alto reddito. In parallelo, servendoci dei casi di studio della Spagna e del Regno Unito, analizzeremo il ruolo dello stato sociale nella creazione di posti di lavoro tipicamente appannaggio della classe media.

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### 1. INTRODUCTION

The developments occurred in income distribution across many, not to say, most high-income countries, with the overwhelming growth of income in the top percentiles and the corresponding increase in inequality, has ignited a lively debate in public media about the future of the middle class. Headlines such as “Optimism Dims for US Middle Class” (“The New York Times”, April 25, 2013), “Adios clase media, adios” – Good bye, middle-class, goodbye – (“El País”, May 31, 2009) or “Is the British middle class an endangered species?” (“The Guardian”, July 24, 2010) are a common place across the American and European media. Other more academic sources abound in similar messages: *Fewer, Poorer, Gloomier. The Lost Decade of the Middle Class* (Pew Research Center, 2012), *The Middle*

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*Class Squeeze* (Erickson, 2014) or the less categorical *Is European Middle Class disappearing* (Vaughan-Whitehead, 2016). Against this background of concern regarding the future of the middle class, the purpose of this article is to study the links between the development of the middle class and the welfare state in the context of Europe. In doing so, we depart from the standard analysis that focuses on the effects of the middle class on welfare state sustainability, both as a source of political stability in the Aristotelian way<sup>1</sup> and as a source of finance and growth<sup>2</sup>. In contrast, we focus on the opposite causal relationship, the role played by the welfare state in the development of the middle class, arguing that there are two different channels by which the welfare state contributes to the growth of the middle class. Section 2 will present the first of such channels of transmission: the provision by the welfare state of many of the elements that define middle-class status. Section 3 will be devoted to the analysis of the second channel of transmission, the role played by the welfare state in the creation of “middle-class” jobs. This issue will be addressed using Spain, United Kingdom and Sweden as case studies. As customary, Section 4 will summarise the major results obtained in the analysis and discuss them from the perspective of the welfare state crisis.

## 2. THE WELFARE STATE AS PUBLIC SERVICE SUPPLIER AND THE MIDDLE CLASS

The so-called US Middle Task Force, an initiative of the White House launched under Obama’s first mandate, targeted at raising the living standards of the middle class, in its first report (US Middle Task Force, 2010), after reviewing different alternatives to provide a definition, opted for defining the middle class by their aspirations, instead of by the far more common method of using income brackets. Although elsewhere we have followed the standard approach used by economists to define the middle class (Muñoz de Bustillo, Antón, 2016), for the purpose of this paper we think the former proposal is better suited to shedding light on the links between the welfare state and the middle class. Specifically, the report argues that middle-class families aspire to home ownership, a car, college education for their children, health and retirement security (understood as employer-provided health insurance and at least 50% of their earnings at retirement at age of 65) and occasional family vacations.

This perspective is very illuminating because in most EU Member States, three out of the six above-mentioned aspirations (college education, health and retirement security) are largely supplied by different welfare state programmes, while one of the remaining aspirations – family vacations – is facilitated by the existence of statutory rights to paid holidays.

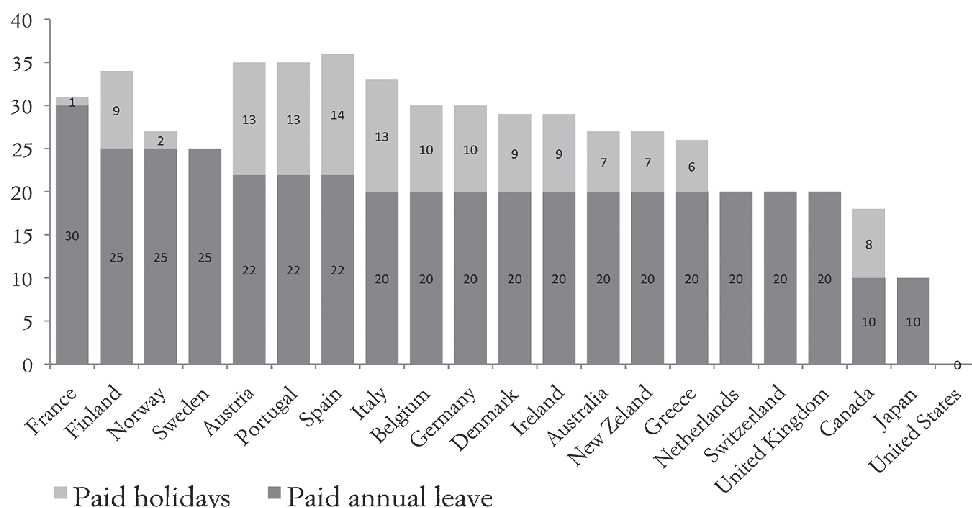
Starting with the last item, as we can see in FIG. 1, most EU-15 countries have statutory rights to paid holidays, with a minimum of four weeks or 20 days set by Council Directive 93/104/EC of 23 November 1993 concerning certain aspects of the organization of working time (so-called “Working Time Directive”). Annual paid leave is usually increased by the

