BARSERVICE

Smart bargaining in the services sector: overview, challenges, opportunities

Call: SOCPL-2022-IND-REL
Project: 101126532 — BARSERVICE

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Authors:	Gabriele Medas, Intan Citra Phonskaningtyas, Daniela Ceccon
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About the Project:

Project Summary:

To support capacity building for collective bargaining in the Services Sector, BARSERVICE seeks to provide a complex analysis of industrial relations in the services sector of 9 countries (6 EU Member States and 3 Candidate Countries). Knowing the current situation, its challenges and opportunities is the prerequisite for improvements in bargaining processes and coverage. The project will map the structure of collective agreements (which companies have them and what is their content), involvement of unions and employers' organizations, opinions and views of the social partners regarding (sectoral) collective bargaining, organizing rates and obstacles to organizing, the power position of trade unions and strategies to combat undeclared work in the service sector. The project will focus specifically on several areas of services: commerce, finance, social care and publishing.

Partners:

Central European Labour Studies Institute (CELSI)
WageIndicator Foundation | Amsterdam, Netherlands
UNI Europa | Brussels, Belgium
Dokuz Eylül Üniversitesi | İzmir, Turkey
Academia de Studii Economice (ASE) din Bucuresti | Bucharest, Romania
Institut za razvoj i međunarodne odnose (IRMO) | Zagreb, Croatia
Macedonia2025 | Skopje, North-Macedonia
Ekonomski fakultet, Univerzitet u Beogradu | Belgrade, Serbia

Associate Partners:

Confederația Patronală Concordia | Bucharest, Romania
Konfederácia odborových zväzov Slovenskej republiky | Bratislava, Slovakia
Federazione Informazioni, Spettacolo e Telecomunicazioni | Rome, Italy
Sindikata trgovine Hrvatske | Zagreb, Croatia
Institute Syndical Europeen (ETUI) | Brussels, Belgium
Odborový zväz bánk a poisťovní | Bratislava, Slovakia
Organizacija Na Rabotodavaci Na Makedonija | Skopje, Macedonia
AWVN | The Hague, Netherlands

Introduction:
Structure and Methodology of the BARSERVICE Report_D3.1 Dataset on CBAs and reporting with visuals on the findings of CBA stipulations.

This report is conceptually divided in two parts: the Dataset (the Wageindicator Collective Agreements Database), and the findings coming for the actual analysis of the Services Sector CBAs that have been annotated and analysed in the framework of the project.

PART 1:
Chapters 1 and 2 will explain in detail the WageIndicator Collective Agreements Database, as the Dataset tool that has been used for the CBAs' analysis.

This section of the report will explain the structure of the CBAs Database and how it works in terms of the annotation process: the codebook, the CBAs database team involved in the coding, sampling and collection criteria, analysis and related outputs and outcomes within the international public social bargaining debate.
Each topic can be further investigated following the links provided in each paragraph.
All the steps of the process that bring form the collection of a collective agreement to its actual annotation, publication and analysis on the Wageindicator database will be thoroughly described in order to guarantee the maximum transparency regarding the methodology applied for the analysis performed in this report.

PART 2:
Chapter 3 focuses on the actual CBAs analysis and related findings regarding the CBAs stipulations.
This section of the report will focus on the analysis and data visualisations of the findings coming from the annotation of **167 agreements from the following Services sector NACE codes**, according to the **BARSERVICE project's target focus:**

Commerce (including wholesale and retail, NACE 45, 46 and 47), **Publishing** (NACE 58), **Finance** (NACE 64), and **Social Care** (including NACE 87 and 97).

BARSERVICE Countries' sample:

BARSERVICE brings novel empirical evidence on the state of the art in industrial relations in the services sector in the following Member States: (Croatia, Slovakia, Czechia, Romania, Italy and France) and Candidate Countries (North Macedonia, Serbia and Türkiye).

1. Croatia,
2. Czechia
3. France
4. Italy
5. North Macedonia
6. Romania
7. Slovakia
8. Serbia
9. Türkiye

BARSERVICE CBAs collection and target in numbers:

As previously mentioned, the project aimed at collecting, annotating and analysing at least 72 collective agreements from the following 9 countries: Croatia, Czechia, France, Italy, North Macedonia, Romania, Slovakia, Serbia, Türkiye. The project's target has been overreached, with a total of 167 CBAs collected, annotated and analyzed. Each partner involved in the project was responsible for the collection of its share of CBAs according to its country.

As per the CBAs collection strategies applied in the project, the partners were invited to gather the CBAs through these main channels:

a.   From social partners: trade unions and employers organisations

b.   From official collective agreements national archives, if possible.

c.   From websites where signatories have published their CBAs, using smart Google searches.

The analysis is made according to the following 12 main labour topics and related sub-subjects:

1. **Job titles** (job descriptions and job classification system).
2. **Social security and pensions** (pension, disability and unemployment funds).
3. **Training** (general training/apprenticeship, training programmes related to remote work, training programmes related to the introduction of green provisions at work, training programmes for the use of advanced technologies at work).
4. **Employment contracts** (trial period, severance pay, dismissal, part-time and temporary agency workers).
5. **Sickness and disability** (sick leave, disability and work accidents).
6. **Health and medical assistance** (health insurance, health and safety workplace policy, medical checkup or visits provided by the employer, support to funeral/burial costs for employees or their relatives, COVID-19 and HIV related clauses).
7. **Work/family balance arrangements** (maternity leave, pregnancy and breastfeeding, leave for marriage, death and care of children and relatives).
8. **Gender equality issues** (equal pay for work of equal value, discrimination, violence and sexual harassment at work).
9. **Wages** (wages pay scales, minimum wage, wages increases, overtimes, premiums, bonuses and extra payments, seniority, hardship shift, transport and meal allowances).
10. **Working hours** (working hours, schedules, rest periods, flexible work arrangements, holidays and days of leave).
11. **Workers' Representation & Conflicts** (i.e., workers participation in the institution of a bilateral commission or a works council, reference to conflicts and/or strikes).
12. **New Technologies & Green clauses** (introduction of advanced technologies including Artificial Intelligence and Algorithmic Management, provisions related to environmental issues, climate change and/or anything that aims at improving the working conditions by providing a greener workspace).

CONCEPTUAL NOTES ON THE METHODOLOGY OF THE REPORT:

a) The findings of this report are based exclusively on the annotation and further analysis of the Services Sector CBAs contained in the WageIndicator Collective Agreements Database;

hence, the whole CBAs analysis and related findings must be seen in this framework.

b) CBAs' annotation and analysis focus exclusively on the contents that are clearly and explicitly stated in the texts of the agreements themselves, regardless of personal assumptions and/or what might be established by the labour law in other separate and different documents.

c) This report solely reflects the opinion of the authors and does not necessarily reflect the official opinion of the European Commission.

1.The WageIndicator Collective Agreements Database

1.1. What is a collective bargaining agreement?

When independent labour unions and employers (or employers' organisations) engage in negotiations to establish terms and conditions of employment and regulate their relationship, this process is known as "collective bargaining" (as defined by ILO Convention 154). The resulting written document from these negotiations is called a collective bargaining agreement (CBA). These agreements can be established either at the company level (involving one or multiple companies), at the sector level, or even at an inter-professional level, encompassing all workers within a country.

A CBA sets the terms and conditions of employment, it is effective for a specified duration which is stated in the agreement itself but, unlike regular contracts, the parties' obligations do not end on the expiration date, unless a new CBA is negotiated by the social partners. The significance of collective bargaining agreements is recognized worldwide; however, only a few countries maintain comprehensive databases documenting the provisions agreed upon in these agreements. Moreover, even in cases where such databases exist, they are not comparable across countries.

Since 2012, the WageIndicator Foundation has been actively collecting and categorising CBAs on a global scale within the WageIndicator Collective Agreements database.

1.2. The WageIndicator Collective Agreements Database

WageIndicator Foundation holds responsibility for the Collective Agreements database. The foundation operates national websites in 206 countries (including territories and overseas areas) across all continents, catering to the general public with labour-related content. As part of Development Aid projects in collaboration with social partners in the global south, WageIndicator began collecting collective agreements in December 2012 with the intention of publishing their complete texts on its websites. The primary goal was to enhance working conditions and attain decent wages by promoting the use and circulation of collective agreements in actual negotiations. In all participating countries, social partners expressed great interest in publishing their CBAs, recognizing it as an effective and cost-efficient method of communicating the outcomes of their bargaining efforts to their constituents and a broader audience. These partners submit the texts of their agreements to WageIndicator to be entered in the database. By April 2025, WageIndicator has collected, analysed and published more than 3200 collective agreements from 73 countries, worldwide (see Figure 1 and Table 1 below).

These agreements are available in 27 different languages.

1.3. The CBAs database as an international tool

The WageIndicator CBA database and its related coding scheme have been conceived as an international and comprehensive tool, in order to collect, host, analyse and compare collective agreements from all over the world, at all bargaining levels (national, sectoral, company). CBAs sampling is, each time, customised according to specific projects' requirements, in terms of countries, industries (based on NACE codes), coverage, bargaining level and time range. The database allows to conduct reliable and customised statistical analysis, because it is accessible using statistical software. Comparative analysis, in particular, can be performed at many levels, such as cross-country comparison on some topics/provisions, changes over time in one country/sector/CBA, variations between different CBA types and qualitative analysis on specific clauses.

Figure 1 Collective agreements included in the WageIndicator Collective Agreements Database in April 2025, per country (excluding sample agreements).
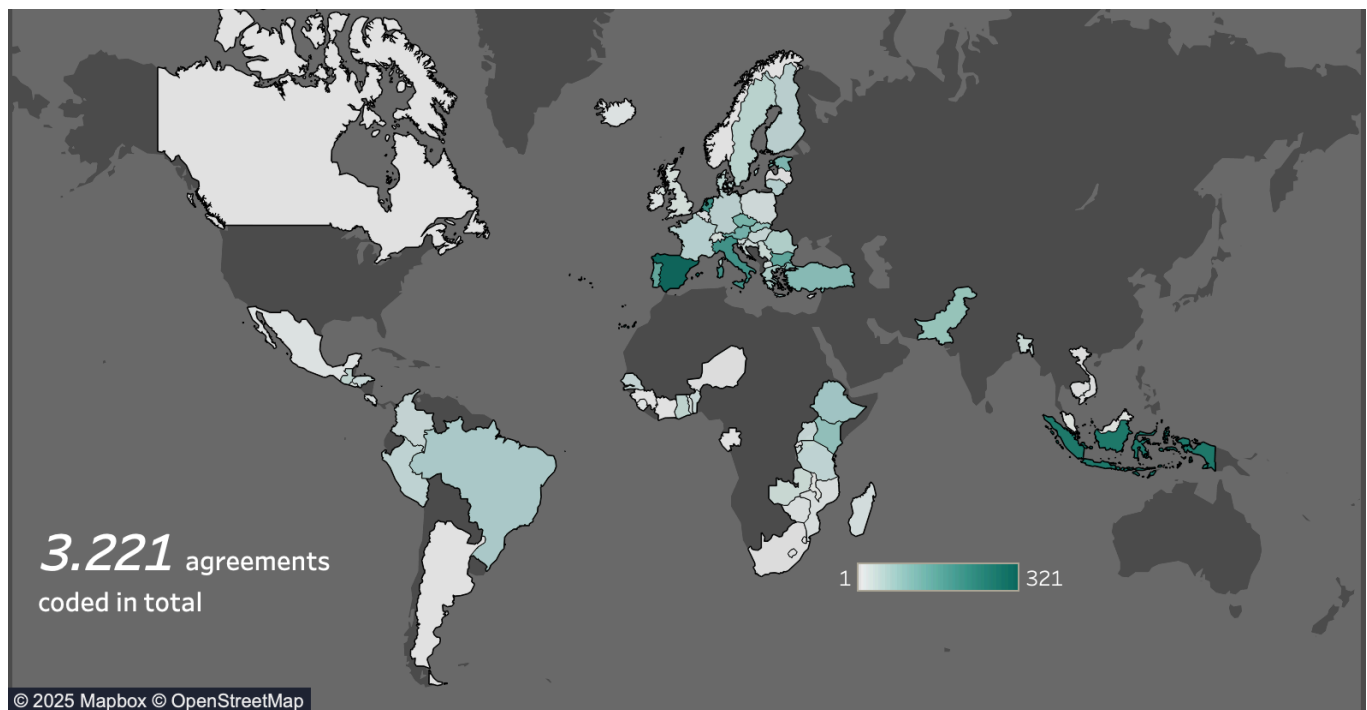
Source: WageIndicator Collective Agreements Database (2025).

Table 1 Collective agreements included in the WageIndicator Collective Agreements Database in April 2025, per country (excluding sample and transnational agreements).

Country	Number of CBAs	Country	Number	Country	Number
Argentina	1	Gabon	1	Pakistan	82
Austria	124	Germany	44	Peru	34
Bangladesh	27	Ghana	38	Poland	19
Belgium	9	Greece	59	Portugal	151
Benin	23	Guatemala	36	Romania	52
Brazil	56	Guinea	1	Rwanda	4
Bulgaria	155	Honduras	23	San Marino	4
Burundi	19	Hungary	32	Senegal	30
Cambodia	7	Iceland	2	Serbia	26
Canada	1	Indonesia	276	Sierra Leone	2
Colombia	30	Ireland	2	Slovakia	80
Costa Rica	9	Italy	203	Slovenia	19
Cote d'Ivoire	1	Kenya	90	South Africa	5
Croatia	22	Latvia	4	Spain	321
Cyprus	5	Lesotho	5	Sweden	42
Czech Republic	121	Lithuania	45	Switzerland	15
Denmark	39	Madagascar	13	Tanzania	34
El Salvador	13	Malawi	3	Togo	16
Estonia	113	Malaysia	3	Turkey	103
Eswatini	1	Malta	6	Uganda	31
Ethiopia	70	Mexico	2	United Kingdom	15
Finland	43	Mozambique	11	Vietnam	5
France	45	Netherlands	218	Zambia	24
Gabon	1	Niger	7	Zimbabwe	10
		North Macedonia	21		
		Norway	1		

Source: WageIndicator Collective Agreements Database (2025).

Almost all CBAs are published full text on WageIndicator's national webpages (see screenshot 1). Employees, employers, trade unions, employers' associations, NGOs and researchers can freely access these texts. As the texts are coded, web visitors can also compare the coded CBA information across

industries, topics and across countries. The Collective Agreements can be accessed from each country website (see screenshot 1) or from the platform economy webpages.

Screenshot 1. Webpage with list of Collective Agreement Database in France, see https://votresalaire.fr/droits/conventions-collectives-francaises, April 2025

Title	Sector	Company or sectoral
Accord national interprofessionnel des voyageurs, représentants, placiers - 2020 - 1982	Conseil juridique et de marché, services fournis principalement aux entreprises	Sectoral / Multiple Employer
ACCORD VALEO SUR LA RESPONSABILITE SOCIALE, 2012 - 2012	Industrie manufacturière	Company / Single Employer
agences de voyages et de tourisme 2013 - 2013	Hospitalité, traiteurs, industrie du tourisme	Sectoral / Multiple Employer
aide et accompagnement 2010 - 2010	Santé, travail social, services à la personne	Company / Single Employer

Source: WageIndicator Collective Agreements Database (2025).

Screenshot 2. Webpage with list of Collective Agreement Database per country,

Salaries +	Labour Law +	About WageIndicator +

Home / Labour Law / Collective Agreements Database / Collective Agreement Database per Country

Collective Agreement Database per Country

Clear ˅	Clear ˅	Clear ˅	Clear
COUNTRY	CONTINENT	LANGUAGE	COLLECTIVE AGREEMENT DATABASE
Argentina	South America	Spanish	Elsalario.com.ar
Austria	Europe	German	Lohnspiegel.org/Osterreich
Bangladesh	Asia	Bengali	Mywage.org.bd
Belgium	Europe	Dutch	Loonwijzer.be

Source: WageIndicator Collective Agreements Database (2025).

1.4. The CBAs collection process

The WageIndicator CBA database applies three approaches for gathering the collective agreements:

- Downloading from national registries or official national archives
- Downloading from websites where signatories have published their CBAs, using smart Google searches
- Directly asking the bargaining social partners (trade unions and employers' organisations) for full text agreements

Overall, in recent years, social partners signatories publish their CBAs online more frequently and gathering their agreements has become easier; while, for certain countries, the collection process keeps being quite problematic and challenging.

1.5. Anonymity

When asking for the full text agreements, sometimes signatories are reluctant to share their CBAs. This happens for competitive reasons, or because CBAs are claimed to be available and accessible only for the signatories' parties. The WageIndicator CBA database is able to guarantee total anonymity - if explicitly requested - to both the signatories of the agreements as well as the people who would like to share them with the database team. To ensure anonymity two options are provided:

- The CBA can be fully hidden to the public. This means that the text will not be published on the WageIndicator website and that it will only be coded and analysed internally solely for research purposes.
- The CBA can be published but without showing any sensitive data regarding the signatories. All data regarding the names and affiliations of the signatories are deleted by the team prior to publishing the text of the agreement on the WageIndicator website.

