

**EVOLUTION OF CAFETERIA SYSTEMS – PAST-PRESENT AND FUTURE****Jenő Beke, Gyula László, Katalin Óhegyi, József Poór**<sup>(1)</sup> associate professor, University of Pécs, <sup>(2)</sup> professor of management, University of Pécs<sup>(3)</sup> HRM consultant, PhD student, Szent István University,<sup>(4)</sup> professor of management, Szent István University and Selye János UniversityEmail: [Poor.Jozsef@gtk.szie.hu](mailto:Poor.Jozsef@gtk.szie.hu)**Abstract**

The authors first review the most important features of the cafeteria system (goals, typical ‘stakeholders’ and strategic HR issues). Then they examine the evolution of the system of flexible benefits since 1996, when the first such systems appeared in Hungary. Authors also analyze how the main drivers caused the changes, and how the key players of the cafeteria systems adapted themselves to these movements. The reader can also find insight into the major changes for 2012 and the potential impact of these changes on benefit policies of Hungarian firms. They also touch upon the findings of empirical surveys that the cafeteria systems are significantly influenced mainly by the size of organizations and to a lesser extent by form of ownership.

**Keywords:** fringe benefits, flexible remuneration, cafeteria benefits, Hungary**JEL classification:** M520**Introduction**

The cafeteria systems introduced in the early 1990s have widely spread by our days with most employers applying them as a component of their remuneration package. Companies using cafeteria attribute a great importance to the contribution of the cafeteria to the competitiveness of their remuneration package and thereby to the increasing commitment of their employees or employee loyalty. Cost efficiency is also an important criterion inducing employers to continuously update their systems in accordance with the actual changes in taxation in order to provide their employees with the benefits at the lowest possible cost. Since the early days of 2012 we have witnessed significant changes in the regulations concerning the cafeteria systems and the ensuing corporate practice. This is the reason why we find it justified to examine the changes that this component of the remuneration package has undergone since 1996 – when it was first introduced – to the present day. It is equally important to review the motivations underlying the major changes, as well as the different ways the actors in the market chose to adapt themselves to them. Authors have also investigated the main changes introduced in 2012 and their potential impact on the remuneration policies of business firms, and offer some alternatives for the opportunities and challenges that are open in the new circumstances.

Traditional benefit systems have a fixed nature, inasmuch as they offer similar items and ranges of benefits to all employees. As a result, their administration is relatively simple but the system itself is *inflexible* because it does not allow any consideration to the (changing) environment and employee demands.

Even the sporadic attempts at adjusting them to employee requirements are inevitably of a general character because the benefit systems based on the principle of ‘*identity*’ can only seek solutions that are ‘*suitable for everybody*’. This, however, is impracticable because – to give a

simple example – the kind of benefit that is suitable for an employee who regularly spends his/her holidays in the company's holiday home is certainly not suitable for someone who has never claimed that benefit because of his age or habits.

In Germany, Great Britain, France and Sweden employees of employers with cafeteria plans may obtain such benefits as health insurance, group-term life insurance, voluntary "supplemental" insurance (dental, vision, cancer, hospital confinement, accident, etc.), and flexible spending accounts through the plan. Though some cafeteria plans offer an explicit choice of cash or benefits, most today are operated through a "salary redirection agreement", which is a payroll deduction in all but name. Deductions under such agreements are often called pre-tax deductions (Kaufman, 2013, Doerner W.M. - G., 2012, Tali, K. - Cohen, Y. - Guy, M. 2010). This is the dilemma that the so-called *cafeteria model* is meant to solve. On the one hand, it contains a 'menu', i.e. the range of benefits that the company can reasonably offer (including their related costs), and, on the other hand, a sum or budget that is available for the individual employees for this purpose. On the basis of the costs and the given budget employees can decide themselves according to their own preferences which benefits they want to choose (what is important for them, what they can really use). This way employees can get reliable information on the costs of the various benefit items (i.e. how much the company actually spends on such purposes) and they are also given the possibility to choose. Both of these considerations can improve the level of satisfaction to a considerable extent. It must be very difficult, however, to compile the list of the benefits offered, and take care – at the same time – of maintaining a comparability or equivalence in the value of the various benefits, and of establishing their 'exchange rates'.