<sup>1</sup> As argued by Barbehön and Haus (2015, p. 474), the concern about the middle class is not new and «can be traced back at least to the Aristotelian idea of ‘the middle’ as an essential ethical compass and an anchor for social stability (Aristotle, *Politics*, Book IV)».

<sup>2</sup> In the terms used by Goodin and Le Grand (1987, p. 3), the middle class is «essential for understanding, *inter alia*, the conditions under which welfare states emerge and enjoy dramatic spurts of growth, the particular shapes that these programs take».

existence of national (paid) holidays in special days along the year (1<sup>st</sup> May, New Year, etc.). In this respect, the contrast with the US, where there is no statutory right to paid annual leave or paid holidays, is striking. According to Ray and Schmitt (2007), in 2006 around two thirds of US employees enjoyed paid leave and paid public holidays, averaging 12 and 8 days respectively. Regarding this issue, it seems that developed welfare states facilitate the achievement of the last of the abovementioned aspirations of the middle class by guaranteeing a reasonable long paid leave, therefore reducing the cost of having family vacations<sup>3</sup>.

Figure 1. Paid leave and paid public holidays in OECD countries (2006)



Source: Ray, Schmitt (2007, pp. 3-4).

Another important element of middle-class ambitions as interpreted by the US Middle Class Task Force is the ability to afford college education for their children. Once again, as we can see in TAB. 1, in most EU Member States this aspiration is largely covered outside the market, at least in terms of the direct price of education (tuition fees)<sup>4</sup>. Table 1 reproduces the direct cost of higher education in 32 countries (plus Wales, Scotland and England) for undergraduate studies. For the US, the table distinguishes between public two-year community colleges, public four-year colleges for state and out-of-state residents, and private universities. As we can see, the majority of the European countries have no fees or fees under 1,000 €, revealing the existence of a heavily subsidised system of higher

<sup>3</sup> It is important to stress that we are talking about statutory rights; actual paid holidays and leave are usually higher for many workers due to collective bargaining.

<sup>4</sup> Obviously, tuition fees are only part of the cost of attending university, and not necessarily the most important one. According to Muñoz de Bustillo *et al.* (2015), for those students attending the University of Salamanca coming from outside the city of Salamanca, tuition was around 20% of total annual expenditure (without including the opportunity cost of not working). In any case, many developed welfare states also contribute to the coverage of the expenditures related to university education with different types of scholarships (CCOO, 2016).

education. This implies that the accession of young people to higher education is largely “decommodified”, *i.e.* non dependent on the purchasing power of the household (at least in what refers to direct cost). Moreover, most countries offer scholarships and grants, as well as tax deductions and credits to further facilitate the enrolment.

Therefore, regarding this item, we can say that developed welfare states absorb an important share of the cost of attending higher education. This is especially important for middle-class families, as their offspring profit from university attendance (Calero, Gil, 2014)<sup>5</sup>. The ongoing debate about the affordability of higher education in the USA for middle-class families is a good example of how lower public involvement in this sector generates anxieties for the middle class, making it more difficult to reach one of their ambitions as defined above. In this respect, the increase in university tuition fees experienced in some countries such as Spain, as a result of the fiscal crisis and the austerity programmes, can have important impacts on middle classes.

