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some final questions before the course ends for me soon

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[Karen West](#) · 19 hours ago 🔗



I am from the US and my husband is from the UK, and forgive me in advance for being a bit naive in regard to my questions, since I am mostly technical in background for education and experience.

I was wondering how the EU operates in terms of their international businesses in regard to the following issues, since I know sometimes it's the national law that is followed for an international business, and sometimes it's the EU Law that is enforced on international businesses. Some of these have been covered in this course, but I thought I'd bring up the discussion here.

So I'm from the US and have lived, gone to school and worked here all 50 years of my life. But occasionally conversations have come up between myself and my husband who grew up and was educated through his BS in the UK before coming to live in the US to do his Ph.D. and work.

I know debates take place in the US in regard to a business providing health care for their employees, and just recently the US government has provided a paid option so that all people can obtain that even if you work for a place that does not provide health care as a benefit. (And I avoid these debates in any work place or on my social forums, since many people feel differently on them here, but here in a course where they come up, I do feel comfortable chatting and asking people questions).

The salaries are often higher in the US since health care is a paid option between yourself and partially through your employer or government option. It is not taken from taxes as it would be in some EU countries (UK being one of them). My guess based on what my step-brother-in-law in England told us once said, is that his employer (based out of Mexico actually, but he works in England) is that his employer offers them both NHS health care (which is paid for from the taxes of employee salaries there, and even if you do not work, you are covered by this there, and consequently, the average salary may be lower in the UK than the US, but no one would go without what they believe is a fundamental right for all whether or not you have a job, health care)--but for an international company, they also offer a "private" option for health insurance such as the US does. So my guess with the EU is that this is how they deal with the debates that go on for private versus nationalized health care, offer both options to those companies that may come from a place like the US, that operates in an EU country that has nationalized health care, similar to the UK model?

So that one I can guess at, but I had a few other questions actually. When I told some relatives and friends in the UK that I took 6 weeks maternity leave when my first child was born, and 8 weeks when the 2nd child was born, before returning to work, they were astounded, and I at first could not understand their concern, because I could not wait to go back to work actually - love to work, and my kids went to daycare. However, they said that most women in the UK take one year maternity leave, and men often take some time off too, and that you are guaranteed to go back to your job when done. I am not planning to have more kids at age 50, and currently my husband is still working in the US, so this is not my concern--I'm just curious for learning purposes as this course ends. How would an international company with different maternity leave policies decide how to treat someone who works for a company from the US that gives less maternity leave than perhaps the national company in the EU?

My country is young compared to the EU, and I think it offers some great opportunity for business for people, and I know my husband, although he may gripe about missing home and his EU culture, has either gone to school or worked here for 22 years, and I think it is the business opportunities that have kept him here. However, I do think we are young in comparison as a country, and although we have gotten many things right, there are some things that we could learn from our elder ancestors from the EU and elsewhere, and that is why I ask questions and take these courses on occasion, to learn how other economies, laws, and human rights within my own country and elsewhere operate. I've worked 18 years as a software engineer and I'm not likely to change now, but these are important things to know.

There are other debates I've heard too with the US and EU and UK, but those are not related to business (the debate on guns is one) and I'm not bringing that up here. ;-)

Also, do most EU businesses operate on the "pension" scheme for retirement, or do they operate with the 401K or IRAs that the US has? I know just a few companies in the US follow both the pension and 401K/IRA option for retirements in the US, but for example, when both my parents worked, they had both a pension and a 401K, where as today most companies here have transitioned to just offering a 401K option, which is invested and very affected by the economy. I know pensions must be affected by economic conditions too, but I've heard it's less than the affect on individual 401K/IRA savings. The good thing I've heard about the 401K/IRA is that if you start at a company in the US mid-career, you are not affected by the seniority that the pension schemes have, in that if you move to a country that only has a pension scheme mid-career, you may only have 20 years left to work before you retire, and with the pension seniority of number of years worked, you would not earn enough toward retirement that way. This is what I've heard, and these are questions, not statement of fact, based on what I've heard.

Another difference between EU and UK businesses and the US you will find are vacation and sick time, and they are very different company to company, but I do think over the course of my career so far, it seems to have improved in the US in that respect, but it's very inconsistent, and for some people, part-time workers or low-salary people, it can be really unfair, but I'm not sure of the cultural differences there, if it's that much different.

I've observed in my exploration of the EU Business Law that some people feel very strongly about it as one big market to compete with other large markets such as the US and China, and others feel that it hinders their progress as an individual nation in the EU. I've watched those comments go by during the course. It seems like a greater challenge to support, so many different cultures and languages and ancient histories and traditions and individual law cases to reference because of it, but if you can manage it, it does seem that it would be beneficial for competitive purposes to band together, but I am very naive in these subjects, and just exploring outside my high tech world.

Well I will soon finish my exploration of EU Business Law, but these questions came up today as I am nearing the end of my studies here. ;-)

I've enjoyed this exploration, and I'm not quite done yet, but I will be soon. Thanks to anyone who may elaborate on my final questions!

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Tiffany · 16 hours ago

Glad you are making it to the end of the class, Karen, and I hope you've learned/thought about a lot because of it. That's wonderful that there's such a long maternity leave in the UK!

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Alexey Amvrosov · 2 hours ago

Talking about the approach of international companies as to how they model their HR policies -- my observation is that they adapt to local laws. In other words, if it is not mandatory to give a 1 year maternity leave in country A and is mandatory in country B, the company will do exactly that -- not give it in country A and give it in country B. Sometimes companies are more generous and give more benefits that the law requires, but this is a different topic.

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