1.6. Sampling of CBAs

The number of multi- and single-employer collective agreements throughout the European Union is estimated at slightly over 85,000, based on an inventory of CBA registries in 2020 and updated in 2021/22 (Tijdens et al, 2022). Data regarding the number of CBAs worldwide is missing, but an educated guess would point to double this number. Given these large numbers, it is important to assess how the 3200+ CBAs in the database can be used for generalising findings to the entire labour market. Collective Agreement analysis is also a crucial part of our DecentWorkCheck Projects, which assess awareness of and compliance with Labour Laws in factories.

Three methods are followed to select which CBAs are entered into the database:
- The collection of CBAs is in part funded from projects and these are determining which CBAs are gathered, e.g. the Services sector.
- Other projects aim to gather CBAs from all industries until a threshold is reached, depending on their availability.
- A recent project used labour force data to identify which CBAs are to be gathered to achieve a representative sample of CBAs for selected industries.

1.7. The coding process

Gathered CBAs can have various formats: Word, PDF, JPEG, or even a printed booklet. These formats need to be converted, or 'cracked', through an OCR (Optical Character Recognition) software. In a next step, an HTML editor software is used to assign headings for titles, chapters, and articles. Then, the text can be uploaded in HTML format in the WageIndicator CBAs database. The whole "conversion" process is a time-consuming effort, specifically in case of long full texts, in case of numerous tables and graphs, or in case the original text is in JPEG format.

Once texts are uploaded on the database platform they are ready to be coded. The coding process consists of answering a series of questions and finding, for each question, the appropriate paragraph, the so-called 'clause', that answers that specific question. The collective agreements are annotated according to a coding scheme with more than 1000 variables and relate to fourteen macro topics (and related sub-questions):

- General CBA data
- Job titles
- Social security and pensions
- Training
- Employment contracts
- Sickness and disability
- Health and medical assistance
- Work/family balance arrangements
- Gender equality issues
- Wages
- Working hours
- Workers' Representation & Conflicts
- New Technologies & Green clauses
- Coverage

The coding scheme is updated to incorporate changes in the world of work, such as COVID-19 clauses or flexible work arrangements, such as remote work. In a few cases CBAs already in the database have been coded backward in order to create time-line series of the same CBAs and point out how the same collective agreement has evolved or improved along the years. The CBAs dataset allows to identify which coding scheme is used for the annotation of each collective agreement. The latest version of the codebook is available here: Codebook Ceccon and Medas, 2023.

1.8. The WageIndicator CBAs database team

The annotators working on the CBAs database are skilled and experienced professionals who are able to manage multiple languages. Figure 2 shows the countries potentially covered by all the languages spoken (21) in the group of annotators. If necessary, the team can be expanded to include more languages and countries.

Figure 2   Countries covered by the languages spoken in the team of annotators.
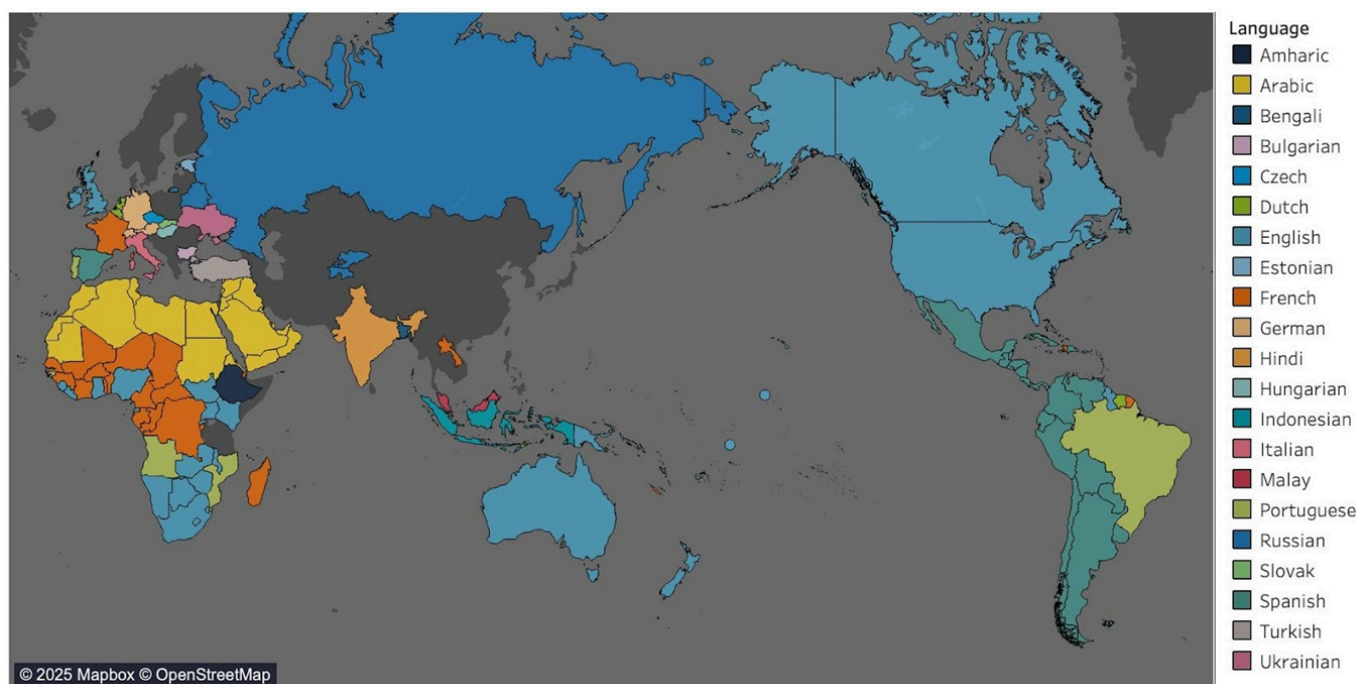
Source: WageIndicator Collective Agreements Database (2025).

On top of the linguistic skills, all of the team members have a deep knowledge and understanding in the field of industrial relations and collective bargaining. All annotators can work remotely from different parts of the world, having the chance to instantly connect online with other team members any time by using an internal communication channel in the database platform. This is used as an opportunity for sharing knowledge, new ideas or doubts regarding the annotation.

2. Output and outcomes of the database

2.1. CBAs Web pages
The annotated CBAs texts are published on the national WageIndicator websites, in national languages. In these sites users can browse the CBAs in their countries, select relevant clauses, view CBAs visualisations and read annotations. The list of countries with related web pages can be found here: Collective Agreements Database.

2.2. Model Collective Agreements
The database with full texts is used to generate model agreements, with the most optimal clauses per country. The CBA team has made model agreements for Burundi, Colombia, El Salvador, Ghana, Guatemala, Kenya, Rwanda, Tanzania, and Uganda, as well as an agreement focused on improved gender clauses in Spain. See Model Collective Agreements.

2.3. Database with full texts and coded topics
A file with the full collective agreements' texts; these texts are annotated, indicating the sentences in the texts relevant for the coding of a topic, as selected by the annotator.

A file with the coded topics; the full list of questions is available in the WageIndicator Collective Agreements Database Codebook. See the latest Codebook Ceccon and Medas, 2023.

2.4. Monthly data dump for statistical analyses
Each month a data dump of this file with coded topics is generated for statistical analyses, and used in research projects. The datafiles used for specific projects are stored in the publicly accessible data archive Zenodo: https://zenodo.org/records/5651624

2.5. Comparison tool

The comparison tool permits for easy analysis and comparison of selected topics in collective bargaining agreements captured in the WageIndicator CBAs database, and can easily be accessed through the [national country websites](#).

3. Analysis of the Services sector Collective Agreements: findings from the CBAs stipulations

This section of the report will focus on the analysis and data visualisations of the findings coming from the annotation of 167 CBAs from the following Services Sector NACE codes:

2200	Publishing, printing, media
1400	Healthcare, caring services, social work, personal services
1000	Financial services, banking, insurance
702	Retail trade
701	Wholesale

The BARSERVICE project aimed at collecting, annotating and analyzing 72 collective agreements in the Services Sector, from the 9 targeted countries.

The project's initial target - in terms of CBAs' sample - was largely exceeded, with a total of 167 collective agreements (95 CBAs more than the initial target) being annotated and analysed as part of this report.

The countries' CBAs analysed in this report are the following 9:

1. Croatia,
2. Czechia
3. France
4. Italy
5. North Macedonia
6. Romania
7. Slovakia
8. Serbia
9. Türkiye

The analysis is made according to the following 12 main labour topics and related sub-subjects:

1. **Job titles** (job descriptions and job classification system).
2. **Social security and pensions** (pension, disability and unemployment funds).
3. **Training** (general training/apprenticeship, training programmes related to remote work, training programmes related to the introduction of green provisions at work, training programmes for the use of advanced technologies at work).
4. **Employment contracts** (trial period, severance pay, dismissal, part-time and temporary agency workers).
5. **Sickness and disability** (sick leave, disability and work accidents).

6. **Health and medical assistance** (health insurance, health and safety workplace policy, medical checkup or visits provided by the employer, support to funeral/burial costs for employees or their relatives, COVID-19 and HIV related clauses).
7. **Work/family balance arrangements** (maternity leave, pregnancy and breastfeeding, leave for marriage, death and care of children and relatives).
8. **Gender equality issues** (equal pay for work of equal value, discrimination, violence and sexual harassment at work).
9. **Wages** (wages pay scales, minimum wage, wages increases, overtimes, premiums, bonuses and extra payments, seniority, hardship shift, transport and meal allowances).
10. **Working hours** (working hours, schedules, rest periods, flexible work arrangements, holidays and days of leave).
11. **Workers' Representation & Conflicts** (i.e., workers participation in the institution of a bilateral commission or a works council, reference to conflicts and/or strikes).
12. **New Technologies & Green clauses** (introduction of advanced technologies including Artificial Intelligence and Algorithmic Management, provisions related to environmental issues, climate change and/or anything that aims at improving the working conditions by providing a greener workspace).

Some of the main topics will be further inspected through their related sub-subjects in order to highlight the most representative findings coming from the CBAs analysis.

3.0 Global Map of the Database Services Sector CBAs (Commerce, Publishing, Finance, and Social Care) in the 9 targeted countries
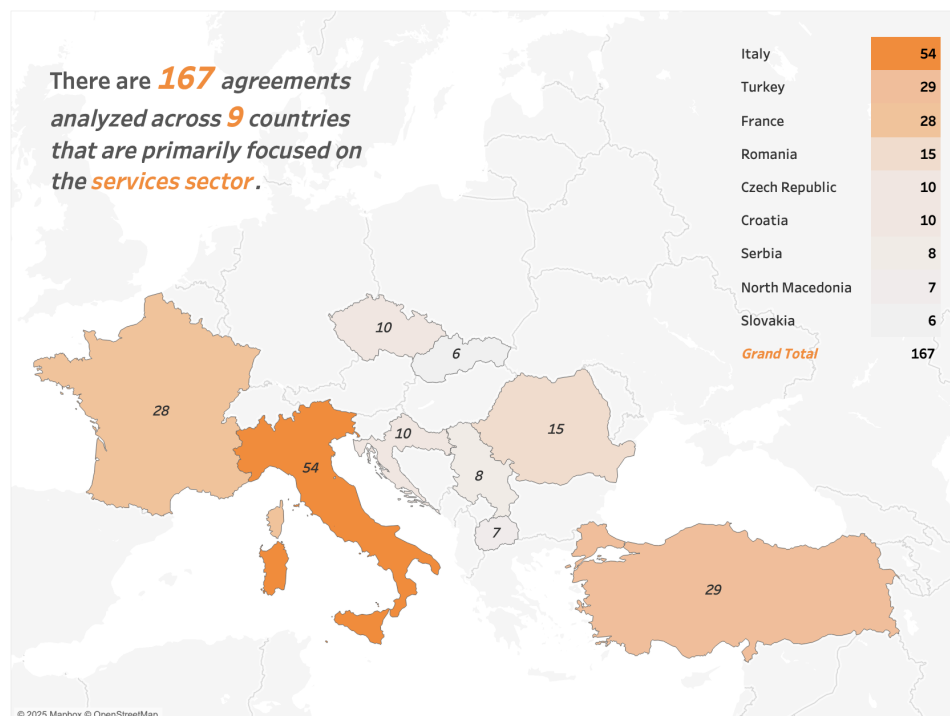
Source: WageIndicator Collective Agreements Database (2025).

Italy has the highest number of services sector CBAs which are 54, followed by Turkey and France with 29 and 28 CBAs. This insight could show that these countries have a well-established framework for social dialogue between employers and unions and a strong commitment to transparency in publishing and sharing collective bargaining agreements.

3.0.1. Countries and number of the Services sector CBAs analysed in this report (in alphabetical order)

Country	Number of CBAs
Croatia	10
Czech Republic	10
France	28
Italy	54
North Macedonia	7
Romania	15
Serbia	8
Slovakia	6
Turkey	29

Source: WageIndicator Collective Agreements Database (2025).

In the services sector sample analyzed in this report, Italy has the most collective bargaining agreements (54) in the WageIndicator Collective Agreements Database (2025) among the nine targeted countries, followed by Turkey (29) and France (28).

3.0.2. Time range of the CBAs involved in the report analysis
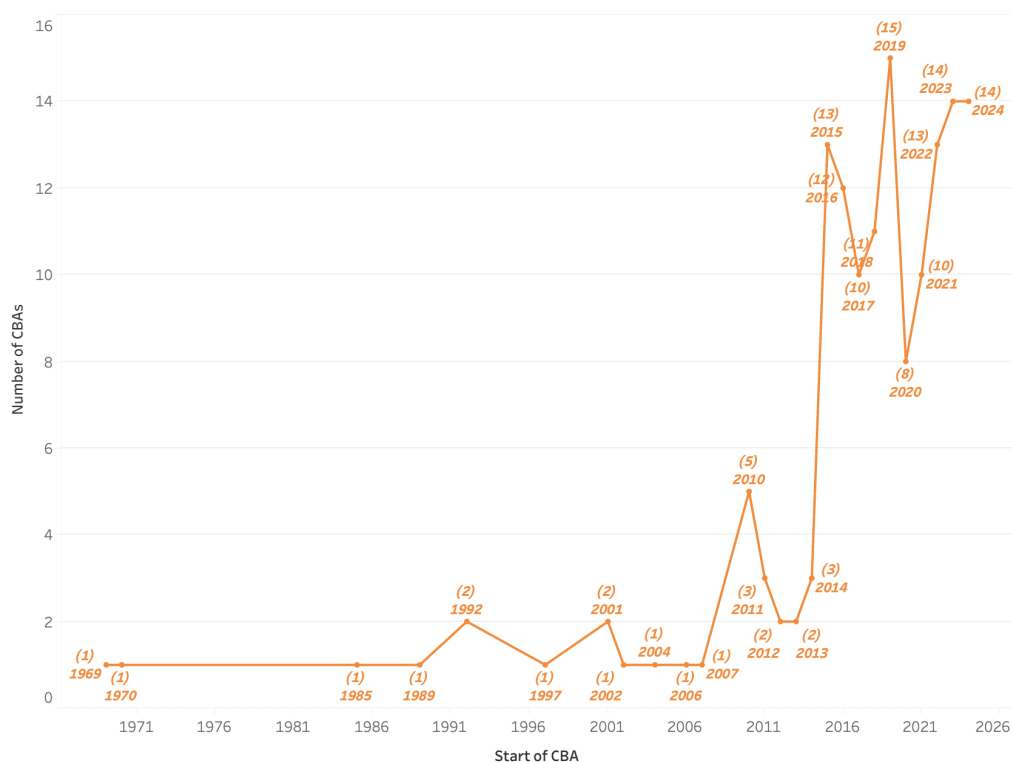
Source: WageIndicator Collective Agreements Database (2025).

The time range of all the Collective Agreements investigated in this report covers the years from 1969 to 2024. The data reveals that the start years of the CBAs in the sample span a wide range, which may indicate varying levels of experience with collective bargaining among the observed countries and sectors. The vast majority of the CBAs analysed in this report were signed between 2016 and 2024, with a total number of 120 CBAs signed in this timeframe.