Table 1. Tuition cost of undergraduate studies in 33 OECD countries

Average fee	Country
No fee	Finland, Sweden, Norway, Denmark, Germany, Austria, Greece, Malta, Cyprus, Scotland (UK), Slovak Republic*, Slovenia*, Estonia*, Poland*, Czech Republic*
From 50 to 500 €	France, Luxembourg
From 501 to 1,000 €	Belgium, Bulgaria, Hungary, Iceland, Portugal, Romania
From 1,001 to 2,000 €	Spain, Netherlands, Italy, Switzerland
From 2,001 to 3,000 €	Ireland, Latvia, US public two-year community colleges
From 3,001 to 7,000 €	Lithuania, Wales (UK), Northern Ireland (UK)
From 7,000 to 10,000 €	US public four-year colleges for state residents
From 10,000 to 12,000 €	England (11,528 €), US public four-year colleges for out-of-state residents (21,265 €)
More than 20,000 €	Private non-profit four-year universities (28,840 €)

\* Less than 51 €

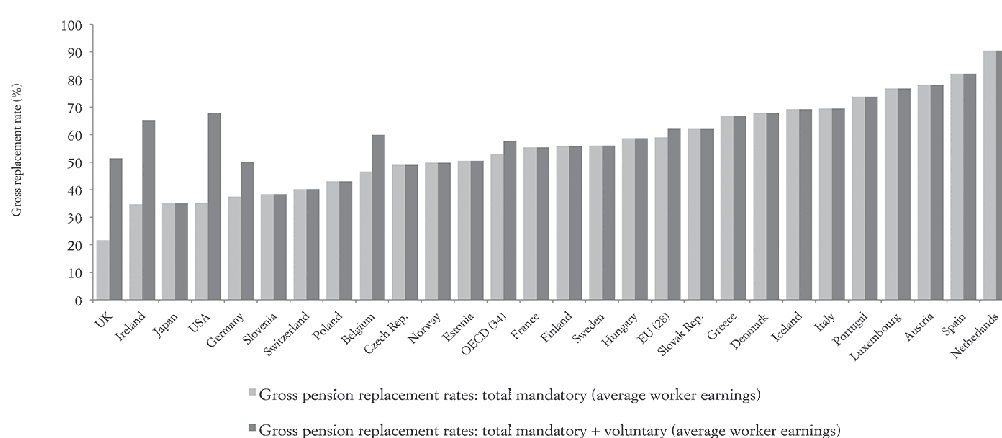
Source: CCOO (2016); Eurydice (2015); College Board (2015).

The two remaining elements of middle-class status related to the welfare state are health and retirement pensions. Not by coincidence, these two items form the core of social policy expenditure, being the two most important programmes of the welfare state, with 28% and 38% of total social expenditure of EU-15 in 2012 (and larger shares in countries such as the United Kingdom, 71%, or Italy, 71.5%). Starting with pensions, although in the last two decades, in most countries, old-age pensions have been subject to reforms (OECD, 2015, chapter 1), many of them with the objective of promoting private pension plans, to this day public pensions make the larger share of retirement systems in Europe. As we can see in FIG. 2, mandatory pensions, and for a majority of countries, public mandatory

<sup>5</sup> According to Calero and Gil (2014), the participation of deciles 4, 6 and 7 to total public expenditure in higher education was higher than (or equal to) their share of total income (Eurostat): 7.2%, 10% and 11.3% compared to 6.9%, 9.3% and 11.3%.

pensions<sup>6</sup> are the norm among EU countries. Only in the Anglo-Saxon countries employees rely on private voluntary pensions in a significant way to top up public pensions, following the US model. Although less intensively, Belgium and Germany also show significant increases in replacement rates through the use of voluntary pensions. As we can see, in most cases theoretical public pension replacement rates for average workers are over the 50% threshold mentioned in the US Middle Task Force.

Figure 2. Gross pension replacement rates for average income workers (2015)\*



\* Theoretical replacement rates.

Source: OECD (2015, chapter 6).

