

COMMISSION  
OF THE  
EUROPEAN COMMUNITIES

**COMPARATIVE TABLES**  
**OF THE SOCIAL SECURITY SCHEMES**  
**in the Member States of the European Communities**

14th EDITION

(Situation at 1 July 1986)

**GENERAL SCHEME**  
**(Employees in industry and commerce)**

This document has been prepared for use within the Commission. It does not necessarily represent the Commission's official position.

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## INTRODUCTION

- 020 This booklet provides a rapid comparison of social security schemes in the different Member States by means of descriptive tables. It  
021 has been enlarged to include Spain and Portugal.
- 023 It describes the situation at 1 July 1986 and covers all schemes applicable to employees in industry and commerce. In certain  
024 countries these schemes apply to all employees and sometimes even to the whole population.
- 026 The booklet does not claim to provide full details but does constitute a source of rapid information which allows the reader to  
027 compare easily the essentials of one country's legislation with another's. (For detailed comparisons, reference should be made to  
028 special studies.) Therefore details of each regulation are not given, neither are national terminologies closely copied, to avoid an  
029 apparent plethora of purely formal differences.
- 031 The definition of social security corresponds to ILO Convention No 102 and thus includes the risks covered by it. These different  
032 risks are each the subject of a series of tables. The first two series give details of the organization and the financing methods used,  
033 countries being classified by alphabetical order.
- 035 For a quantitative comparison of different schemes, reference should be made to the publications on the subject (such as  
036 *Medium-term projection of social expenditure and its financing* and *Social protection statistics* and to the studies carried out by the  
037 Commission.



## **ORGANIZATION**

**Organization in Belgium**  
**Ministry of Social Security**  
**For unemployment: Ministry of Employment and Labour**

Table I-1

Sickness, maternity and invalidity	Old-age and survivors	Employment injuries and occupational diseases	Family allowances	Unemployment
National Social Security Office (collection and distribution of contributions except for industrial injuries)				
National Institute for Sickness and Invalidity Insurance (separate management for medical care and cash benefits) (Inami) National associations of federations of recognized mutual benefit societies or Auxiliary Sickness and Invalidity Insurance Fund Mutual benefit societies or offices of the Auxiliary Fund	National Pension Office for Non-industrial Staff (ONPTS) National Fund for Retirement and Survivors' Pensions (paying-out body)	Occupational Diseases Fund (FMP) Industrial Injuries Fund (FAT) Registered communal private insurance funds or societies (for employment injuries)	National Family Allowances Offices for Non-industrial Staff (Onafts) Compensation funds for family allowances or Regional offices of the Onafts or Special funds (for some occupations)	National Employment Office (ONEM) Union funds or Auxiliary Fund for Payment of Unemployment Benefit Local branches or Auxiliary Fund offices



**Organization in Denmark**  
**Ministry of Social Affairs**  
**For unemployment and supplementary pensions: Ministry of Labour**  
**For hospitals and national health insurance: Ministry of the Interior**

Table I-2

Sickness and maternity			Invalidity, old-age, survivors, child allowances	Employment injuries and occupational diseases	Unemployment
Hospitals	Other benefits in kind	Cash benefits			
National Health Office	National Social Security Office <sup>1</sup>			Labour Directorate	
Regional authorities		Local municipalities		Registered private insurance companies	Unemployment funds

<sup>1</sup> The Labour Market Supplementary Pension Scheme (ATP) is administered centrally by an independent body managed jointly by the two sides of labour.

**Organization in the Federal Republic of Germany**  
**Federal Ministry of Labour and Social Affairs<sup>1</sup>**  
**Federal Insurance Office<sup>2</sup>**  
**Labour Ministers of the *Länder*<sup>2</sup>**

Table 1-3

Sickness and maternity	Invalidity, old-age and survivors	Employment injuries and occupational diseases	Family allowances and unemployment
(Confederation of sickness funds) Local funds or Funds operated by firms or Funds operated by trades or Licensed mutual health insurance funds	Federal Insurance Institute for Non-industrial staff or <i>Land</i> insurance institutes for industrial staff	Trade cooperative associations or Federal, <i>Land</i> or local bodies (public employees)	Federal Labour Office <i>Land</i> labour offices Local labour offices

<sup>1</sup> For family allowances, responsibility is divided between the Ministry for Families, Youth, Women and Health (legislation) and the Ministry of Labour and Social Affairs (implementation).

<sup>2</sup> Bundesversicherungsamt: Supervisory body for insurance organs whose authority exceeds the geographical boundaries of a *Land*; in all other cases supervision is carried out by the *Länder*, under the authority of the Labour Ministers.