In the scientific literature (e.g. Hippler, T., 2010 and Lowen, A. (2009) the benefits professionals consider several factors when developing strategic benefits plans. Traditionally a company offered the same set of benefits to most or all employees. However, the increasing diversity of the work and labor forces has made standardized benefits offerings less practical: Demographic diversity is associated with greater differences in needs and preferences for particular benefits. Many employers design their employee benefit programs (see in prior researchers – e.g. Artz (2010) and Reddick-Christopher (2009) to meet the needs of a diverse workforce and may use cafeteria plans for more flexibility. In a continuous effort to respond to fluid economic and demographic challenges, the use of cafeteria, and other flexible benefit plans, will likely increase.

### **Stakeholders of the cafeteria systems**

The cafeteria system incorporates the support and agreement of two (or three, sometimes four) parties concerned, because it can equally express

- the objectives of the companies,
- the objectives of the employees,
- the consent and (varying) support of the government and
- the influence of the cafeteria sector(e.g. suppliers).

It must be emphasized that HR processes, including the motivation systems, usually involve two actors: they express the interests and objectives of employers with due regard - at the same time - to the interests of employees as well (in this particular case in agreement with the unions).

Milkovich et al. (2011) summarize the viewpoints of the two parties as follows:

Employers:

- proportion of benefits to the total compensation costs;
- value of costs related to the value of benefits;
- offers made by competitors;
- the role of benefits in attracting, keeping and motivating employees;
- compliance with the laws and regulations.

Employees:

- fairness (as compared with a former period or with the other employees).
- personal needs related to age, gender, marital status and the number of dependents .

1) *Firms* have the declared objective to extend both the quantity and quality of the compensation they provide as employers and improve the attractiveness of the workplace by ensuring job satisfaction of key employees in an effort to prevent them from leaving the firm. In addition to that, every cafeteria system is based on the explicit or implicit consideration that - in contrast with other forms of remuneration – cafeteria offers significant advantages in taxation and labour charges.

2) The individual's appraisal of the usefulness of benefits largely depends on the employee's age, gender, family status and the number of family members he/she has to provide for. In addition, fairness also appears as an important requirement for employees both over time (e.g. as compared to previous years) and in relation to the other employees (Milkovich et al., 2011). The authors' survey have also found that employees are fundamentally interested in improving their income position. The majority of employees have always considered salaries - and fixed monthly salaries in particular - to be the most desirable form of remuneration because this is the guarantee of their security; a regular income allowing them to pay the equally regular costs of subsistence (livelihood, overhead, family expenses, etc.). Employees with low salaries/wages will naturally prefer the kind of remuneration that can be used directly to finance costs of everyday life (i.e. that allows them to buy food, medicine, or pay their overhead) and only employees in higher income groups will consider forms of remuneration meant for longer term and requiring more serious deliberation and decision. Therefore the applicability and efficiency of the cafeteria systems greatly depends on the social/income status and segmentation of employees in a particular organization: lower income groups will not be able to appreciate them, while they will be popular with higher income employee groups.

3) *Governmental* support was also needed; it used tax cuts, exemption and lower labour charges in an attempt to channel the spending of incomes to reflect government preferences. Over the years the regulation of the cafeteria kept changing in line with the governments' objectives in economic and social policies, resulting frequent changes in regulations. This required an adjustment of the system from time to time. Such changes included varying limitations on tax free allowances, limiting the usage of certain allowances (e.g. the voluntary health fund spends), and also imposing tax or social security contributions to certain benefits.

4) As time passed, a whole *service industry* developed to cater for these benefits: on the one hand, enterprises organizing, registering, or counseling cafeteria services began to proliferate. On the other hand, certain business ventures discovered in it the opportunity to increase demand for their services (hotels, catering, restaurants, wellness, insurance agents, health services and the pharmaceutical trade). These organizations got integrated into an independent force with

lobbying power of their own. More and more commercial services consider it a break point that their services can now be bought for 'soft money' as well. (e. g. use of the recreation card to pay for a variety of services).