Regarding this issue, the question is not so much whether public pension systems allow of the fulfilment of middle-class ambitions now, which theoretically they do according to the data presented in FIG. 2, but to what extent they will also do so in the future as a result of the ongoing reforms of pension systems and the growing instability of the labour market and growth of non-standard employment (part-time employment, temporary employment, bogus self-employment<sup>7</sup>, etc.), which represent changes with important implications on the future pensions of current employees. According to the Standard Eurobarometer 71 (2010), only 39% of Europeans feel confident about the future of their pensions, with lower values among Eastern countries (e.g. 28% in Poland or 17% in Bulgaria) and the EU countries under financial assistance (e.g. 28% in Greece or 24% in Portugal), and higher among Scandinavian countries (e.g. 73% in Denmark or 69% in Finland).

Last, but clearly not least, universal access to healthcare is another of the core elements of European welfare states. All citizens are usually covered by public health programmes. Usually, if any, only people at the margin (undocumented immigrants, non-residents,

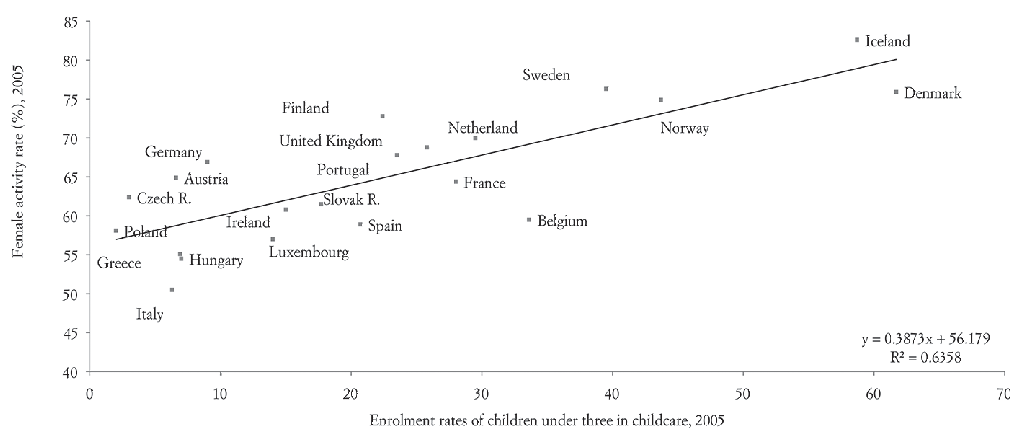
<sup>6</sup> The exceptions are Iceland, where private mandatory pensions account for 95% of replacement rates for average income workers, Netherlands and Denmark (around 70%), Estonia and Switzerland (42-44%), Slovakia (37%) and Sweden (34%). Author's calculation from OECD (2015, figure 6.4).

<sup>7</sup> Self-employed workers working for a single client. This type of commercial relation is often used as a way to circumvent many of the regulatory costs associated with proper employment.

etc.) are excluded from the health system. In this area, the contrast with the US is striking. According to the worldwide analysis of Universal Health Coverage, UHC, made by Stuckler *et al.* (2010), for the years 2006-2008, out of 194 countries analysed, only 58 had legislation that provided a mandate for UHC and met access, quality, and outcome criteria for UHC. Among them, all EU-15 Member States. In contrast, in 2011, 18% of US population under 65 was uninsured. Moreover, those insured had to dedicate larger shares of their income to health insurance: from 1979 to 2007, one third of the total household income growth of the middle fifth of households was absorbed by increases in healthcare costs; at the same time, employer-provided health insurance had decreased from 75% in 1997 to 56% in 2010 (EPI, 2012)<sup>8</sup>.

The abovementioned items do not exhaust the links between the welfare state as service provider and the development of the middle class. For instance, one of the elements that stand out from the analysis of the long-run changes of the middle class in 14 European countries, provided in Vaughan-Whitehead (2016), is the increasing share of households with two income earners in total middle-class households. It seems that, while in the past it was often enough to have one wage earner to reach middle-class status (the traditional male breadwinner household), now households need two (or 1.5 wages) to do so. As shown in Vaughan-Whitehead (2016, p. 13), countries with a higher share of working adults in the household – and thus a higher participation of women – also have larger middle classes. In this respect, direct welfare state services, such as formal childcare programmes (FIG. 3), and other regulations favouring work-life balance, such as parental leave, play a crucial role in the increase in the female labour participation rate<sup>9</sup>.

Figure 3. Enrolment rate of children under three in childcare (2005 or latest year available) and female labour participation rate in 21 European countries



Source: author's analysis from Eurostat and OECD Family database.