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3.0.3. Distribution by country of the CBAs sample according to the targeted Services' Industries: Commerce (including wholesale and retail), Publishing, Finance, and Social Care
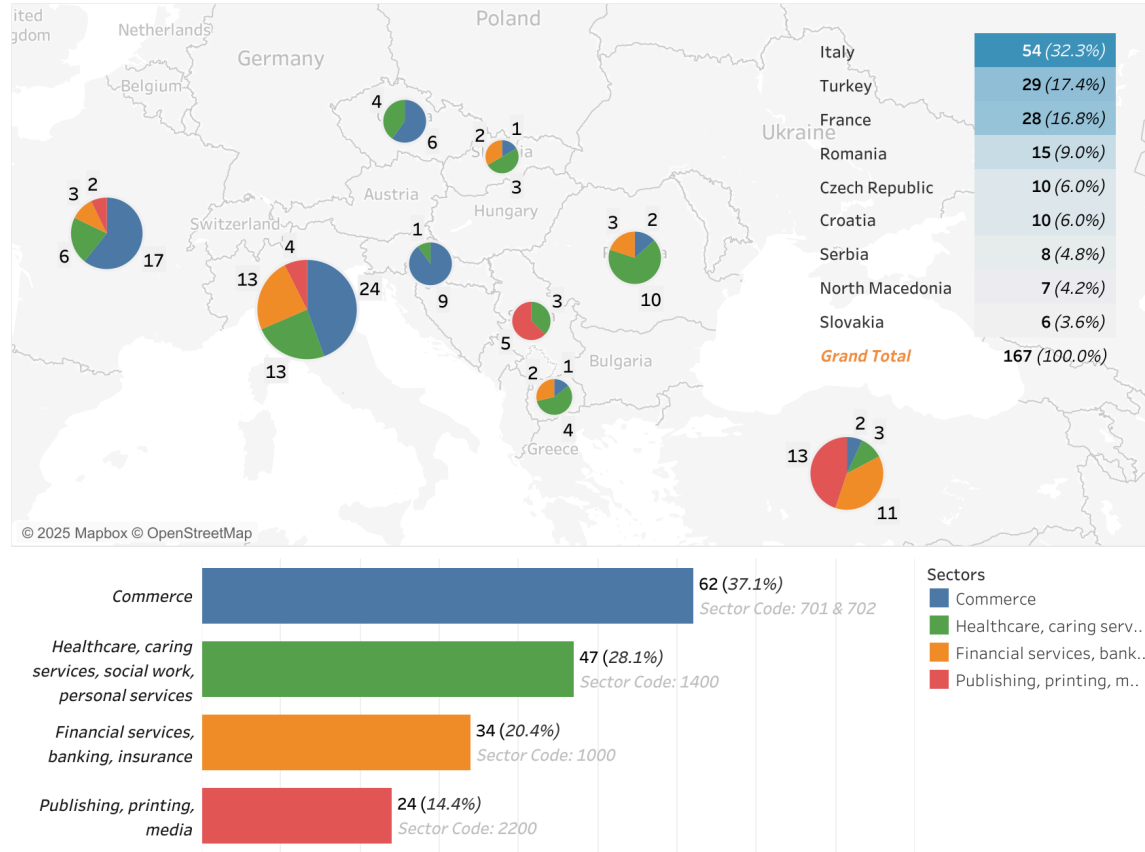
Source: WageIndicator Collective Agreements Database (2025).

The visualisation presents the distribution of 167 Collective Bargaining Agreements (CBAs) across the services sector in nine European and candidate countries, disaggregated by country and sector. The pie charts positioned over each country indicate the sectoral composition of CBAs, revealing that commerce-related agreements dominate in most countries, particularly in France, Italy, and Croatia. While Serbia and Turkey show that publishing and media-related agreements dominate in them. Lastly, Romania, Slovakia, and North Macedonia are dominated by healthcare-related agreements. Financial services are evenly distributed almost throughout all countries.

The bar chart below further highlights the sectoral spread of CBAs across the entire dataset. Commerce is the most represented sector, with 62 CBAs, followed by healthcare and personal services (47). Financial services (34) and publishing/media (24) have relatively fewer agreements. These figures suggest that collective bargaining activity is more concentrated in areas such as retail, wholesale, and social services, with comparatively lower engagement in media and finance. Overall, the graph illustrates both the geographical and sectoral diversity of collective bargaining in the service sector, while underscoring the prominence of commerce-related agreements across the observed countries.

3.0.4. How the 12 Main Topics are covered by the 167 CBAs Services Sector Sample in the 9 targeted countries
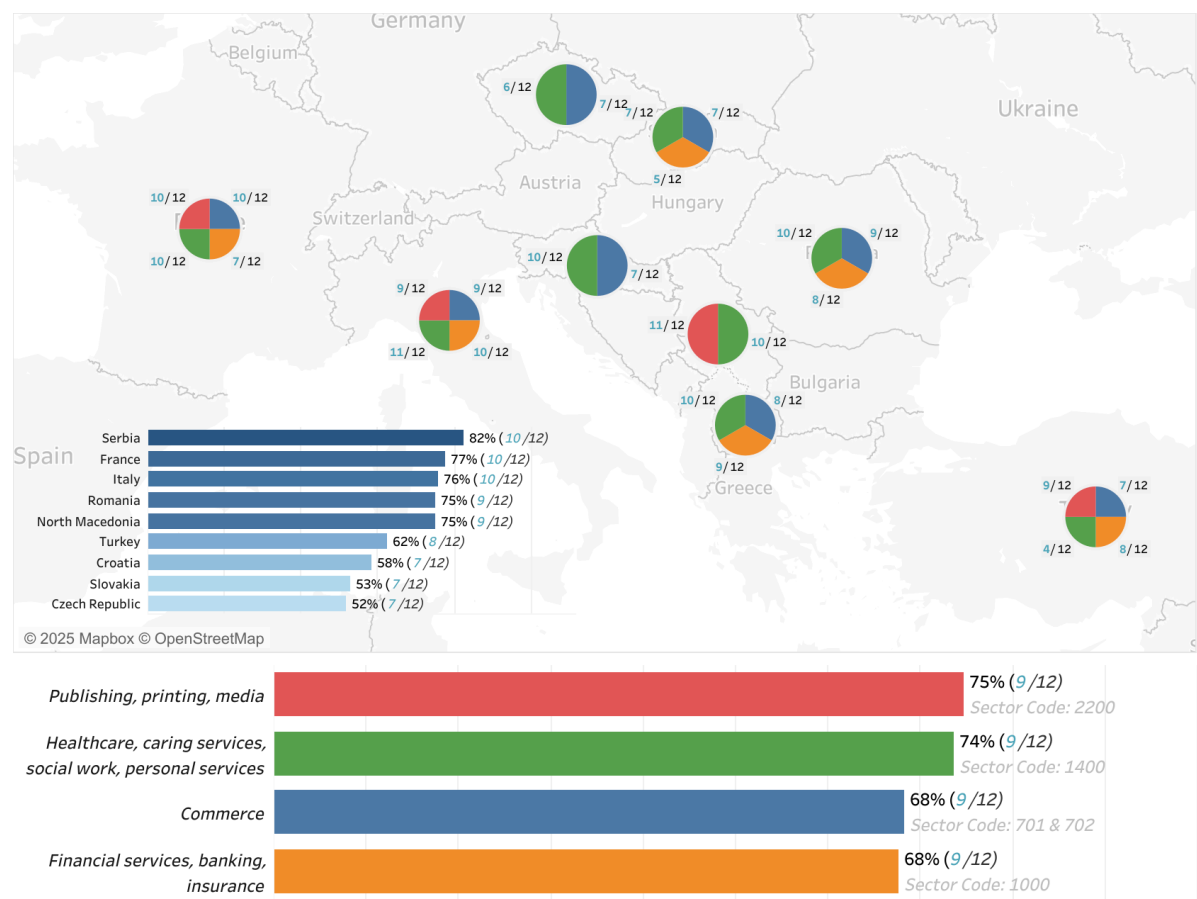
Source: WageIndicator Collective Agreements Database (2025).

The visualisation presents how the 167 Collective Bargaining Agreements (CBAs) across the services sector in the nine targeted countries cover the 12 main topics (Job titles, Social security and pensions, Training, Employment contracts, Sickness and disability, Health and medical assistance, Work/family balance arrangements, Gender equality issues, Wages, Working hours, Workers' Representation & Conflicts, New Technologies & Green clauses).

Overall, all countries cover more than half of the 12 main topics, with Serbia, France, and Italy showing the highest average coverage (between 87% and 76%, with 10 main topics covered out of 12) . On the other hand, Czechia and Slovakia rank lowest, with average coverage of 52% and 53% respectively, with 7 main topics covered out of 12.

The pie charts illustrate sectoral differences within each country. For instance, the healthcare sector in Turkey has the lowest average coverage, addressing only 4 out of 12 topics, while the highest coverage is observed in Italy's healthcare sector and Serbia's publishing sector, both covering 11 topics on average. Overall, sector-wise coverage is relatively balanced, as shown by the topics coverage with 9 out of 12 topics. Publishing is leading at 75%, and financial services and commerce showing the lowest average coverage at 68%.

3.0.5.How each of the 12 Main Topics are covered by the 167 CBAs Services Sector Sample in the 9 targeted countries
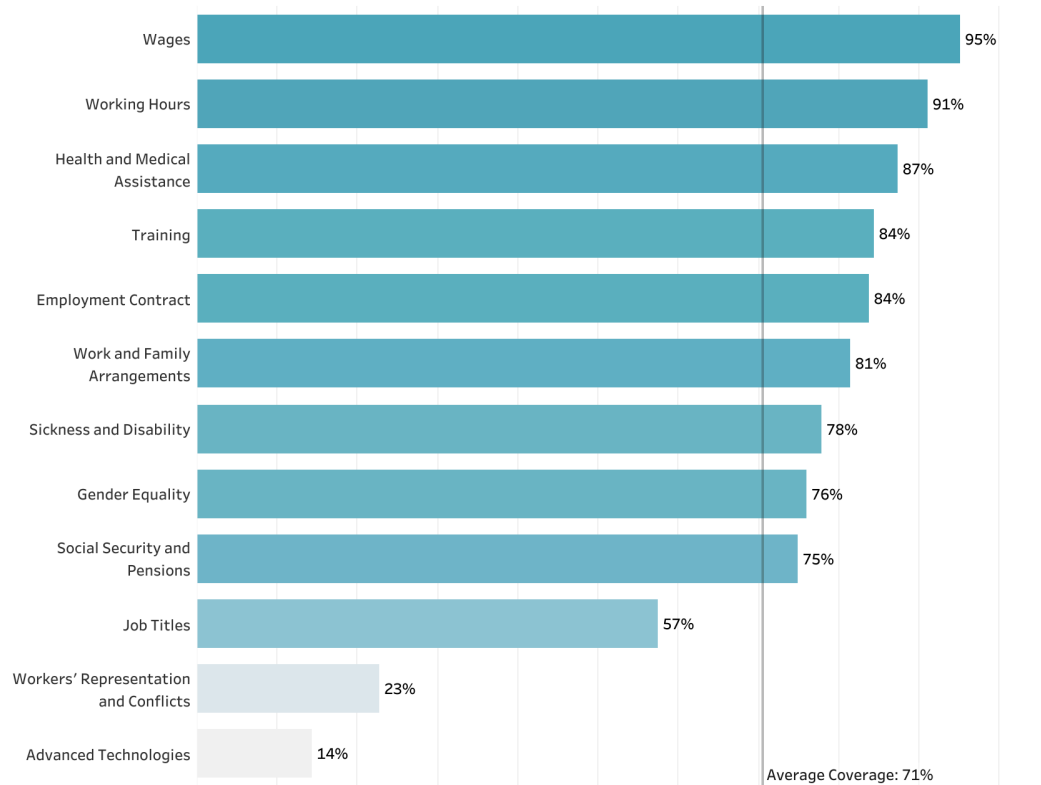
Source: WageIndicator Collective Agreements Database (2025).

The visualisation presents how the 167 Collective Bargaining Agreements (CBAs) in Services Sector cover the 12 main topics (Job titles, Social security and pensions, Training, Employment contracts, Sickness and disability, Health and medical assistance, Work/family balance arrangements, Gender equality issues, Wages, Working hours, Workers' Representation & Conflicts, New Technologies & Green clauses).

Overall, the average coverage across all topics stands at 71%, with wages (95%) and working hours (91%) being the most frequently addressed. Other essential areas such as health assistance, training, and employment contracts are also well represented, indicating that most CBAs give priority to traditional labour rights and working conditions.

However, the chart also highlights some clear gaps. Advanced technologies and workers' representation and conflicts are among the least covered topics, with only 14% and 23% of CBAs addressing them respectively. These findings suggest a need for more forward-looking bargaining strategies that consider changes in the modern workplace. Including these less-covered areas in future CBAs would help to ensure that workers' rights are protected in a rapidly evolving labour environment.

3.1. Job titles (only the main question)_Does the CBA include job descriptions or refers to a job classification system?

*A job description generally includes duties, purpose, responsibilities, scope, and/or working conditions of a job along with the job's title.

96 *of 167 agreements* **include** job descriptions or refer to a job classification system.

Sector	%	
Publishing, printing, media	83%	20/24
Healthcare, caring services, social work, personal services	62%	29/47
Financial services, banking, insurance	50%	17/34
Commerce	48%	30/62

Source: WageIndicator Collective Agreements Database (2025).
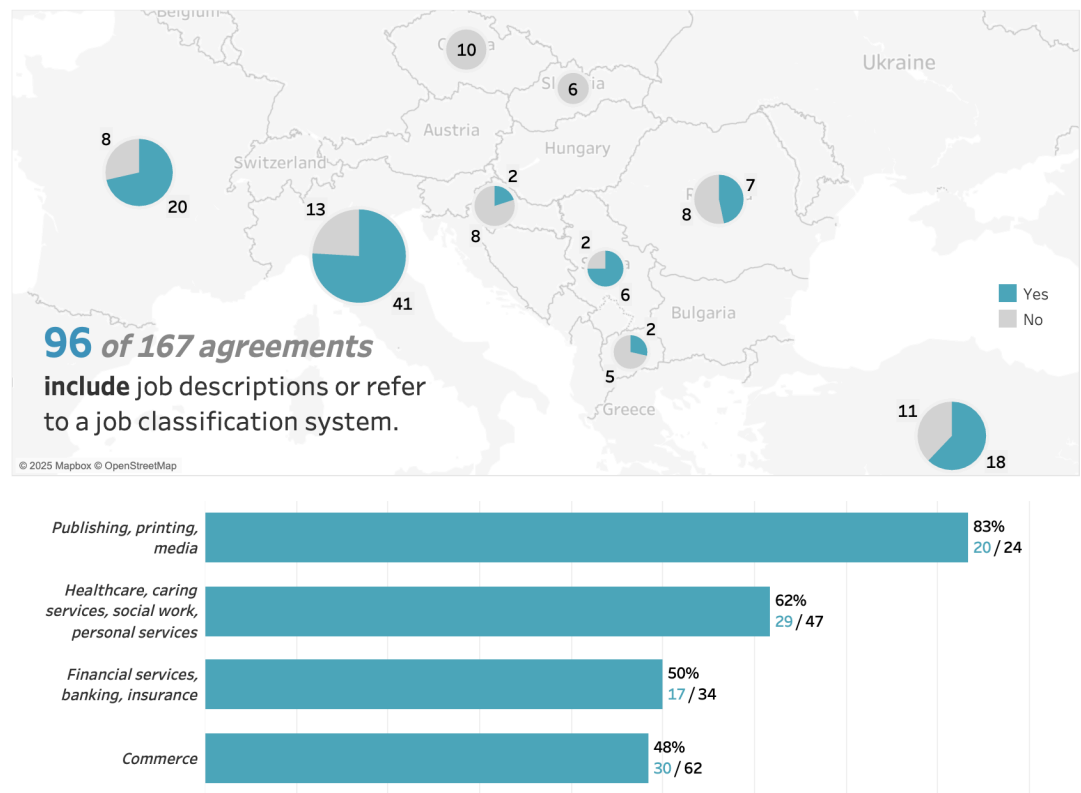
The chart illustrates that the majority of Collective Bargaining Agreements (CBAs) incorporate or mention job descriptions or job classification systems. Among 167 agreements, 96 agreements, (around 57%), contain these clauses. The map indicates that Italy has the highest number and percentage of such agreements that include social security clauses (41 agreements, representing 76%), while France and Turkey also display considerable numbers. The bar chart reveals that these clauses are most prevalent in publishing and media (83%) and are also significant in healthcare and social services (62%), implying a stronger focus on clearly defined roles and responsibilities within these sectors compared to finance and commerce.

3.2. Social security and pensions (only the main question)_Does the agreement have clauses on social security and pensions?

125 of 166 agreements (with valid data) include clauses on social security and pensions.

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Legend: Yes, No

Healthcare, caring services, social work, personal services	83%	39/47
Publishing, printing, media	79%	19/23
Commerce	74%	46/62
Financial services, banking, insurance	62%	21/34
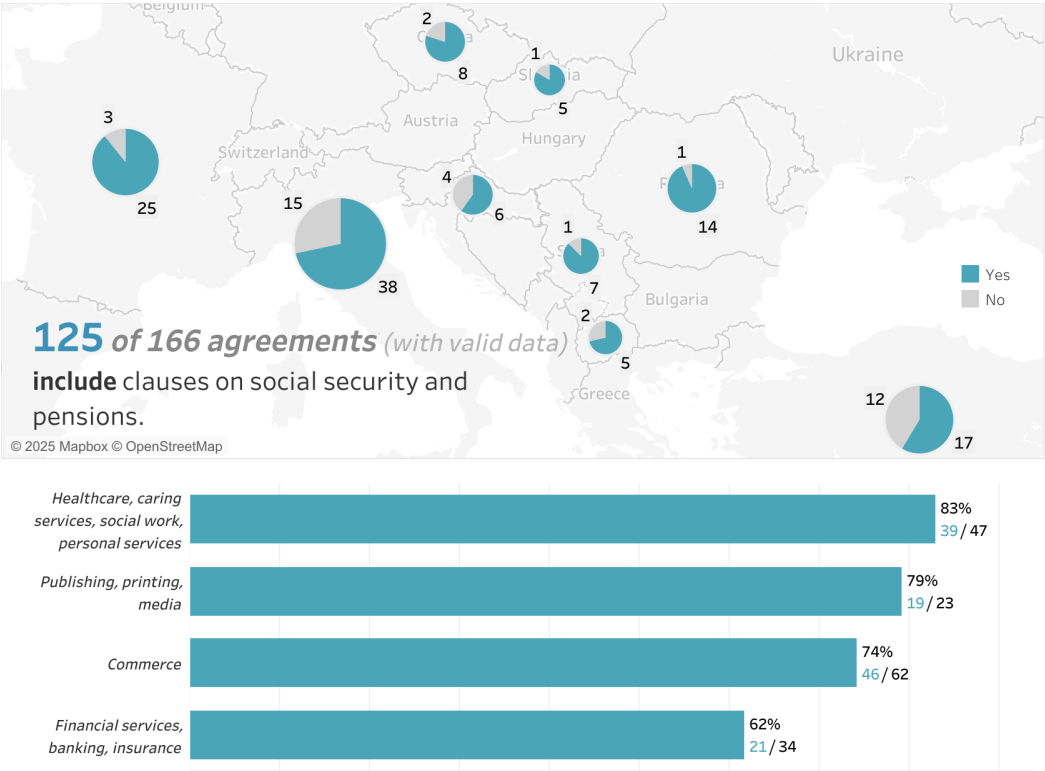
Source: WageIndicator Collective Agreements Database (2025).