### **Income-strategic issues related to cafeteria**

It follows logically from the above considerations that the apparently very simple cafeteria concept (a small investment can generate significant advantages that everybody can benefit from) is in reality far from being that simple and unambiguous. The development and operation of the system leads to the piling of a number of various goals on top of one another and the emergence of a wide range of optimization criteria (individual, corporate or national, related to social policy incomes and costs, HR and remuneration, etc.). The advantages cannot be denied but the limitations should also be sized up in all the individual cases, therefore the whole cafeteria model needs and is worth a thorough analysis.

In the next part we highlight a few specific points to assist this process. It is not our intention to talk anybody in or out of using cafeteria, all we hope to achieve is to contribute a few ideas to the careful deliberation of the issue and a well-founded decision, primarily from a corporate income strategic aspect and later on from the viewpoint of HR functions.

### **Motivation and satisfaction**

It is generally agreed that the benefits of the cafeteria system can meet fundamental employee demands, and the system is capable of significantly contributing to the attractiveness of the workplace and the satisfaction of employees. This may be true, and we have thought so ourselves to this very day. At the same time, this is only enough to create a *general feeling of satisfaction*, because it is not linked to any specific or actual performance, therefore the motivation it generates is limited. If – in addition to the cafeteria – there is also a specific system of performance incentives in place, it can naturally function as an excellent complementary while in itself, *it may not be sufficient* to prevent employees from leaving. Since cafeteria is not linked to a specific achievement, it can easily be taken for granted, however good some of its components may be. As we get it 'anyway', because we are 'entitled to it', in the course of time *it may lose its power to elicit satisfaction*. It is therefore very important to connect or complement cafeteria with *internal means of communication* that can continuously maintain awareness and remind employees of the existence of fringe benefits, of their importance, and of the advantage they represent. In this respect benefits received on a *monthly basis* (e.g. a lunch ticket that is to be picked up, or a transfer to the health fund that is to be signed for) have a longer impact than for example, a one-time holiday voucher, or culture coupon, that is received and spent once, losing its impact and falling into oblivion in quite a short time.

### **Flexibility, possibility to choose**

Canrinus et al. (2012) found in their researches that flexible benefit, or cafeteria plans generally allow employees to choose between cash compensation, tax-exempt benefits, and taxable benefits without the choice itself resulting in the inclusion of the tax-exempt benefits in taxable income. Flex plans allow employers to upgrade and customize the array of benefits offered while keeping a handle on total benefit costs. Flex plans range from the most simple (that merely pay group insurance premiums with pre-tax dollars) to the most complex (that provide benefit

credits and a choice of types and levels of benefits that may be chosen and paid for on either a pre-tax or post-tax basis).

It is, however, not able to manage the situation when employees – although they definitely express an interest in receiving an income they can spend directly – receive *a benefit of some different dimensions instead*. The service provided by the employee and the compensation offered by the employer in return may be proportional as far as the money-value is concerned, but not in terms of usefulness, because it cannot be used to meet specific needs. This problem becomes more significant as pressure for subsistence gets stronger – in consequence of low income levels, taxation or devaluation caused by any other reason and income becomes ever more crucial for subsistence (a realistic eventuality for a large number of people with low incomes)

### ***Administrative workload***

Another fact we should point out is that the development and running of a cafeteria system requires additional (and different, specialized) skills that the company could otherwise do without. It should be realized, that a system of this kind usually requires *additional care* and means a certain amount of extra cost.