<sup>8</sup> This is precisely the situation that President Obama's *Patient Protection and Affordable Care Act* (known as *Obama Care*), signed into law in 2010, tried to solve. According to Gallup, the uninsured rate among US adults declined by 5.2 points since the end of 2013, just before the *Affordable Care Act* went into effect (Levy, 2015).

<sup>9</sup> The same could be argued in relation to many other programmes such as old-age assistance.

Summing up, borrowing Esping-Andersen's terminology (Esping-Andersen, 1990), we could argue that in those countries with a middle to highly developed welfare state, many of the elements that characterised middle-class ambitions have been *decommodified*, making them accessible across social and income classes regardless of their level of income, i.e. regardless of whether they belong or not to the middle class in terms of income. In this respect, we could talk of a "universal" middle class regarding these very important items that, according to the US Middle Task Force, are quintessential to the definition of the middle class. It is in this respect that we could say that everybody is middle class now.

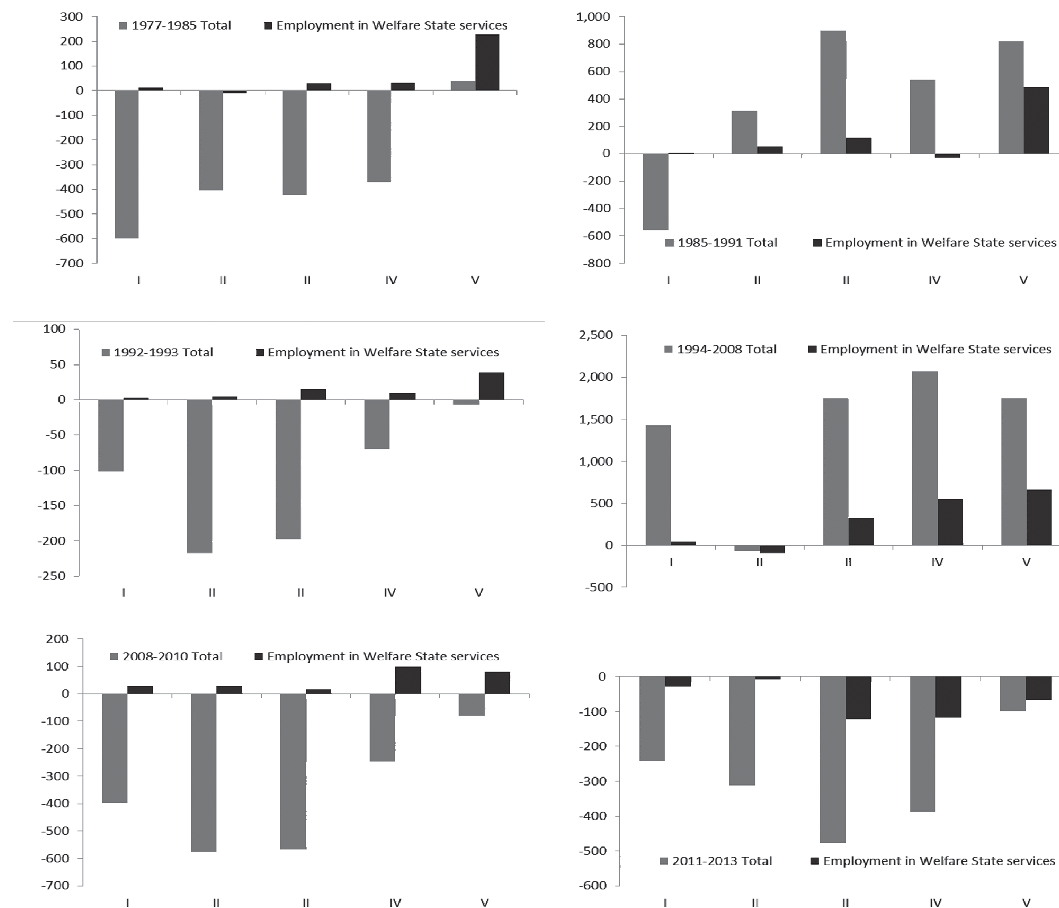
### 3. THE WELFARE STATE AS PROVIDER OF MIDDLE-CLASS JOBS

Taking now a completely different perspective, in this section we shall argue that the construction of the welfare state has positive implications in terms of the development of the middle class through the type of employment linked to social expenditure, mainly, although not exclusively, education and health. These two sectors are not only prominent in terms of public expenditure, but they are also labour-intensive sectors with above-average job quality. As it will be shown for the cases of Spain and the United Kingdom, the growth of the welfare state fosters the creation of jobs in the middle and upper quintiles in terms of wage distribution, contributing to the development and consolidation of the middle class<sup>10</sup>.