Collective Bargaining Agreements (CBAs) frequently include clauses regarding social security and pensions, as shown by 125 out of 166 agreements (approximately 75%) including such clauses. Italy has the highest concentration of these agreements (38), with France and Turkey also exhibiting a significant number. Sector analysis reveals that healthcare and social services (83%) and media (79%) have the highest prevalence of these clauses. This suggests that sectors involving direct public engagement or emotional labour may prioritize stronger long-term social protection, while others—such as finance or countries with fewer agreements—may rely more on statutory provisions or individual arrangements instead of sector-wide bargaining.

3.3. Training (main question)_ Does the agreement provide for training/apprenticeship?
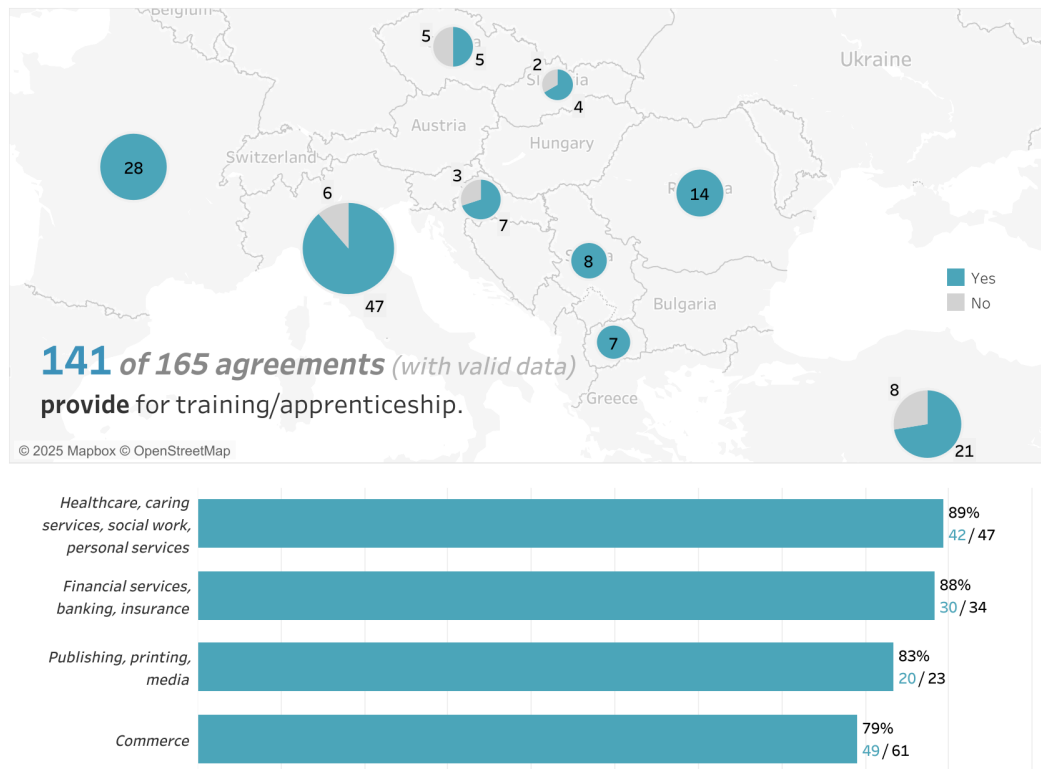
141 *of 165 agreements* (with valid data) **provide** for training/apprenticeship.

Legend:
- Yes
- No

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Healthcare, caring services, social work, personal services	89%	42 / 47
Financial services, banking, insurance	88%	30 / 34
Publishing, printing, media	83%	20 / 23
Commerce	79%	49 / 61

Source: WageIndicator Collective Agreements Database (2025).

The chart shows that most Collective Bargaining Agreements (CBAs) include or mention training or apprenticeship. Out of 165 valid agreements, 141 of them, approximately 86%, include this clause. Italy has the highest number of agreements, but its percentage is lower than France, Romania, Serbia, and North Macedonia with 100%. France has both the highest number and the highest percentage, meanwhile Czechia has the lowest percentage, and Slovakia has the lowest number. The bar chart also shows that all sectors have more than 75% of agreements with training included. This means that training is seen as an important part of service sector jobs. This widespread inclusion may reflect both employer and union recognition of the importance of upskilling workers to meet evolving demands in service-based industries, where soft skills and adaptability are essential.

3.3.1. Training: Sub-question: Does the agreement contain clauses on training programmes for the use of advanced technologies at work?
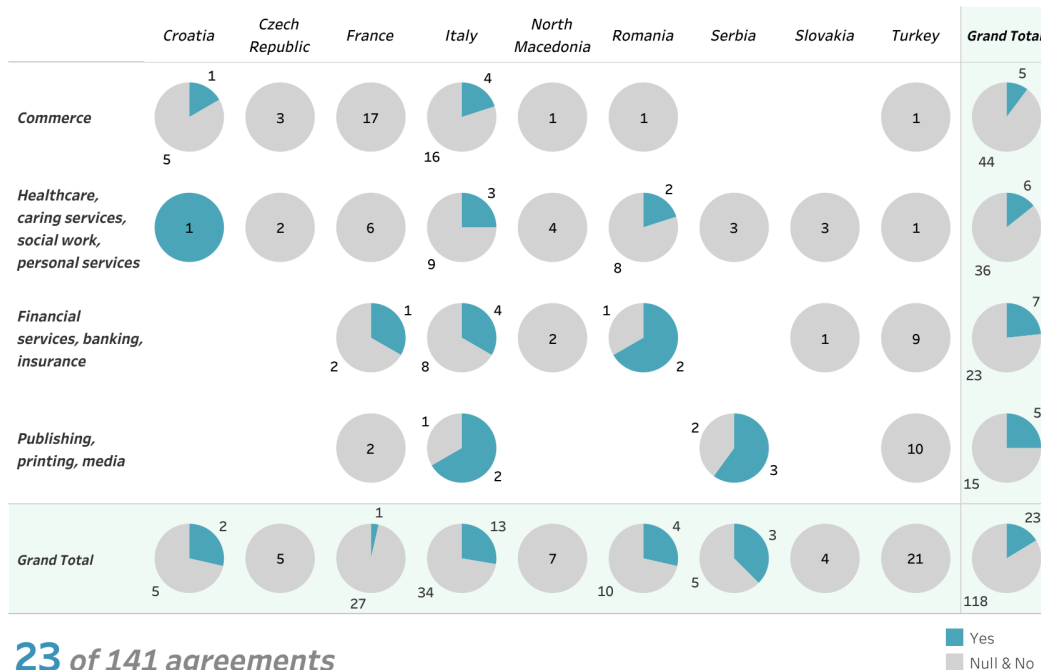
23 *of 141 agreements*
(with Training Clauses Included)
also include clauses on training programmes for the use of advanced technologies at work.

Source: WageIndicator Collective Agreements Database (2025).

This chart shows the number of Collective Bargaining Agreements (CBAs) that include training for new or advanced technologies at work. Out of 141 agreements that already include or mention training clauses, only 23 also include this specific kind of training. Italy has the most agreements, with 13 agreements, while Czech Republic, North Macedonia, Slovakia, and even Turkey with 21 agreements have none that include this clause. The sector that includes this the most is financial services, following with healthcare and social work services. Commerce and publishing both have only 5 agreements that include, despite Commerce being the sector with most agreements that include training clauses. This means that even though most CBAs include general training, they do not often mention training for new technologies. It could be because some sectors are slower to evolve or barely implement technology yet. It also shows that not all countries are putting focus on digital or technical skills in their agreements, which should be put more attention on with the digitalization era coming.

3.3.2. Training: Sub-question: Does the agreement contain clauses on training programmes related to the introduction of green provisions at work?

*Green provisions are provisions related to environmental issues, climate change and/or anything that aims at improving the working conditions by providing a greener workspace.

	Croatia	Czech Republic	France	Italy	North Macedonia	Romania	Serbia	Slovakia	Turkey	Grand Total
Commerce	6	3	17	20	1	1			1	49
Healthcare, caring services, social work, personal services	1	2	6	12	4	10	3	3	1	1 / 41
Financial services, banking, insurance		3		2 / 10		2	3	1	9	2 / 28
Publishing, printing, media		2	3				5		10	20
Grand Total	1 / 6	5	28	2 / 45	7	14	8	4	21	3 / 138

Legend:
- Null & No
- Yes
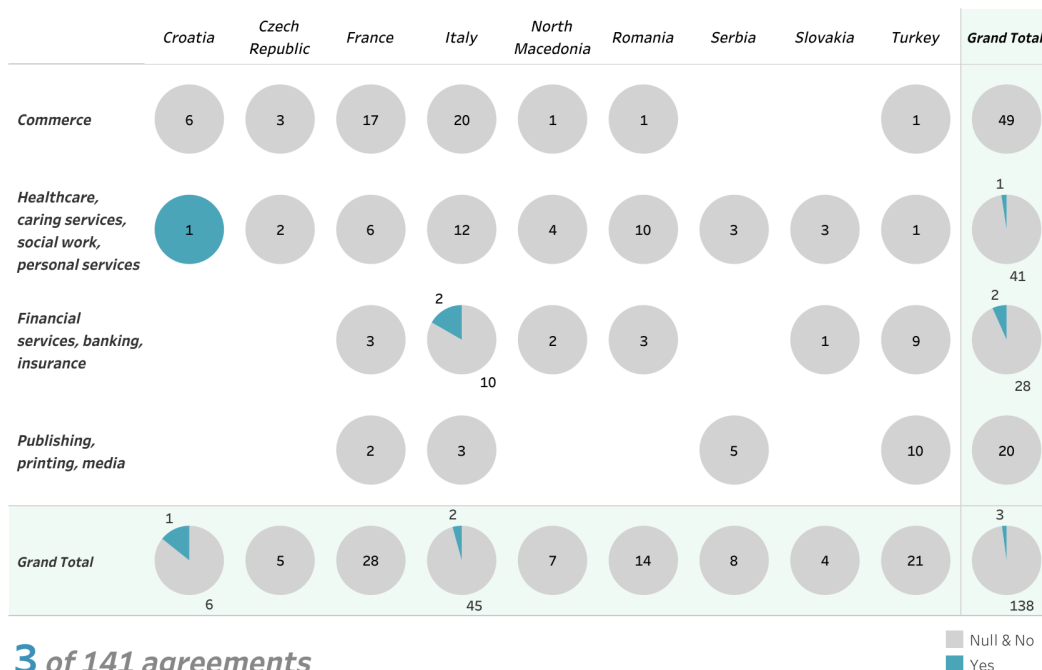
3 *of 141 agreements*
(with Training Clauses Included)
also include clauses on training programmes related to the introduction of green provisions at work.

Source: WageIndicator Collective Agreements Database (2025).

This chart shows the number of Collective Bargaining Agreements (CBAs) that include training for green provisions at work. Out of 141 agreements that already include general training, only 3 of them also include training related to green issues. One agreement comes from Croatia in the healthcare sector, and the other two are from Italy in the financial sector. This number is very low, which shows that training for green jobs or environmental skills is not yet a focus in most CBAs in the service sector. As climate change becomes a bigger problem, this might be a missed opportunity. It also shows that more action is needed to include environmental awareness and skills in workplace training.

3.4. Employment contracts (only the main question)_Does the agreement have clauses on individual employment contracts and job security?
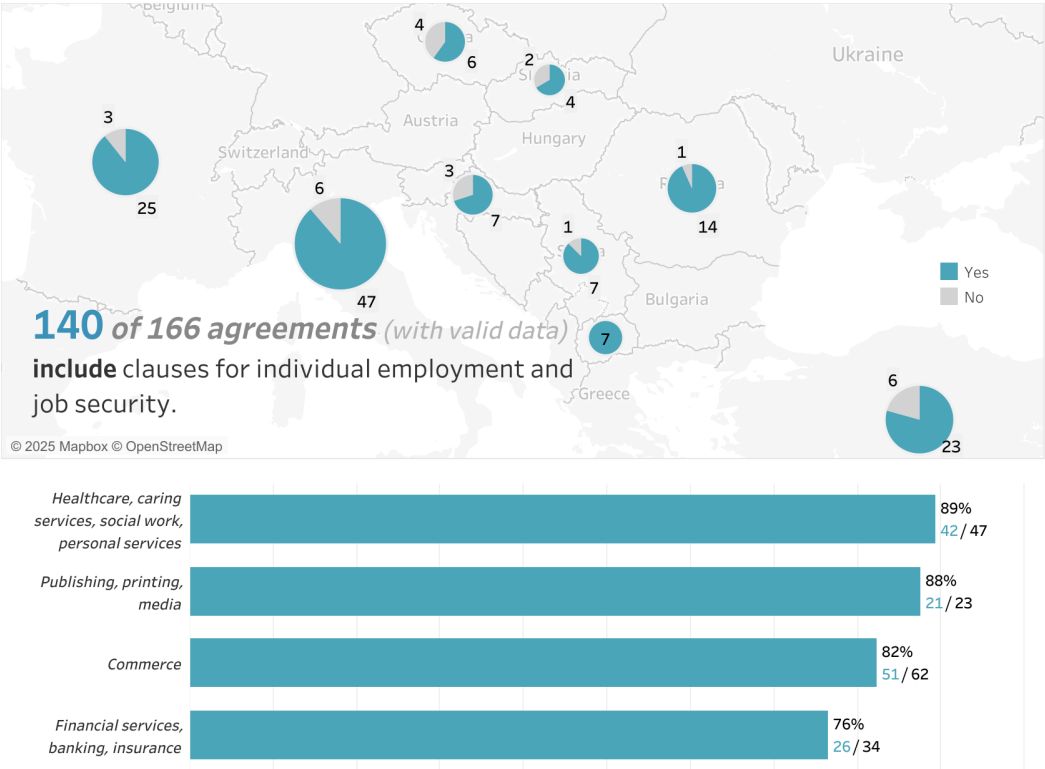
Source: WageIndicator Collective Agreements Database (2025).

The chart shows that most Collective Bargaining Agreements (CBAs) include or mention individual employment and job security clauses. Out of 166 agreements, 140 agreements, or about 85%, include such clauses. Italy has the highest number, with 47 agreements, while North Macedonia has the highest percentage, as all of its agreements (100%) cover this main topic. The bar chart also shows that every sector has more than 75% of agreements that include clauses on employment and job security. This suggests that protecting jobs and working conditions is a top priority across different service sectors. It also shows that unions and employers understand the importance of stable jobs, especially in uncertain economic times.

3.5. Sickness and disability: (main question)_Does the agreement have clauses on sickness and disability?
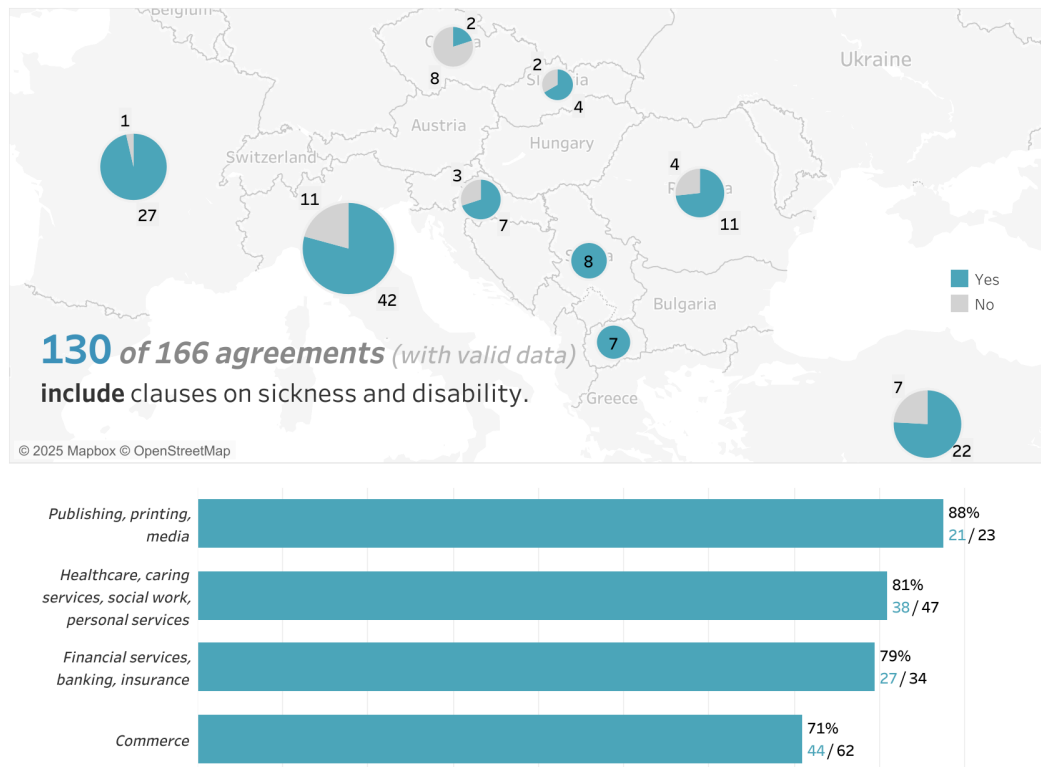
130 of 166 agreements (with valid data) include clauses on sickness and disability.