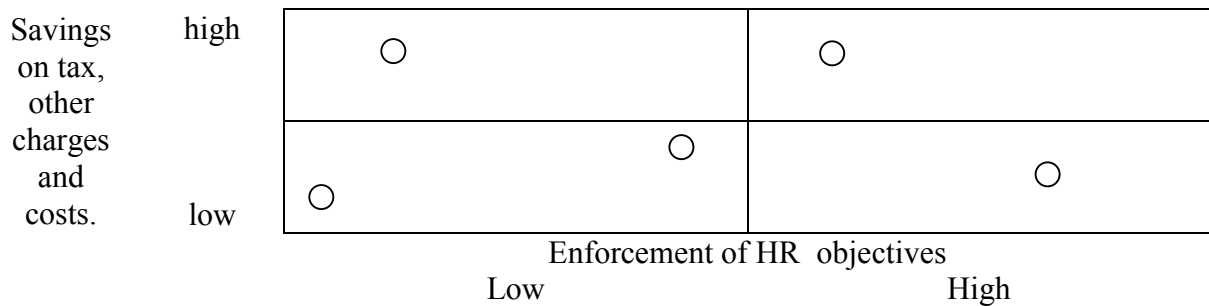
If the employer hasn't got the required internal capacity and buys the services of an intermediary, it is likely to receive professional service, information, assistance with the administration, legal advice, etc. (perhaps at a reasonable price). At the same time, some benefit providers also provide administration services, the selection of these providers must be considered carefully to avoid any potential conflict of interest in designing the range of available benefit elements.

### ***The ones who provide the benefit***

In the classical wage-bargaining systems wage levels (plus wage components) and their increase take shape in the course of negotiations between employer and the trade union. If they can reach an agreement either or both of the parties can present it as his own achievement. The emergence of the specific forms of compensation further complicates the situation. It *creates a special dimension of bargaining* due to the fact that there can be a difference between the cost/benefit content or ratio of the various forms of income and compensations. The repertory of tactical items can be further enlarged by the possibility that a compensation not payable as a wage element (for lack of finances) may become negotiable and obtainable in the form of a compensation consisting of benefits that are even cheaper for the company.

### ***The tax/HR matrix of benefits***

When a cafeteria plan is developed it is very important to clarify what kind of discounts its individual components involve as far as tax, other charges and cost-accounting are concerned, and also to what extent they can serve specific HR objectives of the company. It would be not only worth, but also necessary to analyse this point in detail and item by item, with regard to the specific situation of the organization. This would allow the set-up of a *portfolio-matrix* classifying (and presenting as in Figure 1) the various benefit components according to the extent of tax benefits, on the one hand, and the internal benefits to be achieved in the field of HR, on the other.



**Figure 1: The tax/HR matrix of benefits**

*Source: Authors' own research*

(The company may have considered a gift coupon rather advantageous for the taxation of the company for some time, with an absolutely worthless HR impact.) Maintaining an own sports field (tennis, or football) may not prove useful from the viewpoint of taxation but HR will appreciate its recreational value. This will be discussed in more details later on.

***Satisfaction study***

It would be important to include employee satisfaction with the cafeteria system in the – fortunately more and more frequently applied - *employee satisfaction surveys* and analyses employee opinions on the cafeteria at a level of detail that recognizes its importance. This would give an insight into employees rating of the benefits' order of magnitude, the differentiation of the supply, the options made possible and the flexibility of the system (including its fairness and the social criteria applied). It would also show how competitive the system is compared to other institutions of the industry (or trade), and how it contributes to the marketability of the whole compensation package.

***Cost criteria and the enforcement of HR objectives***

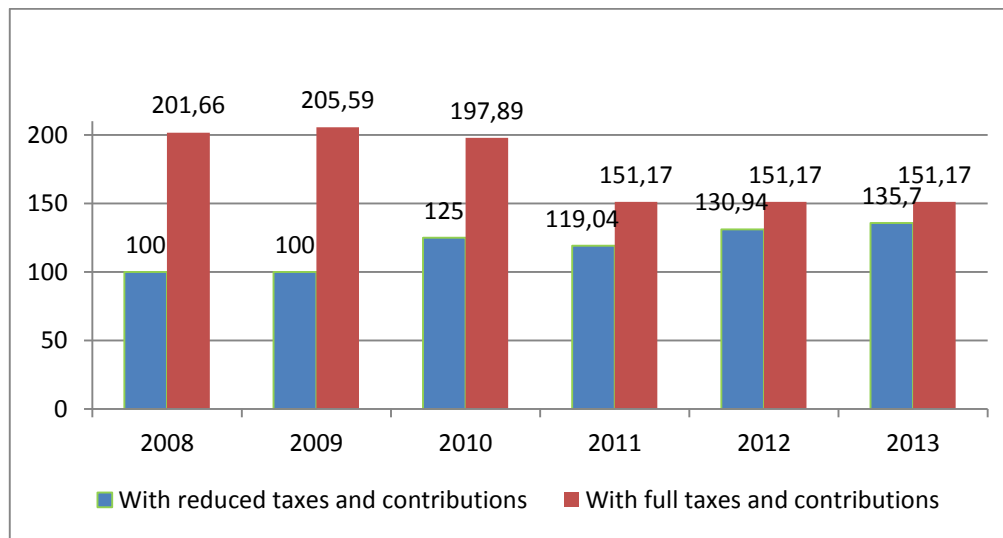
In the next part the most important benefit components are analyzed from the viewpoints given in the subtitle. (Obviously with the intention of just highlighting some points of interest because clear judgment is only possible after analysis of a specific case.) (Table 1.)