In order to test this argument, we use the so-called *Jobs Approach*, proposed by Joseph Stiglitz in 1996 while he was Chair of the Council of Economic Advisers of the President of the United States, consolidated by the sociologists Erik O. Wright and Rachel Dwyer (2003), and further developed from a comparative perspective in a series of papers produced under the auspices of Eurofound (Fernández-Macías, Hurley, 2008; Fernández-Macías, 2012; Fernández-Macías, Hurley, Storrie, 2012). Briefly, the Jobs Approach applies the following methodology: (i) a 'job' is defined as the combination of sector (2-digit NACE) and occupation (2-digit ISCO). There are, potentially, 1,680 jobs so defined (28 ISCO x 60 NACE), although the actual number obtained is much lower, as some of the combinations are not present in real life or host a very small number of workers; (ii) the different jobs are ranked in terms of 'quality' using the average wage; (iii) once ranked, the jobs are ordered by quintiles; and (iv) the comparison of the employment level in each quintile between any given year allows us to obtain information about the dynamics of job quality, creation and destruction in terms of polarisation, upgrading and so on.

<sup>10</sup> It has to be acknowledged that many of the jobs developed under the umbrella of the public sector in countries with sizeable welfare states will also be present in countries with a more liberal approach to social services and in smaller States. In this respect, it can be argued that not all the effect of the welfare state in terms of employment will be net effect. Nevertheless, public employment has other characteristics, such as higher stability, usually linked to middle-class status.

Figure 4. Contribution of the Spanish welfare state to employment creation 1977-2013 (wage quintiles, thousands of workers)



Source: Muñoz de Bustillo, Antón (2016, figure 17).



Figure 4 reproduces the changes in the structure of employment in Spain from 1977 to 2013 using the above-described methodology. The results are presented in six different periods that correspond to different moments of the economic cycle: boom (1985-1991; 1994-2008) and crisis (1977-1984; 1992-1993; 2008-2010; 2011-2013)<sup>11</sup>. In order to gauge the role played by public service provision in the developments of the employment structure, the figure presents the overall change in employment (in absolute terms) by wage quintiles (from lower to higher wages) – grey bars – and the change in employment related to welfare state services – black bars. The results for the Spanish case clearly show the positive impact of the development of the welfare state on the creation of middle and high-quality jobs, many of them typically middle-class jobs. The contribution of the welfare state to good-quality jobs is clear during the boom, but it is also present during the crisis. In this respect, in 1977-1985, a time of economic crisis and stagnation related to the political and economic transition from a dictatorship to a democracy and from a comparatively closed economy to an open economy, full member of the European Community, the late development of the Spanish welfare state translates into the growth of public employment in the three upper quintiles, contributing to most of the quality employment created. The same can be said for the 1992-1993 economic crisis. Only during the second half of the Great Recession the contribution of the welfare state is negative, in terms of destruction of employment, as a result of the policy of fiscal consolidation and austerity promoted by the European Commission and quietly assumed by different Spanish governments to fight the debt crisis.

Moreover, the welfare state is not only behind the growth in middle and high-wage employment (healthcare sector professionals, education, middle and high-skilled administrative workers, etc.), but the relatively compressed wage distribution of the public sector (Antón, Muñoz de Bustillo, 2015) allows many low-skill public employees to reach middle-class status.