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Sector	%	Count
Publishing, printing, media	88%	21 / 23
Healthcare, caring services, social work, personal services	81%	38 / 47
Financial services, banking, insurance	79%	27 / 34
Commerce	71%	44 / 62

Source: WageIndicator Collective Agreements Database (2025).

The chart shows that most Collective Bargaining Agreements (CBAs) include clauses on sickness and disability. Out of 166 agreements, 130 of them, or around 78%, mention this clause. Italy has the highest number with 47 agreements, while both North Macedonia and Serbia have the highest percentage, as all their agreements (100%) include it. The bar chart also shows that the clauses are most common in the publishing and media sector with 88%, followed by healthcare and financial services at 81% and 79%. Commerce has the lowest percentage with 71%. This suggests that sectors with more formal or knowledge-based workforces tend to provide better protection for sickness and disability. It may also reflect different levels of union strength or employer responsibility across sectors.

3.5.1. **Sickness and disability** Sub question: Does the agreement provide for pay in case of disability due to work accidents or working conditions?
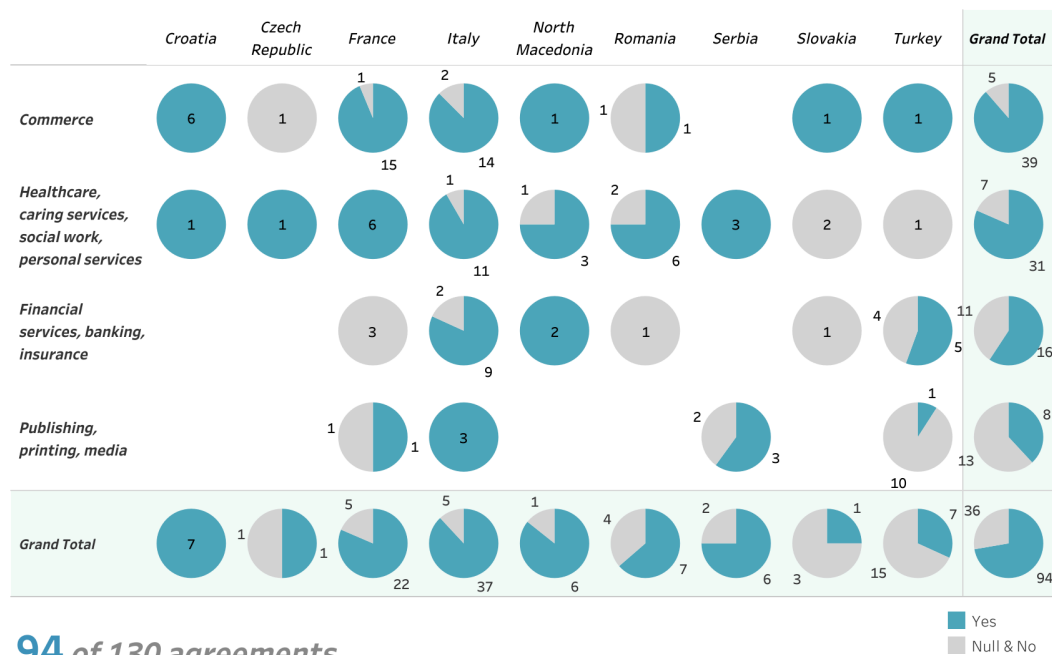
94 *of 130 agreements*

(with Sickness and Disability Clauses Included)

also provide for pay in case of disability due to work accidents or working conditions.

Source: WageIndicator Collective Agreements Database (2025).

This chart shows the number of Collective Bargaining Agreements (CBAs) that include compensation for work accidents or working conditions. Overall, 94 out of 130 agreements (approximately 72%) which already include sickness and disability clauses, have this protection. In some countries like Croatia and Italy, nearly all CBAs include these clauses, which shows strong protection for workers. In contrast, countries like Romania and Slovakia have lower percentages, meaning more of their agreements do not offer this kind of support. Across sectors, commerce and healthcare have the highest percentage of protection, while publishing and financial services have more mixed results. This shows that not only the country but also the sector plays a big role in how much protection workers get in case of disability.

3.6. Health and medical assistance: (main question)_Does the agreement provide for health or medical assistance for employees?
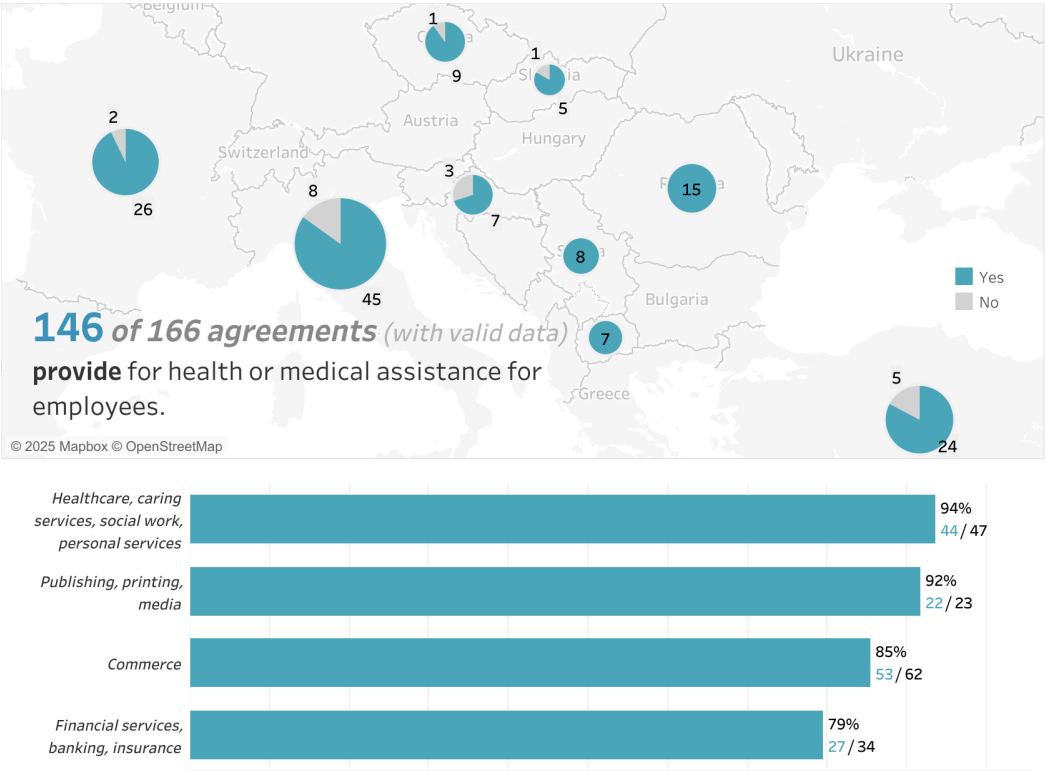
146 of 166 agreements (with valid data) provide for health or medical assistance for employees.

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Sector		Percentage
Healthcare, caring services, social work, personal services	94%	44/47
Publishing, printing, media	92%	22/23
Commerce	85%	53/62
Financial services, banking, insurance	79%	27/34

Source: WageIndicator Collective Agreements Database (2025).

The chart shows that most Collective Bargaining Agreements (CBAs) provide health or medical assistance to employees. Out of 166 agreements, 146 agreements, or about 88%, include this kind of support. Romania, Serbia, and North Macedonia have the highest percentage, as all of their agreements (100%) offer this assistance. The bar chart also shows that these clauses are most common in the healthcare and social work sector, with 94%, followed by publishing and media at 92%, and commerce at 85%. The financial sector has the lowest percentage, with only 79% of agreements covering this topic. This trend shows that providing health and medical support is considered important across all sectors, especially in those with high physical or emotional demands. However, the lower rate in the financial sector may suggest that employers there assume workers already have access to private healthcare or face fewer work-related health risks.

3.6.1. Health and medical assistance_Sub question: Does the agreement refer to a health and safety workplace policy?

	Croatia	Czech Republic	France	Italy	North Macedonia	Romania	Serbia	Slovakia	Turkey	Grand Total
Commerce	1 / 5	5	4 / 12	1 / 19	1	2		1	2	6 / 47
Healthcare, caring services, social work, personal services	1	4	6	12	4	1 / 9	3	3	1	1 / 43
Financial services, banking, insurance			2	10	2	3		1	1 / 8	1 / 26
Publishing, printing, media			2	1 / 2			5		2 / 10	3 / 19
Grand Total	1 / 6	9	4 / 22	2 / 43	7	1 / 14	8	5	3 / 21	11 / 135

Yes
Null & No
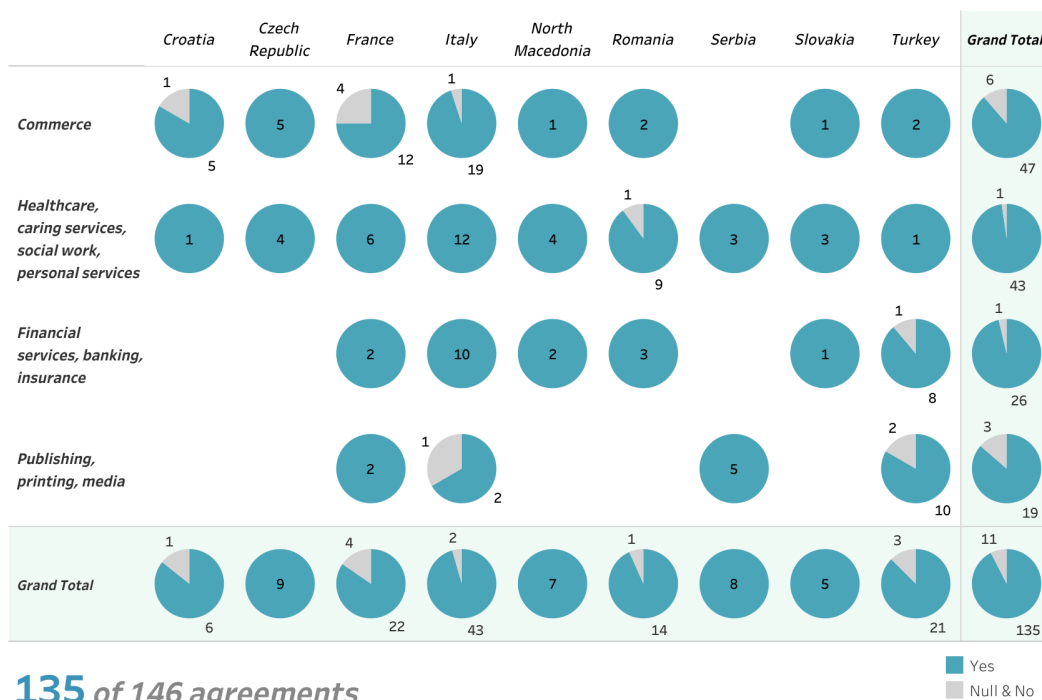
135 *of 146 agreements*

(with Health and Medical Assistance Clauses Included)
also refer to a health and safety workplace policy.

Source: WageIndicator Collective Agreements Database (2025).

The chart shows the number of Collective Bargaining Agreements (CBAs) that refer to health and safety policies in the workplace. Out of 146 agreements, 135 include this reference, making up about 93% overall. This means that health and safety is a widely shared concern across almost all agreements, regardless of the sector. Among the different services, healthcare and social work, along with financial services, have the highest percentages. This is expected, as both sectors involve high responsibility and potential stress, where protecting workers' physical and mental well-being is crucial. In healthcare, workers are often exposed to medical risks and intense workloads, while in finance, high-pressure environments can lead to burnout. The fact that nearly all CBAs include this clause shows that workplace safety is seen as a basic right and a key focus in modern labor agreements.

3.6.2. Health and medical assistance Sub question: Does the agreement contain clauses stating that the employer will provide protective clothing/gear/tools for employees (for example, steel capped boots or wet weather gear)?
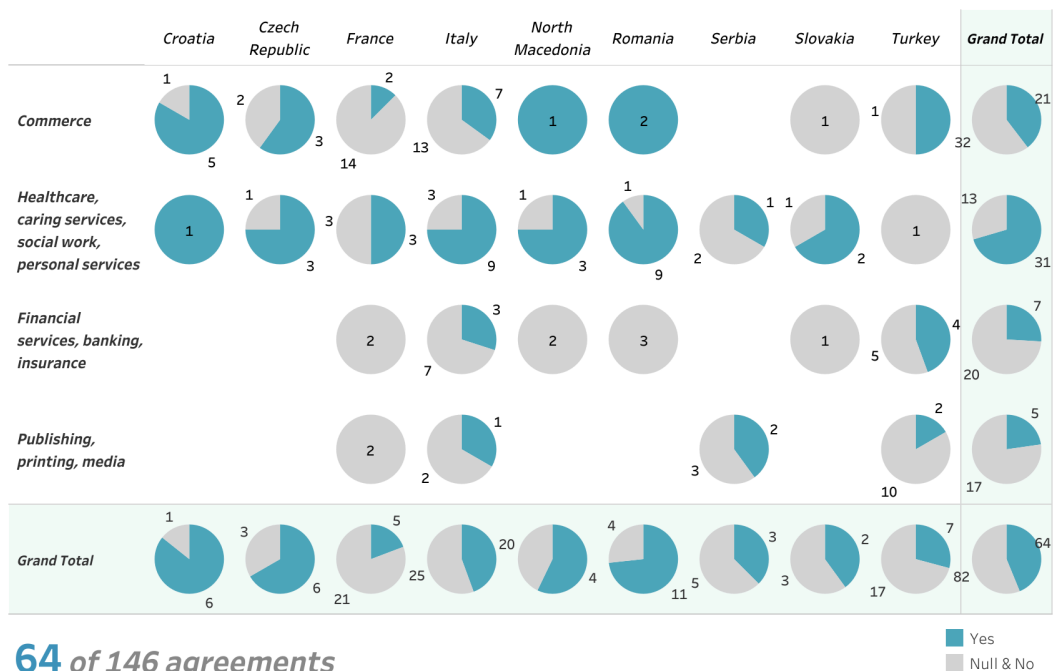
64 *of 146 agreements*
(with Health and Medical Assistance Clauses Included)
also include clauses stating that the employer will provide protective clothing/gear/tools for employees.

Source: WageIndicator Collective Agreements Database (2025).

The chart shows the number of Collective Bargaining Agreements (CBAs) with clauses on providing protective clothing, gear, or tools. Out of 146 valid agreements, 64, or approximately 44%, include this clause. This indicates that while health and safety are widely acknowledged, specific provisions for protective equipment are less consistently addressed. The lower percentage may reflect the fact that not all service sectors involve physical risks that require such tools. Sectors like healthcare and social work are more likely to include these clauses due to their exposure to biohazards and direct patient care. In contrast, sectors like publishing and financial services, which involve office-based work, may not prioritize such provisions. The data shows that while general safety is a shared concern, the inclusion of specific protective measures is more sector-dependent.

3.6.3. Health and medical assistance Sub question: Does the agreement contain clauses for monitoring one of the following? (Musculoskeletal solicitation of work stations, Professional risks, Relationship between work and health, Employee involvement in the monitoring)
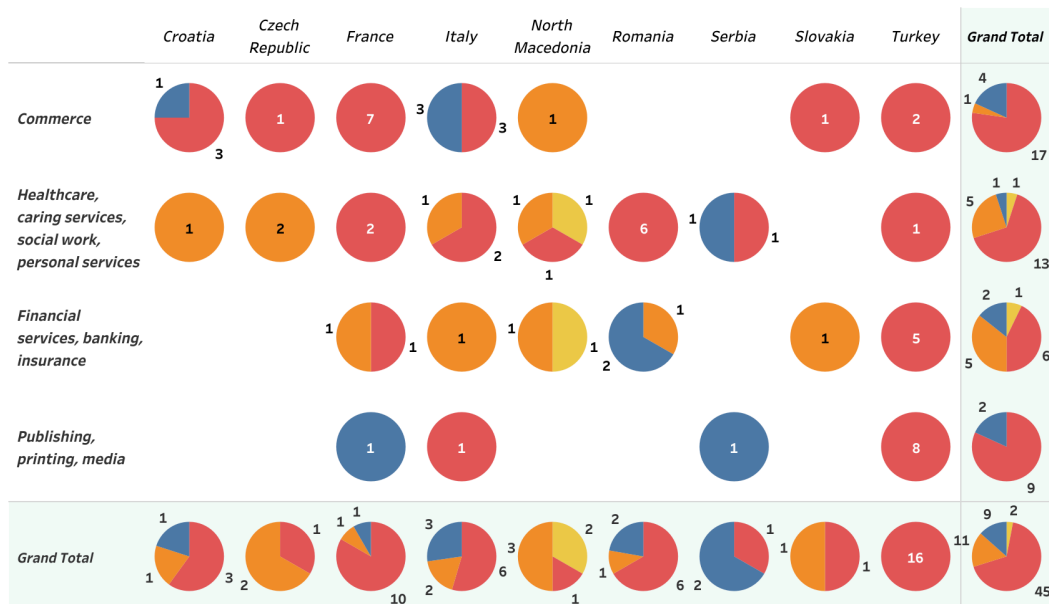
67 *of 146 agreements*

(with Health and Medical Assistance Clauses Included)

also include clauses for monitoring on one of the above categories.