**Table 1: Enforcement of Cost and HR objectives in the case of the most frequent cafeteria components**

<b>Benefit</b>	<b>Cost criterion</b>	<b>Fostering the enforcement of HR objectives</b>
SZÉP Card (holiday voucher)	Offered reduced charges at	Strong if the implementation of the recreation objective is guaranteed. As it is used for other purposes, the importance of HR decreases
Company canteen / Erzsébet voucher, lunch ticket	Offered reduced charges at	Strong if there is a company canteen (or near the company) where it can be used, and the function of strengthening ability to work is guaranteed. Weaker, if it can be used for other purposes as well Weak, purposeless if used by other family members, spent on gala dinners, or sold to outsiders
Gift voucher	From 2010 on 54% income tax + charges payable	It is not backed by organizational HR objective, focuses on other government and lobby objectives. Now that tax exemption has ended, its importance is minimal.
Admission at reduced rate to sport and cultural events	Not tax or charges payable	Culture is a universal objective, and the organization is interested in increasing the familiarity of its employees with cultural events. Admission to sport events does not help employee participation in sports, only gives them good time and entertainment as viewers. Not backed by HR objective, it focuses on other government and lobby objectives.
Contribution to voluntary health fund	Offered reduced charges at	The unity of the government objective (supporting health) and similar company objective can be created The company also has the objective to keep employees' health and help their recreation.
Contribution to voluntary pension fund	Offered reduced charges at	Government objective, but also a factor increasing the value of the job: here my future is taken care of. Strengthens identification and image, keeping labour (HR goal), especially important for those who are close to retiring.
Start of the school year assistance	Offered reduced charges at	Primarily a social welfare criterion. It improves work performance to the extent it mitigates the worries of the employee concerned.
Local transport	Offered reduced charges at	Helps transport between home and work. It is a common objective (because it is valid for community transport only) and company objective too.
Regular school-type training	Offered reduced charges at	Life-long learning is a general objective. Internal trainings are organized by HR; other types of training are indifferent for the organization. Used selectively, rarely becomes part of the cafeteria package

Source: Authors' own research

The exploitation of the tax and contribution allowances plays a significant role in the composition of the items to be included in a cafeteria system both on the part of the employer and employees. Due to the introduction of EHO imposed on fringe benefits in 2012, public charges increased from the former 19.04% to 30.94%, while the level of taxes and charges imposed on other benefits remained unchanged (51.17%). From 2013 on the rate of contribution to the health services further increased as part of the wages (from 10% to 14%), thereby increasing public charges payable after the benefits from 30.94% to 35.7%. This continued narrowing down the differences between the total costs payable after the items with or without reductions although the items included with allowances still meant significantly more favourable conditions. (Figure 2.)



**Figure 2: Total cost of 100 HUF worth of net benefit**

*Source: Authors' own compilation*

### **The impacts of organization size and type of ownership**

In this part we draw on the data-base created during a previously mentioned survey conducted in 2011 and 2012 with 302 companies operating in Hungary involved in order to present the impact of foreign ownership and company size on the application of the cafeteria system. (Note: it is not our goal to analyse every detail of the survey (Poór, 2012). All we undertake here is to highlight the key issues that are important for the topic under consideration here.