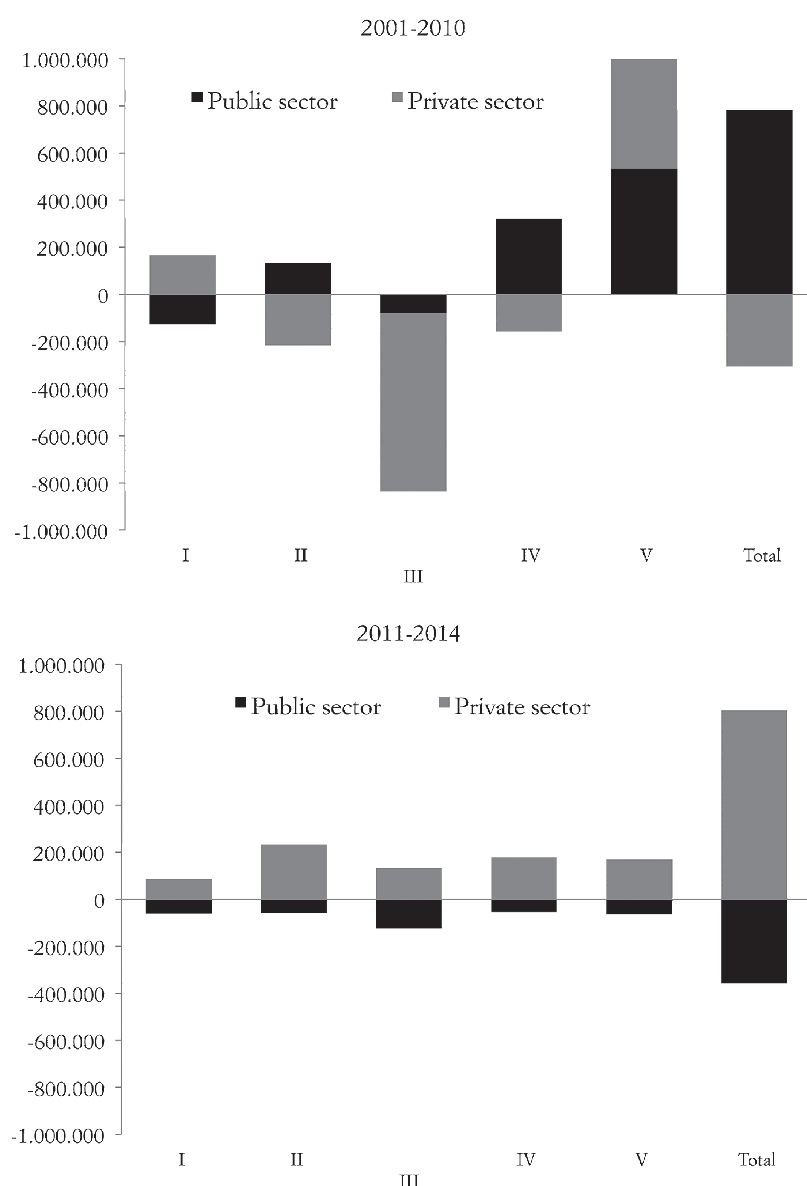
The role played by the welfare state in the creation of many of the types of jobs traditionally regarded as “middle-class jobs” can also be observed in other countries belonging to different welfare state families or typologies. For example, in his analysis of the evolution of the middle class in Sweden, a typical example of the Nordic or Social-Democratic welfare state, Anxo (2016, p. 394) argues that: «The development of a modern welfare state, the expansion of the public sector and the related feminisation of the labour force during the 1970s and 1980s [...] contributed significantly to the process of skill upgrading in Sweden and went hand in hand with the development of the middle-class».

We can find similar dynamics in the United Kingdom, the paradigm of the Anglo-Saxon or liberal welfare state. During the first decade of the 21<sup>st</sup> century (FIG. 5), the boost given to public expenditure by different Labour governments (Grimshaw, 2012, 2014), had important implications in terms of public employment growth in the upper two quintiles of the wage distribution – largely corresponding to middle-class jobs – (Grimshaw, Rafferty, 2014). In sharp contrast with these developments, the new Conservative government under David Cameron had the opposite effect in terms of public employment, with destruction of jobs across all quintiles, mainly in the middle of the wage distribution. In the terms used

<sup>11</sup> The division of the period corresponding to the Great Recession into two time spans (2008-2010 and 2011-2013) corresponds to a change in the ISCO classification that impedes us from conducting a single analysis of the whole period.

by Grimshaw and Rafferty (2016, p. 425), the UK public sector role has been «completely reversed during the subsequent years of ‘austerity’ and jobs recovery. [...] Overall, since 2010 public sector job cuts have clearly contributed to the deepening malaise among middle-class households».