Legend:
- Musculoskeletal solicitation of workstations
- Professional risks
- The relationship between work and health
- Employee involvement in the monitoring

Source: WageIndicator Collective Agreements Database (2025).

The chart shows that approximately 46% of Collective Bargaining Agreements (CBAs)—67 out of 146—include clauses for monitoring health-related risks. Most of these focus on professional risks, followed by work–health relationships, employee involvement, and lastly musculoskeletal risks, which appear in only two agreements. Healthcare and social work services lead in including such clauses, reflecting higher occupational exposure. Financial services and commerce follow, while publishing and media have the fewest. Notably, Turkey's agreements address only professional risks, without broader monitoring provisions.

3.7. Work/family balance arrangements: (main question)_Does the agreement contain clauses on work and family arrangements (including pregnancy, maternity/paternity leave and childcare)?
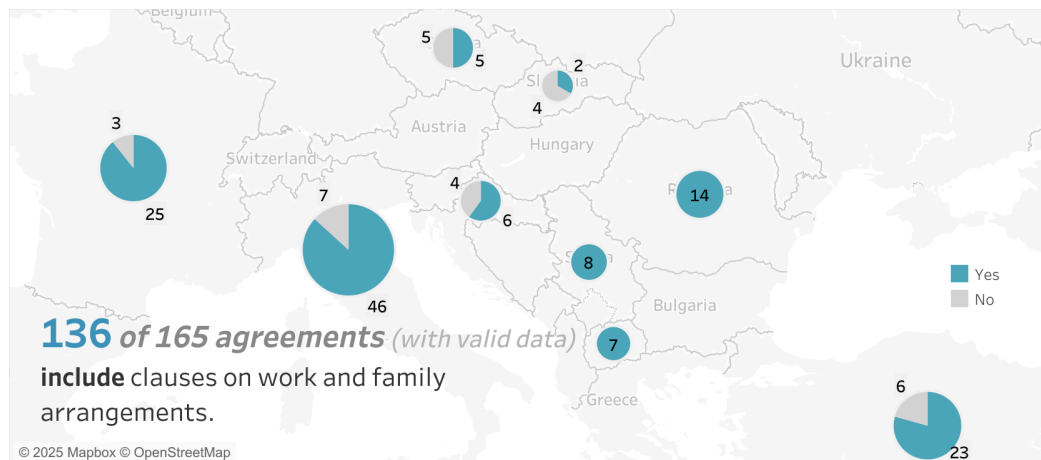
Source: WageIndicator Collective Agreements Database (2025).

The chart shows that most Collective Bargaining Agreements (CBAs) include clauses mentioning work and family arrangements. Out of 165 agreements, 136 agreements, or about 82%, include these clauses. Romania, Serbia, and North Macedonia have the highest percentage, as all of their agreements (100%) mention the arrangements. The bar chart also shows that these clauses are most common in the publishing and media, with 88%, followed by commerce at 82%. The financial sector and healthcare share the same percentage, with only 79% of agreements covering this topic. This shows that sectors with more flexible or creative jobs, like publishing and media, may be more open to discussing work-life balance. On the other hand, sectors like healthcare or finance, which often have strict hours and high responsibility, may find it harder to offer flexible arrangements.

3.7.1 Work/family balance arrangements_Sub question: What is the total duration of maternity leave in consecutive WEEKS?

	Croatia	Romania	Italy	Turkey	France	Median
Publishing, printing, media			22 weeks (1 CBAs)	18 weeks (1 CBAs)	18 weeks (1 CBAs)	18 weeks (3 CBAs)
Healthcare, caring services, social work, personal services		108 weeks (1 CBAs)	22 weeks (6 CBAs)	20 weeks (1 CBAs)		22 weeks (8 CBAs)
Financial services, banking, insurance			22 weeks (6 CBAs)	16 weeks (5 CBAs)		22 weeks (11 CBAs)
Commerce	30 weeks (1 CBAs)	26 weeks (1 CBAs)	22 weeks (5 CBAs)	16 weeks (1 CBAs)	16 weeks (5 CBAs)	22 weeks (13 CBAs)

Average Median Paid Maternity Leave

21.50 weeks

for **35 agreements** across **5 countries**

Country
- Croatia
- France
- Italy
- Romania
- Turkey
- Median

Source: WageIndicator Collective Agreements Database (2025).

The chart shows that the average median paid maternity leave across 35 CBAs is approximately 21.5 weeks. The healthcare and social work sector offers the longest median leave at 22 weeks, followed closely by commerce with a median of 22 weeks as well. Financial services follow at 19 weeks, and publishing and media has the shortest, at 18 weeks. While Romania includes a notably high leave duration of 108 weeks in healthcare, this does not impact the median, which remains representative of the typical value within each sector.

3.8. Gender equality issues (only the main question)_Does the agreement contain any clauses concerning equality and/or violence in the workplace?
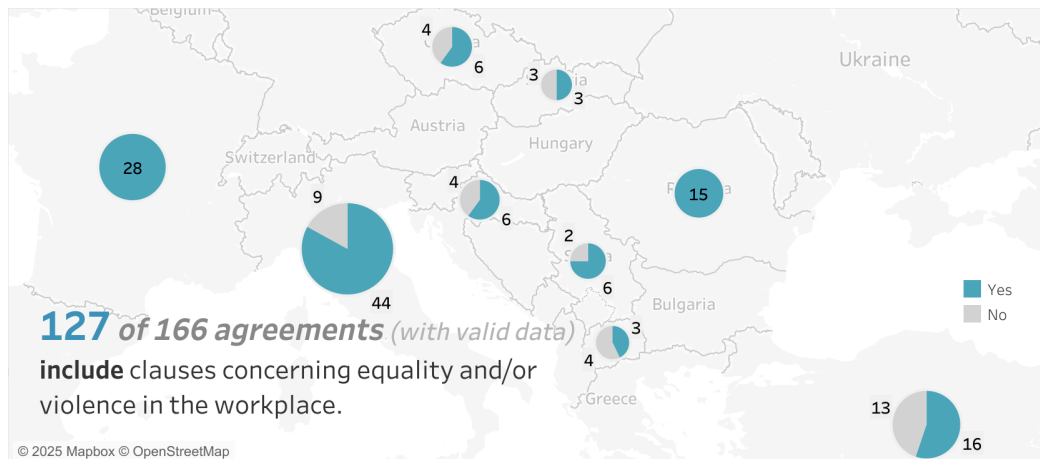
Source: WageIndicator Collective Agreements Database (2025).

The chart shows that most Collective Bargaining Agreements (CBAs) include clauses concerning equality and/or violence in the workplace. Out of 166 agreements, 127 agreements, or around 77%, include these clauses. These clauses are most common in the publishing and commerce sectors, both with 79%. This suggests that these sectors may be more aware of social and workplace issues, possibly because they involve more public interaction or a diverse workforce. The healthcare and social work sector comes next with 74%, which is important because this sector often employs more women and deals with emotional labour, making equality and protection from violence essential. The financial sector has the lowest percentage, at 71%, which may reflect a slower response to social issues or a focus on formal policies instead of collective agreements. One exception is France and Romania, where 100% of agreements include these clauses, indicating a strong national approach to workplace equality.

3.9. Wages (main question)_Does the agreement have clauses on wages?
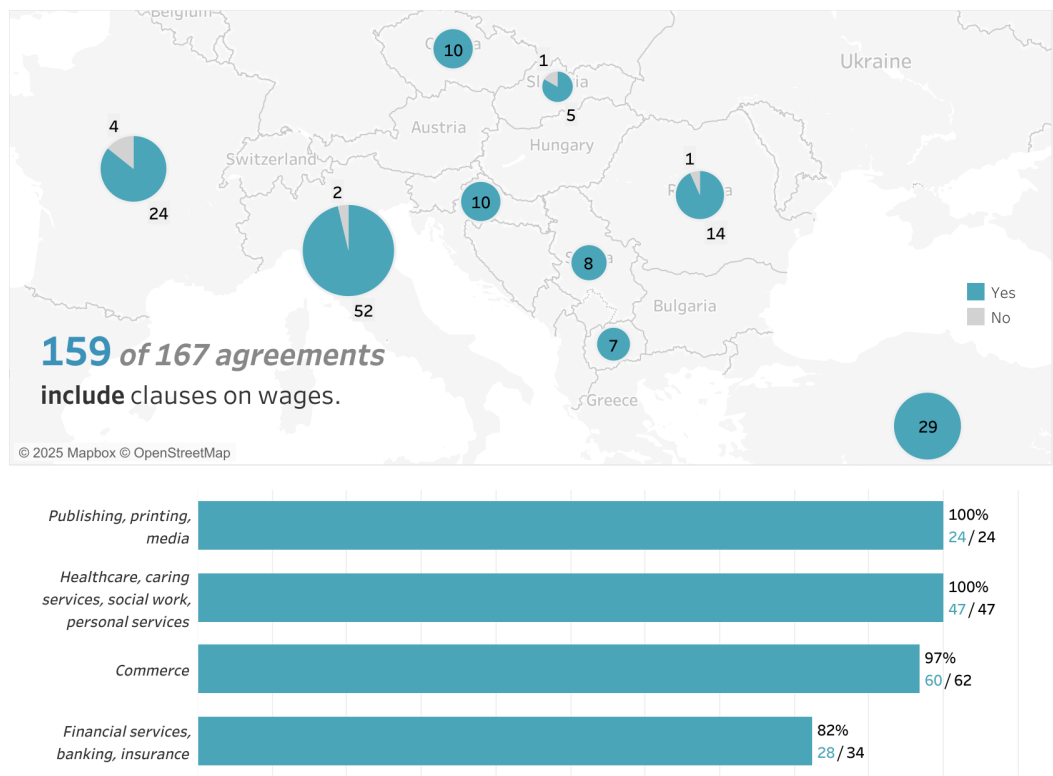
159 *of 167 agreements*
include clauses on wages.

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Publishing, printing, media	100% 24/24
Healthcare, caring services, social work, personal services	100% 47/47
Commerce	97% 60/62
Financial services, banking, insurance	82% 28/34

Source: WageIndicator Collective Agreements Database (2025).

The chart shows that most Collective Bargaining Agreements (CBAs) include clauses on wages. Out of 167 agreements, 159 agreements, approximately 95%, include these clauses. These clauses are widely included across all services sectors. In publishing and healthcare, all agreements (100%) cover wages, while the remaining two sectors also show high inclusion rates, both above 80%. This suggests that wage protection is a priority in most agreements and is seen as a basic worker right. The strong coverage across all sectors also shows that both employers and unions understand the importance of fair pay, regardless of the type of work. This may also reflect the central role that wages play in negotiations and how they are often the starting point for other labour rights discussions.

3.9.1. Wages_Sub question: Is a structural wage increase agreed? (=an increase that increases the basic pay on a permanent basis)
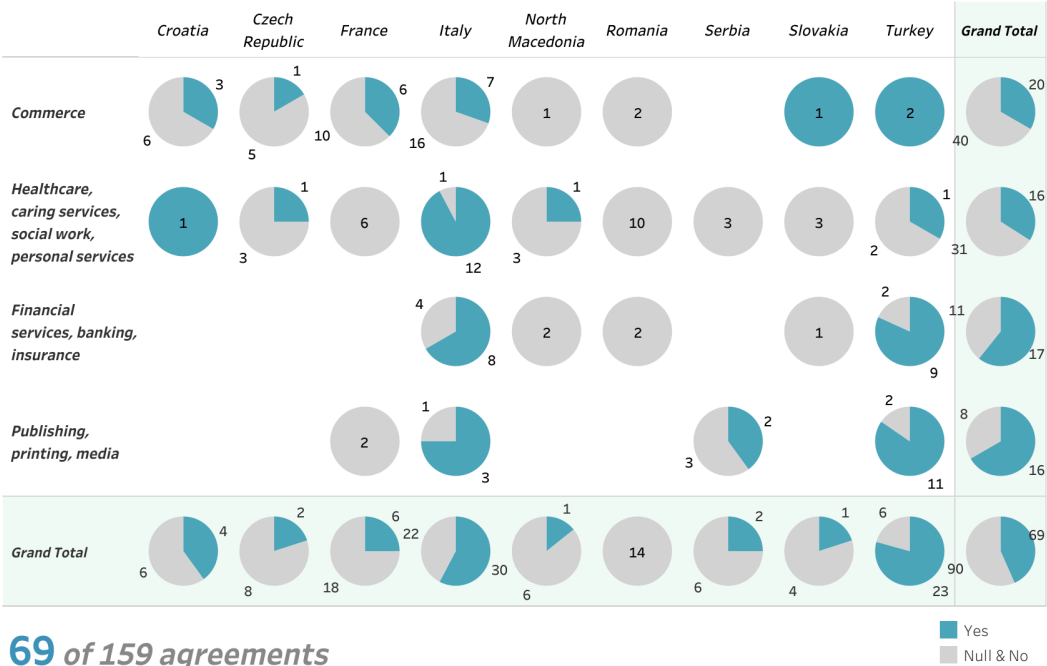
69 *of 159 agreements*
(with Wages Clauses Included)
agreed on a structural wage increase (an increase that increases the basic pay on a permanent basis).

Source: WageIndicator Collective Agreements Database (2025).

The chart shows that approximately 43% of CBAs with wage clauses—69 out of 159—include structural wage increase provisions. Publishing and media and financial services lead, with more than 50% of agreements including such clauses, suggesting a stronger push for long-term wage adjustments in these sectors. Healthcare and commerce follow with more moderate inclusion rates, pointing to a more cautious approach to structural wage commitments.

3.9.2. Wages_Sub question: Is there a yearly extra payment or bonus payment agreed next to the regular wage?

*For example, 13th month, 14th month, Christmas bonus.
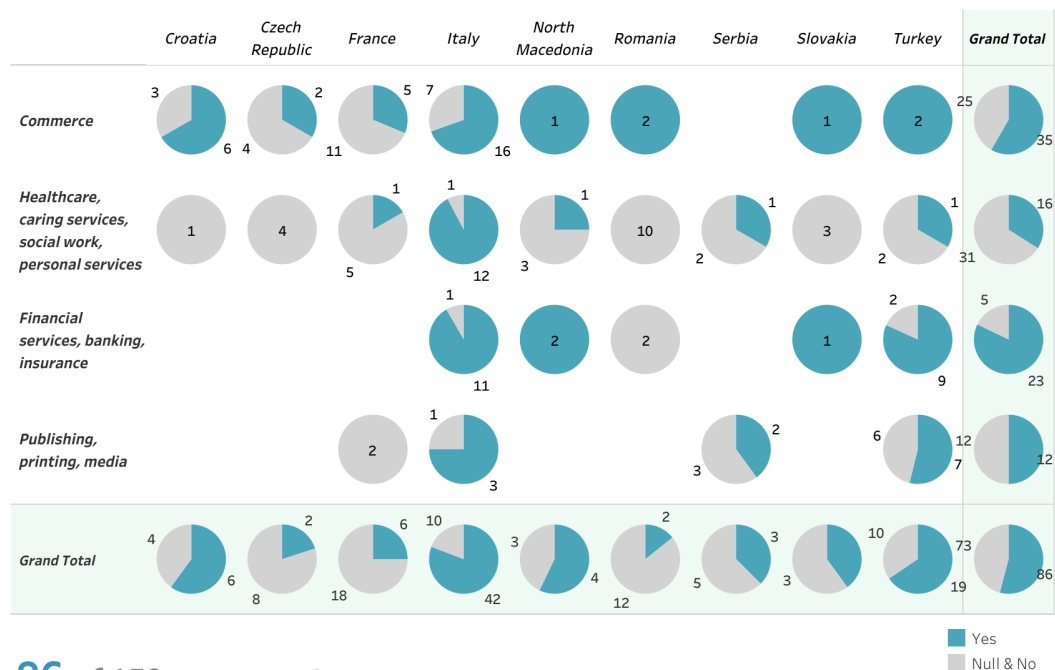
86 *of 159 agreements*

(with Wages Clauses Included)

agreed on a yearly extra payment or bonus payment next to regular wage.

Source: WageIndicator Collective Agreements Database (2025).

The chart shows that approximately 54% of CBAs with wage clauses (86 out of 159) include agreements on yearly extra payments in addition to regular wages. This clause is most common in the financial services and commerce sectors, both with over 50% inclusion, suggesting that annual bonuses or similar payments are more institutionalized in these industries. Publishing and media and healthcare follow, though with lower rates, reflecting varying sectoral norms around supplementary pay. While all countries have at least some agreements including this clause, Italy leads with the highest share.