#### ***Introduction of the organizations involved in the survey***

67% of the companies involved in the survey were in Hungarian ownership, while 33% were owned by foreigners. As to the number of employees, approximately 70% of these companies had fewer than 250 employees. More than 56% of the companies owned by Hungarians and hardly 15% of the companies owned by foreigners had an income from sales under 10 billion HUF. Approximately two thirds (68%) of the companies were engaged in various industries. Commercial and service providing firms were represented to a lesser extent (32%) in our sample. Out of the 302 organizations investigated not more than 33% had a cafeteria system. Some form of the flexible benefit plan is applied by 43% of the foreign and 23% of the Hungarian companies.



### **Correlation analysis**

The CHi-square test showed an equally significant relationship with the Cafeteria system and both variables tested, i.e. both the form of ownership and company size expressed in the number of employees were in correlation with the fact whether a company uses a Cafeteria system or not ( $p=0,000$  – in both cases). Cramers' V co-efficient expressing the strength of the correlation was weak in the case of domestic/foreign ownership (0,216) while in the case of size it indicated a medium strong correlation (Antalóczy-Sass, 2005; Sass, 2007 etc.). Due to their composition and item number, the 302 organizations are not fully representative for Hungary, but the range of the organizations involved in the survey is wide enough to allow us to draw adequate conclusions on the basis of the findings.

### **Conclusions**

Practical experiences have shown that loss-making or financially less strong companies tend to apply fringe benefits at an annually decreasing rate. The business sector has to meet the expectations formulated by the state in the form of laws, namely that while they are revising the basic salaries they should take into consideration the decrease in the net wages caused by tax credit in the case of employees with lower income and compensate for it with a pay-rise. Meeting this expectation or the ensuing increase in the wage-costs can further reduce the allocations. At the same time, the total value of benefits made available under preferential conditions has increased. Further research should be needed to clarify how all these factors influence the decisions on the benefit allocations in 2012.

It is, however, worth taking the cafeteria elements into account in the future as well, and not only for cost-efficiency reasons. Cafeteria elements contribute to the various ways in which employees find recreation outside the workplace, relax, or spend their leisure and they continue to offer a rather flexible assortment in which the employees can find the components that are most suitable for them to choose the ones that meet their demand.

Some employees – depending on their situation in life -might find it reasonable to have included for them in the offer components that are more important or more advantageous benefits for them than a benefit with more tax reduction but representing less value for them. In practice demand of this kind can be expressed mainly by employees with higher income and special qualifications. In this case the employer may find it worth considering the enlargement of the cafeteria's assortment with offers exceeding the allocation or falling outside the range of options available. This solution can work in a system where the employees are able to use the appropriate tax and charges multipliers (for benefits with or without discounts) to select from a gross amount allocated the components of their choice.

For the employers it is important to be able to plan the costs of benefits. This applies not only to the taxes and charges, but also the cost of administration. If the costs of administration (e.g. the costs arising from reprogramming the systems, training the employees in charge of the administration, negotiating contracts with the service providers, etc) mean a disproportionate load for the employer, it will work against flexible benefit policy. On the other hand, if the system gets simplified in the long run, employers will be more encouraged to enlarge benefits or offer flexible choices.

The cafeteria system is undergoing continuous transformation both in the international area and in Hungary. Changes in the domestic systems are driven by the enforcement of the discounts in tax and charges. These are the factors that determine the way companies adjust themselves to the regulating environment. The trends prevailing in 2012-ben include the further increase in public charges, increasing state participation, further widening of the electronic utilizations, and the emergence of new elements.

Cafeteria elements can contribute to the relaxation, or entertainment of employees outside the workplace, to the variety of spending their leisure, and continue to provide adequately flexible assortment allowing employees to choose the benefits that meet their individual demands in the best way. On the whole it can be stated that companies which offer cafeteria at present as well, consider these benefits to be important components of the compensation package and will adapt themselves to the changing regulations by reasonably optimizing their cost-efficiency and HR criteria.

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