Figure 5. Contribution of public-sector jobs to the changing jobs structure, United Kingdom, 2001 to 2014



Source: Grimshaw, Rafferty (2016, figure 18).

The cases of the United Kingdom, Spain and Sweden show the important role played by the welfare state in the development of the middle-class nurturing through its creation of middle-class jobs. However, the UK and Spanish cases also show that this role might be temporary. For budgetary reasons in the case of Spain in the period 2010-2014, and for ideological reasons in the case of the United Kingdom, the role played by the State in helping to develop the middle class has been (partially) reverted. It is yet to be seen to what extent such changes have been limited to these years, or they mark a permanent change in the relation between the welfare state and the middle class from the employment perspective.

#### 4. CONCLUSIONS

In this paper, it has been argued that the welfare state has played a crucial role in the development and consolidation of the middle class across European countries. On the one side, the standard programmes of highly developed welfare states feature many of the elements that define the middle-class status, such as being able to provide for security in old age, access to quality healthcare, higher education, etc. This has led to a kind of *decommodification* of many of the items that define whether households belong to the middle class. It is in this respect (the ability to meet outside the market the abovementioned crucial elements of the middle class) that it could be argued that, to a large extent, a majority of the population feels part of the middle class. Furthermore, by facilitating the increase in labour force participation of women with programmes such as childcare, assistance to dependants, or friendly work-life balance labour regulations, the welfare state has contributed to the increase in female employment and the corresponding increase in the number of households with two wage earners, a growing characteristic of middle-class families across Europe nowadays. The increase in female employment has, in turn, facilitated households in reaching the income required to enjoy middle-class status.

From a complete different perspective, it has been argued that the provision of the abovementioned services has contributed to the creation of middle to high-quality employment, often typically middle-class employment.

However, the strong connections existing between the middle-class and the development of the welfare state<sup>12</sup> also imply that the fortune of the former is closely tied to the fate of the latter. Although concerns about the crisis of the welfare state have been a constant in welfare state literature for many decades (Mishra, 1984), the process of ruthless globalisation, the increase in dependency rates linked to demographic changes, and the impact of the Great Recession and the austerity policies followed in many EU countries are taking the debate about the future of the welfare state to a new level. These new pressures have resulted in new demands from many quarters, among them the European Commission, for taking the necessary steps (reforms) to guarantee its future “sustainability”, a term often used as a politically correct substitute of downsizing the welfare state.

From the perspective argued in this paper, if these pressures to reduce the size of the welfare state finally succeed, the middle class would be one of the casualties, as middle-class households would have to privately cover many of the distinctive elements of the middle class so far provided by the public sector. It can be argued that, at least for the

<sup>12</sup> And *viceversa*, as the financing of the welfare state deeply relies on taxes paid by the middle class.

lower and medium-level strata of the middle class, their net position would suffer even if such reduction in social expenditure were accompanied by tax reductions, due to the progressive nature of public expenditure and the (still) progressive nature of taxation. At best, European middle classes will feel the growing anxieties that haunt their counterparts across the Atlantic; at worst, many of the households now proudly belonging to the middle class would be expelled from it due to their lack of sufficient income to buy in the market many of the services once provided by the welfare state. Moreover, as argued by Taylor-Gooby (2011), pressure on the welfare state may increase the feeling of insecurity, so that support for state provision grows, but it does so in a climate of more equivocal trust in the capacity of the State of continuing to deliver good-quality services, something that might have the opposite effect on the level of support of the welfare state. The decisions regarding cuts in spending adopted in almost all fronts of social policy may divert some groups of people from supporting the welfare state as they grow weary of the future capacity of governments to meet their needs. As this “economic cohort” of the population is to a large extent the economic base (in terms of revenue) of the welfare state, their alienation from the major social programmes may have important implications in terms of their future refusal to finance a set of policies that, to a large extent, no longer benefits them. If this were the case, the exercise of the option of exit by the better-off segment of the middle class could lead to further deterioration of welfare state provision and reduction of the middle class. A major challenge is now to avoid this vicious circle.

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