3.9.3. **Wages**_Sub question: Is there compensation for overtime work?

	Croatia	Czech Republic	France	Italy	North Macedonia	Romania	Serbia	Slovakia	Turkey	*Grand Total*
Commerce	3 / 6	6	4 / 15	8	1	2		1	2	22 / 38
Healthcare, caring services, social work, personal services	1	2	3 / 2	1 / 12	1 / 3	1 / 9	3	1 / 2	1 / 2	11 / 36
Financial services, banking, insurance				4 / 8	2	2		1	11	6 / 22
Publishing, printing, media			2	1 / 3			5		13	1 / 23
Grand Total	3 / 7	2 / 8	7 / 17	21 / 31	1 / 6	3 / 11	8	1 / 4	2 / 27	40 / 119

Yes
Null & No
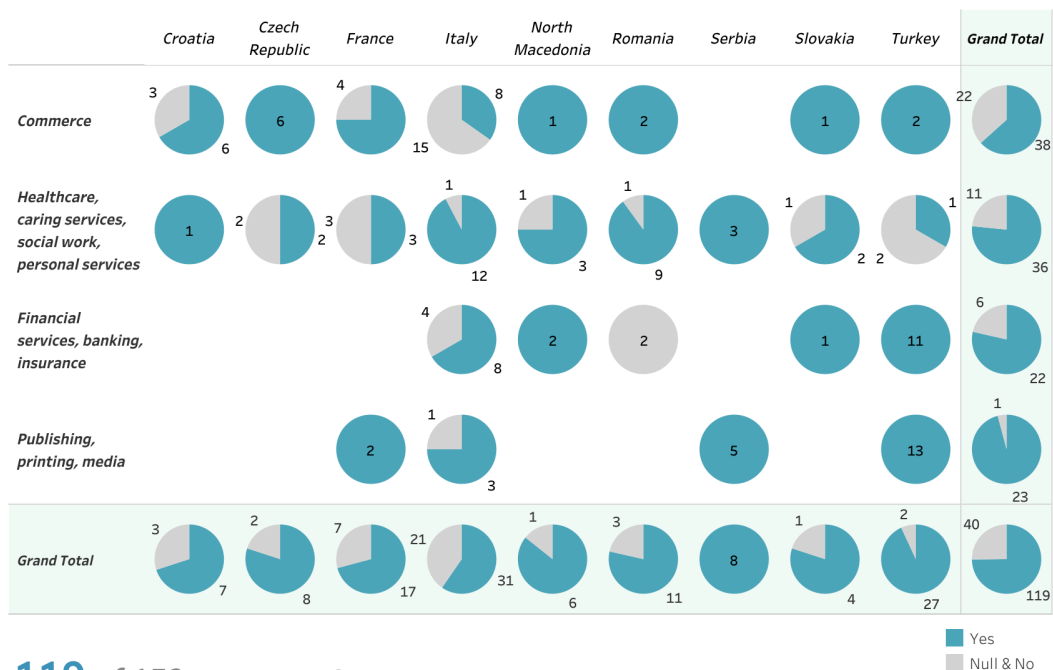
119 *of 159 agreements*
(with Wages Clauses Included)
agreed on compensation of overtime work.

Source: WageIndicator Collective Agreements Database (2025).

The chart shows that approximately 75% of CBAs with wage clauses—119 out of 159—include agreements on compensation for overtime work. This clause is especially prominent in the publishing and media sector, where nearly all agreements include it, reflecting a strong sectoral commitment to regulating extended work hours. Financial services and healthcare also show high levels of inclusion, indicating that these sectors recognize the value of compensating additional labor, possibly due to higher workloads and time-sensitive demands. Commerce, while still above 50%, shows the lowest inclusion rate among sectors, which may suggest more flexibility or informality in addressing overtime. Among countries, Serbia is notable for including overtime compensation in all of its agreements (100%).

3.10. Working hours (main question)_Does the agreement have clauses on standard working hours, schedules, holidays and days of leave?

*This section includes clauses on flexible work arrangements and remote work
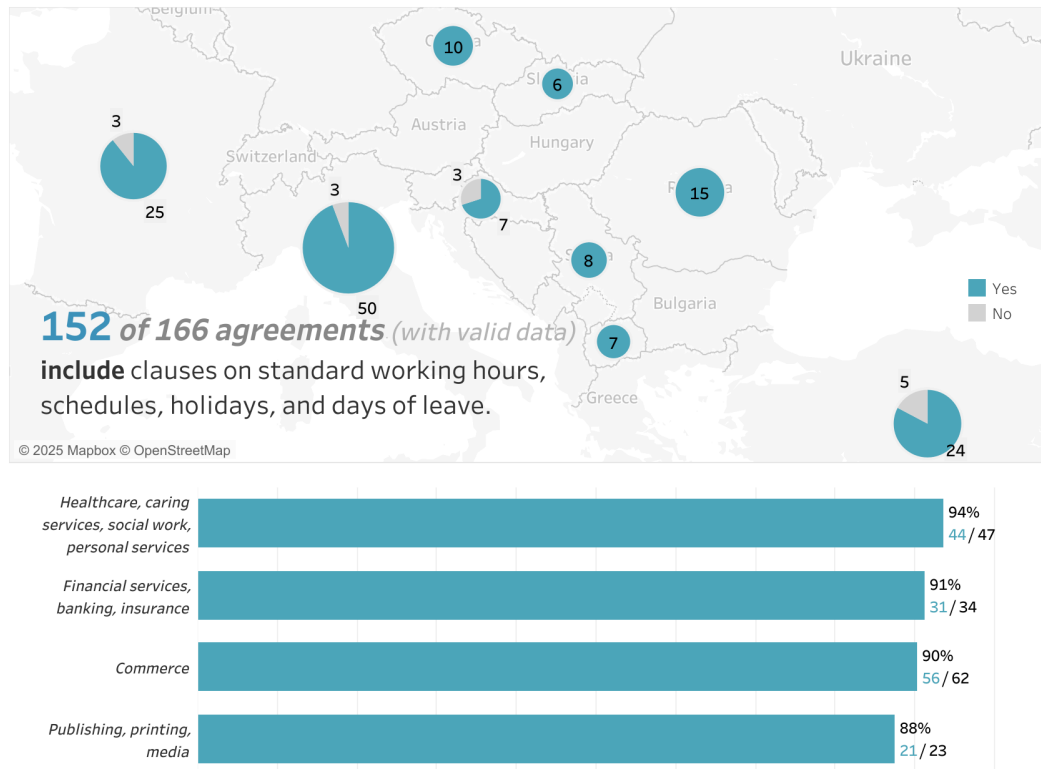
152 *of 166 agreements* (with valid data) **include** clauses on standard working hours, schedules, holidays, and days of leave.

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Sector		
Healthcare, caring services, social work, personal services	94%	44/47
Financial services, banking, insurance	91%	31/34
Commerce	90%	56/62
Publishing, printing, media	88%	21/23

Source: WageIndicator Collective Agreements Database (2025).

The chart shows that most Collective Bargaining Agreements (CBAs) include clauses on standard working hours, schedules, holidays, and days of leave. Out of 166 agreements, 152 agreements, or around 92%, include these clauses. These clauses are most common in the healthcare and social work sector, with 94%, followed by financial services at 91%. This may be because these sectors often require staff to work in shifts or respond to external needs, such as emergencies or client demands. Having clear rules about working time helps avoid confusion and protects both the workers and the employers. The commerce sector comes next with 90%, which is still high, likely due to the need for consistent customer service and staffing. The publishing and media sector has the lowest percentage, at 88%. This might be because this sector often has more flexible or creative working styles, where workers manage their own time more freely. Still, the high overall percentage across services sectors shows that working time rules remain an important topic in collective agreements.

3.10.1. Working hours_Sub question: How many working hours per day are agreed?

	Serbia	Slovakia	Turkey	Italy	North Macedonia	Romania	France	Czech Republic	Median
Publishing, printing, media	8 hours (5 CBAs)		9 hours (4 CBAs)	8 hours (2 CBAs)					8 hours (11 CBAs)
Financial services, banking, insurance			8 hours (9 CBAs)	7 hours (4 CBAs)	8 hours (1 CBAs)	8 hours (2 CBAs)			8 hours (16 CBAs)
Healthcare, caring services, social work, personal services		8 hours (1 CBAs)	8 hours (1 CBAs)	7 hours (8 CBAs)		8 hours (10 CBAs)	10 hours (2 CBAs)		8 hours (22 CBAs)
Commerce				8 hours (7 CBAs)	8 hours (1 CBAs)	8 hours (2 CBAs)	10 hours (2 CBAs)	12 hours (2 CBAs)	8 hours (14 CBAs)

Average Median Work Hours per Day

8 hours

for **63 agreements** across **8 countries**

Country
- Czech Republic
- France
- Italy
- North Macedonia
- Romania
- Serbia
- Slovakia
- Turkey
- Median

Source: WageIndicator Collective Agreements Database (2025).

The chart shows that the median working hours per day across 63 CBAs in the services sector consistently average 8 hours, both at the sectoral and country level. All sectors report a median of 8 hours, reflecting a strong alignment with standard full-time working norms. Most countries also cluster around this benchmark, indicating broad agreement on daily working time expectations. However, outliers exist—France and the Czech Republic report higher medians at 10 and 12 hours, respectively. These exceptions may reflect specific sectoral demands or negotiation contexts, but overall, the data suggests a shared baseline of an 8-hour workday across the services sector.

3.10.2. Working hours_Sub question: How many working hours per week are agreed?

	France	Italy	Croatia	Czech Republic	North Macedonia	Romania	Serbia	Slovakia	Turkey	Median
Publishing, printing, media	35 hours (2 CBAs)	40 hours (3 CBAs)					40 hours (4 CBAs)		45 hours (10 CBAs)	40 hours (19 CBAs)
Financial services, banking, insurance		37 hours (8 CBAs)			40 hours (2 CBAs)	40 hours (2 CBAs)		40 hours (1 CBAs)	40 hours (9 CBAs)	40 hours (22 CBAs)
Healthcare, caring services, social work, personal services	35 hours (6 CBAs)	38 hours (12 CBAs)	40 hours (1 CBAs)	40 hours (2 CBAs)	40 hours (4 CBAs)	40 hours (10 CBAs)	40 hours (2 CBAs)	40 hours (3 CBAs)	40 hours (1 CBAs)	40 hours (41 CBAs)
Commerce	35 hours (10 CBAs)	40 hours (12 CBAs)	40 hours (6 CBAs)	40 hours (6 CBAs)	40 hours (1 CBAs)	40 hours (2 CBAs)		40 hours (1 CBAs)	45 hours (2 CBAs)	40 hours (40 CBAs)

Average Median Work Hours per Week

40 hours

for **122 agreements** across **9 countries**
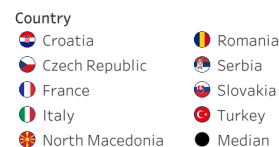
Country
- Croatia
- Czech Republic
- France
- Italy
- North Macedonia
- Romania
- Serbia
- Slovakia
- Turkey
- Median

Source: WageIndicator Collective Agreements Database (2025).

The chart shows that the median working hours per week across 122 CBAs in the services sector consistently average 40 hours, both across sectors and in most countries. All four sectors—healthcare, financial services, commerce, and publishing and media—report a uniform median of 40 hours per week, underscoring strong alignment with standard full-time employment norms. While most countries reflect this benchmark, France and Turkey stand out as notable outliers: France reports a lower median of 35 hours, whereas Turkey reports a higher median of 45 hours. In France, even though no data is available for the financial sector, other sectors consistently reflect the 35-hour average, likely influenced by the national 35-hour workweek policy. On the other hand, Turkey's 45-hour median—observed in both commerce and publishing sectors—suggests a nationally higher working time standard. Despite these national variations, the consistency across sectors indicates that CBAs in the services sector tend to mirror national labor time regulations while maintaining a sector-wide average of 40 hours.

3.10.3. Working hours Sub question: How many days for paid annual leave are agreed for a worker with one year of service?

	Turkey	Serbia	North Macedonia	Croatia	Romania	Czech Republic	Slovakia	France	Italy	Median
Publishing, printing, media	16 days (4 CBAs)	20 days (5 CBAs)							26 days (3 CBAs)	20 days (12 CBAs)
Healthcare, caring services, social work, personal services	15 days (1 CBA)	20 days (3 CBAs)	21 days (4 CBAs)	21 days (1 CBA)	21 days (10 CBAs)	25 days (2 CBAs)	25 days (2 CBAs)	27 days (4 CBAs)	28 days (9 CBAs)	21 days (36 CBAs)
Financial services, banking, insurance	16 days (9 CBAs)		20 days (2 CBAs)		21 days (2 CBAs)				25 days (8 CBAs)	22 days (21 CBAs)
Commerce	17 days (2 CBAs)		20 days (1 CBAs)	20 days (6 CBAs)	21 days (1 CBAs)	23 days (2 CBAs)		28 days (8 CBAs)	26 days (7 CBAs)	24 days (27 CBAs)

Average Median Paid Annual Leave

21 days

for **96 agreements** across **9 countries**

Country
- Croatia
- Czech Republic
- France
- Italy
- North Macedonia
- Romania
- Serbia
- Slovakia
- Turkey
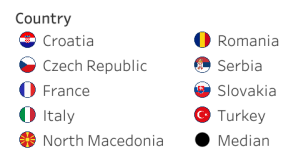- Median

Source: WageIndicator Collective Agreements Database (2025).

The chart shows that the median paid annual leave across 96 CBAs in the services sector averages approximately 21 days. Three sectors—healthcare, financial services, and commerce—consistently report a median of 21 days per year, while the publishing and media sector follows closely with 20 days, indicating minimal variation across sectors. At the country level, however, the median leave entitlement ranges more widely, from 15 to 28 days, suggesting that national labor standards or local bargaining practices significantly influence the outcome. This sectoral consistency points to a shared baseline expectation within services, while the country-level variation may reflect differing legal entitlements, cultural norms around leave, or strength of union negotiations in each context.
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3.10.4. Working hours Sub question: Does the agreement have clauses on flexible work arrangements? (Extended leave, Remote work, Job share, Flexible hours, Change work-status, for example from full-time to part-time)

	Croatia	Czech Republic	France	Italy	North Macedonia	Romania	Serbia	Slovakia	Turkey	Grand Total
Commerce	1 / 5	6	1 / 15	2 / 20	1	1 / 1		1	2	24 / 32
Healthcare, caring services, social work, personal services	1 / 2	2 / 2	6	1 / 11	4	4 / 6	3	3	1	20 / 24
Financial services, banking, insurance			1	3 / 10	2	3		1 / 1	1 / 9	13 / 18
Publishing, printing, media			2	3			5		2 / 9	5 / 16
Grand Total	2 / 5	2 / 8	2 / 23	6 / 44	7	5 / 10	8	1 / 5	3 / 21	71 / 81

Legend: Yes · Null & No

71 *of 152 agreements*
(with Working Hours Clauses Included)
also include clauses on flexible work arrangements.
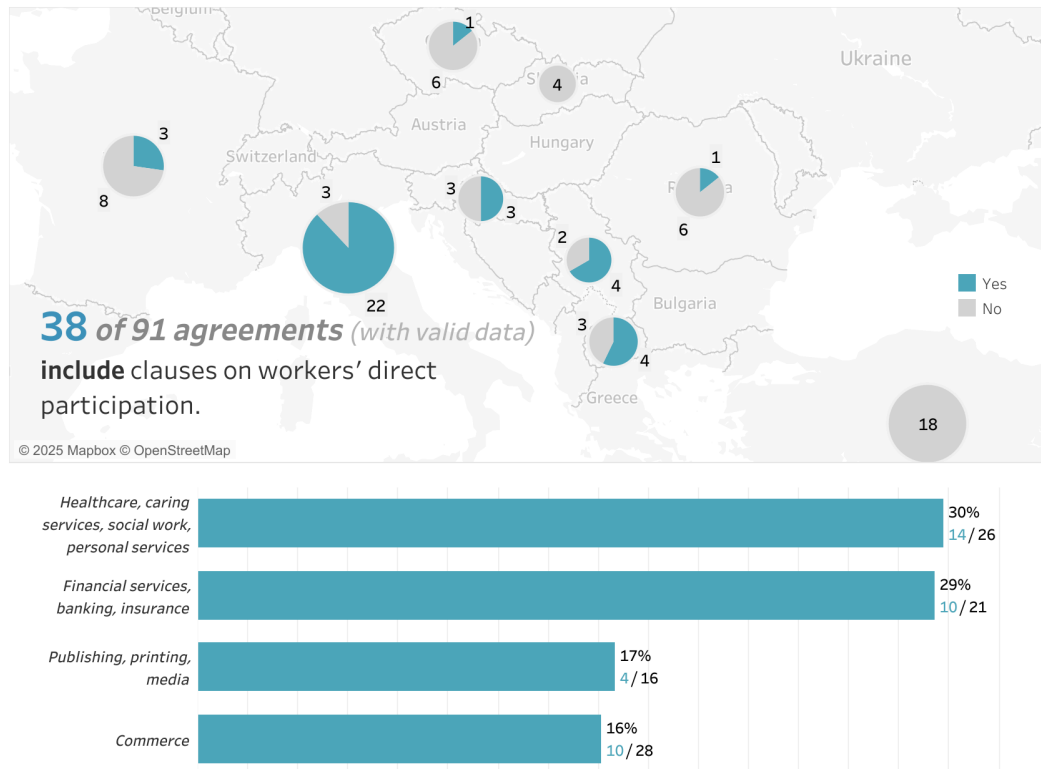
Source: WageIndicator Collective Agreements Database (2025).

The chart shows that 71 out of 152 CBAs that include working hours clauses—approximately 47%—also include provisions for flexible work arrangements. Among sectors, financial services lead with the highest percentage, followed closely by healthcare, with both sectors surpassing the 50% mark. This suggests that sectors with structured operational demands are increasingly recognizing the importance of flexibility to support workforce well-being and productivity. In contrast, publishing and media, despite being traditionally associated with creative and adaptable work environments, report the lowest percentage, indicating a possible gap between industry norms and formal agreement clauses. On the country level, Serbia has no agreements that support flexible arrangements, while North Macedonia stands out, with 100% of its agreements including such provisions—an indication of strong alignment between policy and practice in supporting flexible work.

3.11. **Workers' Representation & Conflicts** (main question)_Does the agreement provide clauses on workers' direct participation?
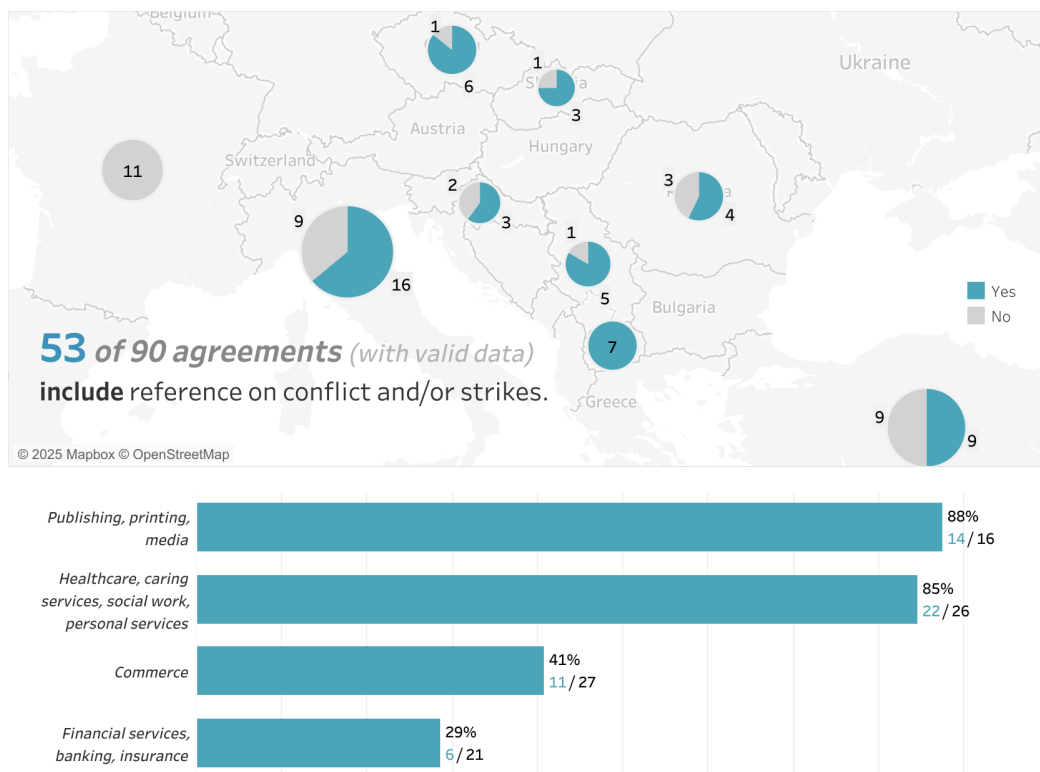
*For example, clauses about the institution of a bilateral commission or a works council.

38 *of 91 agreements* (with valid data) **include** clauses on workers' direct participation.

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Sector		
Healthcare, caring services, social work, personal services	30%	14/26
Financial services, banking, insurance	29%	10/21
Publishing, printing, media	17%	4/16
Commerce	16%	10/28

Source: WageIndicator Collective Agreements Database (2025).

The chart shows how many Collective Bargaining Agreements (CBAs) include clauses on workers' direct participation. Out of 91 valid agreements, only 38, or about 42%, include these clauses. This means that less than half of the agreements support workers being directly involved in workplace decisions or processes. Looking at the sectors, healthcare and social work come first, with 30% of agreements including these clauses. Financial services follow closely at 29%. These sectors may be more open to involving workers in discussions because they often deal with sensitive or high-pressure environments where cooperation is important. On the other hand, the publishing and media sector and the commerce sector are at the bottom, with just 17% and 16%, showing limited attention to direct worker input. Countries like Turkey, which has a large number of agreements overall, have none that include this clause. Slovakia also shows no agreements mentioning workers' direct participation. This suggests that in many sectors and countries, decision-making is still top-down, and workers have limited formal influence through collective agreements.

3.11.1 Workers' Representation & Conflicts Sub question: Does the agreement make any reference to conflicts and/or strikes?

53 *of 90 agreements* (with valid data) **include** reference on conflict and/or strikes.

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Legend: Yes / No

| Sector	Percentage	Count
Publishing, printing, media	88%	14 / 16
Healthcare, caring services, social work, personal services	85%	22 / 26
Commerce	41%	11 / 27
Financial services, banking, insurance	29%	6 / 21

Source: WageIndicator Collective Agreements Database (2025).

The chart shows that most Collective Bargaining Agreements (CBAs) include clauses on workers' direct participation. Out of 90 valid agreements, 53 of them, or about 59%, include these clauses. This suggests that over half of the agreements allow workers to take part directly in decision-making or workplace discussions. Among the sectors, publishing and media stand out with the highest percentage, at 88%. This may be because these jobs are often more collaborative and involve creative processes, where workers' voices are more naturally included. The healthcare and social work sector follows closely with 85%, which could be due to the need for team-based decisions in sensitive and fast-moving environments. In contrast, the commerce sector has only 41%, and financial services are even lower at 29%, suggesting these sectors may have more traditional management structures with less worker involvement.

3.12. New Technologies & Green clauses (main question)_Does the agreement make any reference to the introduction of advanced technologies (including Artificial Intelligence and Algorithmic Management) at work?

*By AI (Artificial Intelligence) we refer broadly to any machine-based system that can make predictions, recommendations, or decisions with only limited human input/ oversight. By AM (Algorithmic Management) we refer to the delegation of managerial functions to algorithmic and automated systems.
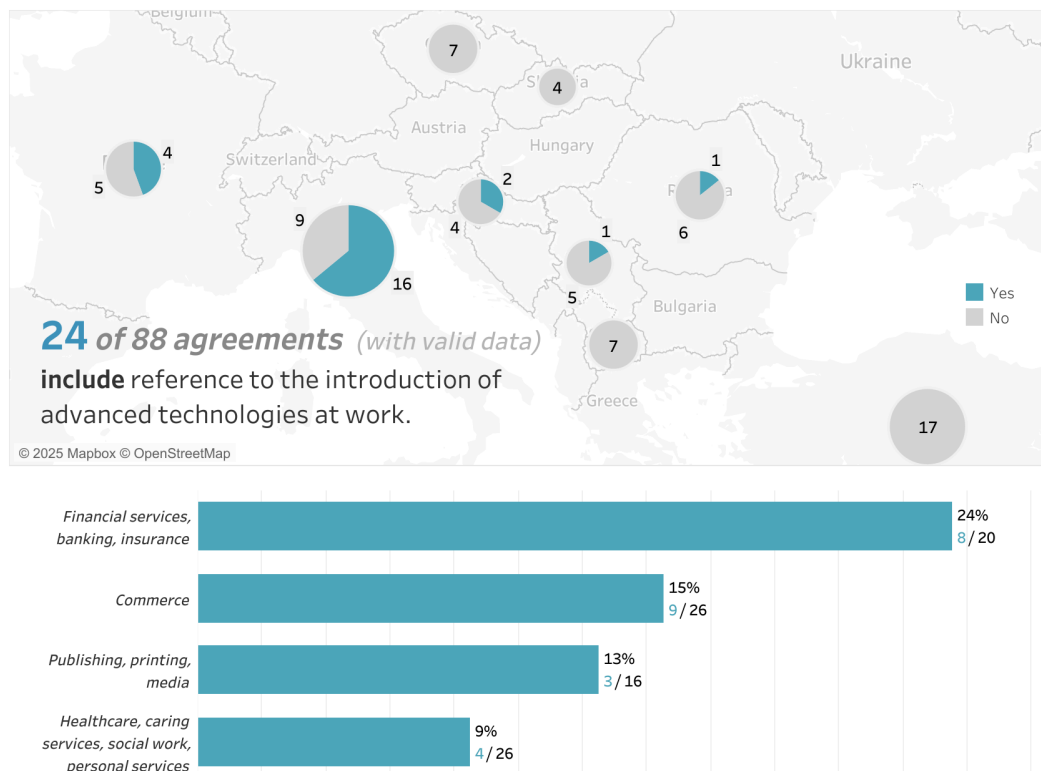

24 *of 88 agreements* (with valid data) **include** reference to the introduction of advanced technologies at work.

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Source: WageIndicator Collective Agreements Database (2025).

The chart shows that most Collective Bargaining Agreements (CBAs) include reference to the introduction of advanced technologies at work. Out of a total of 88 agreements, approximately 23% incorporate provisions regarding technological advancements in the workplace. Among the sectors, financial services stands out as the leading sector, with 24% of CBAs referencing advanced technologies. This is followed by commerce, where 15% of agreements mention technological changes. In contrast, publishing and healthcare services have relatively lower figures, with 13% and 9% of agreements including references to technological advancements, respectively. The higher percentage in financial services can be attributed to the sector's rapid digital transformation, and significant investments in technologies like AI, blockchain, and cybersecurity, which are critical for maintaining data integrity and compliance. These figures suggest that while the financial services sector is prioritizing the integration of technology, sectors like publishing and healthcare may not be facing the same immediate pressure or need for technological adaptation in their labor agreements.

3.12.1. New Technologies & Green clauses Sub question: Does the agreement contain green clauses?

*Green clauses contain provisions related to environmental issues, climate change and/or anything that aims at improving the working conditions by providing a greener workspace.
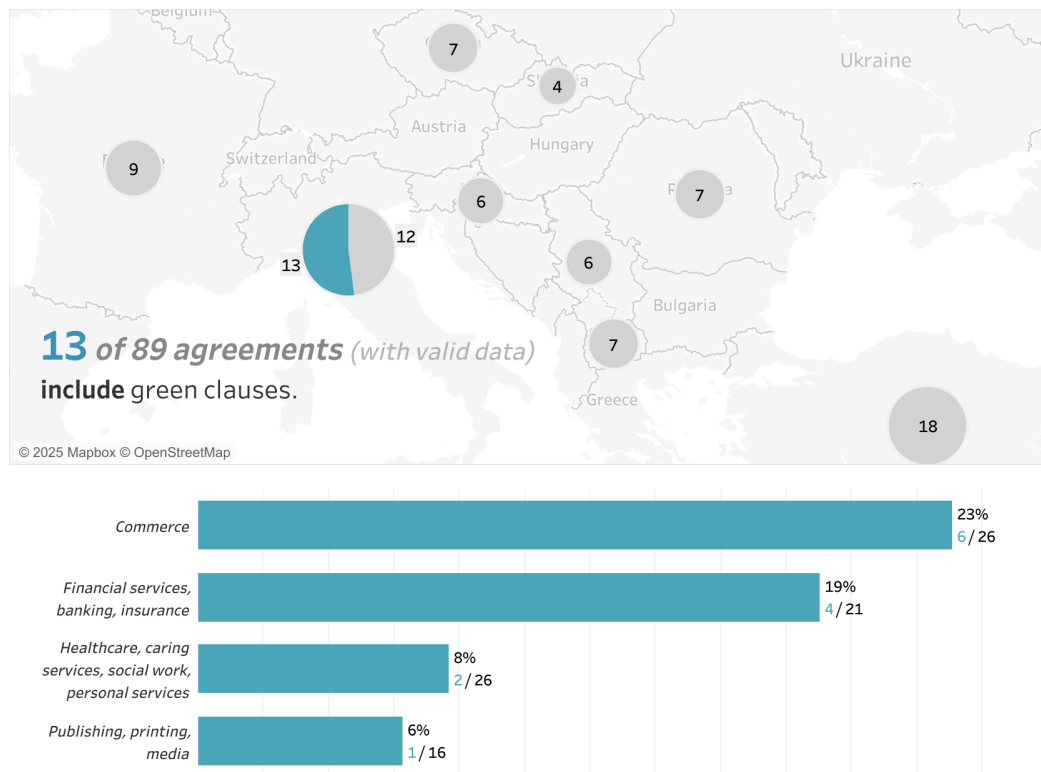
Source: WageIndicator Collective Agreements Database (2025).

The chart illustrates the inclusion of green clauses in Collective Bargaining Agreements (CBAs). Out of a total of 89 agreements, approximately 15% include provisions related to environmental issues, climate change, or creating a greener workspace to improve working conditions. Notably, Italy's agreements are the only ones incorporating these green clauses. Among the sectors, commerce leads with 23% of CBAs referencing green clauses, followed by financial services with 19%. In contrast, healthcare services and publishing have much lower percentages, with 8% and 6% of agreements including these provisions, respectively. The higher inclusion in commerce and financial services may reflect a growing emphasis on sustainability and environmental responsibility within these sectors, while the lower figures in healthcare services and publishing suggest that environmental concerns might not be a central focus in labor agreements within these industries.

Conclusions:

This report has analyzed 167 Collective Bargaining Agreements (CBAs) in the services sector from nine European countries and candidate countries (6 EU Member States and 3 Candidate Countries).

The findings show that basic employment conditions, such as wages and working hours, are well-covered in the agreements. Provisions on health and safety, job security, and individual employment contracts are also common, suggesting that these are key areas of concern for workers' rights and well-being. Additionally, many agreements include clauses on work-family balance, gender equality, and workplace violence, which highlights the growing importance of these issues in labor negotiations.

However, there are areas where coverage is less consistent. While training is mentioned in most CBAs, it often does not focus on emerging issues like new technologies or environmentally sustainable practices. Worker participation in decision-making is also limited, with fewer than half of the agreements including such provisions. Moreover, although overtime compensation is addressed in many agreements, other wage-related matters, such as structural wage increases and bonus payments, are covered in only slightly more than half of the CBAs.

There are noticeable differences between countries within the services sector. Italy has a high number of CBAs that include a wide range of provisions, while other countries show varying priorities in their collective bargaining. Across the sector as a whole, healthcare and social work tend to focus more on health and safety, as well as work-family balance, whereas finance and commerce prioritize wage-related clauses and flexible working arrangements.

The time span of the CBAs, from 1969 to 2024, shows that collective bargaining has evolved over time. The majority of agreements of our sample were signed in recent years (between 2015 and 2024, with a total number of 120 CBAs being signed in this timeframe).

In summary, the analysis highlights the important role of collective bargaining in shaping employment conditions in the services sector. While wages, working hours, and worker protections are generally well-addressed, there is room for improvement in areas such as training for future skills, worker participation, and wage enhancements. The differences between countries point to the need for tailored approaches to ensure more effective collective bargaining and better outcomes for workers across the sector.

Recommendations for strengthening and developing collective bargaining and smart bargaining in the Services Sector.

Suggested improvements in the light of the Services Sector CBAs analysis:

The analysis of 167 Collective Bargaining Agreements (CBAs) in the services sector reveals that while key employment conditions—such as wages, working hours, and health and safety—are generally well addressed, several areas require further development. Provisions on training often lack focus on future-oriented skills, such as those related to digitalisation and the green transition. Similarly, mechanisms for worker participation are included in less than half of the CBAs, pointing to the need for stronger frameworks that encourage inclusive workplace governance. Wage-related clauses also show inconsistencies, particularly regarding structured wage increases and bonus payments, which are essential for ensuring income stability in many service occupations.

To address these gaps, a shift toward more strategic, forward-looking collective bargaining—often referred to as "smart bargaining"—is recommended. This includes systematically incorporating provisions on lifelong learning, gender equality, flexible work, and protection from workplace violence. Capacity building for social partners and the exchange of good practices across countries and service sub sectors could support more comprehensive and future-proof agreements. Strengthening these

areas would not only enhance working conditions but also contribute to the resilience and adaptability of the service sector as a whole.

ANNEX 1: Codebook

Codebook WageIndicator Collective Agreements Database - Version 6 - 2023

The WageIndicator CBAs database coding scheme has been conceived as an international tool in continuous evolution, updated to incorporate the most recent changes in the labour world, such as Industry 4.0, COVID-19 clauses, flexible work arrangements, such as remote work, AI/AM (Artificial Intelligence and Algorithmic Management clauses). In a few cases, CBAs already annotated in the database have been re-annotated backward, in order to meet such changes and being analyzed in the light of new questions and topics. The CBAs dataset allows to identify which coding scheme has been used for the annotation of each CBA.

The full version of the latest codebook (2023) is available here: Codebook Ceccon and Medas, 2023.

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