**Organization in Greece**  
**Ministry of Social Welfare, Health and Social Security**  
**For unemployment and family benefits: Ministry of Labour**

Table I-4

Sickness, maternity, invalidity, old age, survivors, employment injuries and occupational diseases	Unemployment, family benefits
Institute for Social Insurance (IKA) also responsible for contribution collection for all branches, including unemployment and family benefits	Office for Employment and Manpower (OAED)
Local offices	Offices in large towns. IKA offices elsewhere

**Organization in Spain<sup>1</sup>**

Table I-5

**Ministry of Labour and Social Security, Ministry of Health and Consumer Affairs<sup>2</sup>**

Health care	Sickness, maternity, invalidity, old age, survivors, family benefits	Employment injuries and occupational diseases	Unemployment
<p>National Health Office (Insalud)<sup>3</sup> Firms: may opt for voluntary participation in administration of the health care scheme</p>	<p>National Social Security Office (INSS) Firms: may opt for voluntary participation in the administration of the scheme for cover against temporary incapacity for work (ILT) as a result of non-occupational injuries and diseases or payment to their workers on behalf of the relevant social security institutions of sickness benefit, family benefits and such other benefits as may be determined by regulation</p>	<p>National Social Security Office (INSS) Employer mutual benefit associations for employment injury cover Firms: may pay (and fund) sickness benefit in respect of employment injuries and occupational diseases, together with the cost of associated health care, occupational rehabilitation and allowances</p>	<p>National Employment Office (INEM)</p>

<sup>1</sup> The three specialist institutions administering, respectively, cash benefits (INSS), health care (Insalud) and social welfare and services (Inserso), are served by two joint bodies: the Treasury-General and the Data Processing Service. Unemployment benefits are administered by a specialized institution falling outside the scope of the social security administration system though collaborating closely with it — the INEM (National Employment Office).

<sup>2</sup> The State is responsible for the regulation and supervision of the social security system. Insalud falls under the tutelage of the Ministry of Health and Consumer Affairs, whilst the INSS and the employment injury mutual benefit societies are subject to the control of Ministry of Labour and Social Security, as in the INEM — though the latter enjoys the status of an autonomous State body.

<sup>3</sup> Insalud provides health care in the home, out-patient care and residential hospital care. It both administers establishments of its own and operates via agreements with a variety of establishments in the public and private sectors.

**Organization in France**  
**Ministry of Social Affairs and Employment**

Table I-6

Sickness, maternity, invalidity, survivors, and occupational risks	Old-age	Family allowances	Unemployment
Central Agency of Social Security Organs (responsible for the overall management of financial assets; the collection of contributions is carried out by associations for this purpose)			National Inter-occupational Union for Employment in Industry and Commerce (Unedic)
National Sickness Insurance Fund Regional funds Primary funds	National Old-age Insurance Fund <sup>1</sup>	National Family Allowances Fund Family allowances funds	Association for Employment in Industry and Commerce (Assedic)

<sup>1</sup> There is a regional fund for the Haut-Rhin, Bas-Rhin and Moselle departments.

**Organization in Ireland**  
**Department of Social Welfare**  
**Department of Health**

Table I-7

Health services	All cash benefits (sickness, maternity, invalidity, old-age, survivors, employment injuries and occupational diseases, family allowances) except unemployment, supplementary welfare allowance and those mentioned under 'Health services'	Unemployment
Eight regional health boards under the general supervision of the Department of Health. These also administer certain allowances (e. g. disabled persons maintenance allowance, blind welfare allowances, maternity grant, supplementary welfare allowance).	Centrally administered by the Department of Social Welfare	Administered by local offices of the Department of Social Welfare.

**Organization in Italy**  
**Ministry of Labour and Social Security**  
**Ministry of Health**

Table 1-8

Sickness and maternity	Invalidity, old-age, survivors, family allowances, unemployment	Employment injuries and occupational diseases
<b>Regions</b> <b>Local health units (USL)</b> <b>National Institute for Social Welfare (provisional responsibility for cash benefits and contribution collection)</b>	<b>National Institute for Social Welfare (INPS)<sup>1</sup></b> <b>INPS regional inspectorates</b> <b>INPS provincial, urban and suburban offices (also authorized to collect contributions)</b> <b>Local offices and information centres</b>	<b>National Institute for Insurance against Industrial Injuries (Inail)</b> <b>Inail regional inspectorates</b> <b>Inail provincial offices (also authorized to collect contributions)</b> <b>(some local offices)</b>

<sup>1</sup> For social security pensions there is a 'social fund' managed by INPS. Also managed by the INPS, a family allowances fund and one for supplementary benefits (partial unemployment).

**Organization in Luxembourg**  
**Ministry of Social Security<sup>1</sup>**  
**General Inspectorate for Social Security**

Table I-9

Sickness and maternity	Invalidity, old-age, survivors, employment injuries and occupational diseases, family allowances	Unemployment	Family allowances
Sickness Fund for Private Non-industrial Staff or National Sickness Insurance Fund for Industrial Staff or Funds operated by firms	Social Insurance Office comprising: Association for Insurance against Accidents (industrial and non-industrial staff) and Establishment for Insurance against Old-age and Invalidity (industrial staff) Pension Fund for Private Non-industrial Staff (invalidity, old-age, survivors, for non-industrial staff)	Employment Administration Local agencies for the Employment Administration and Secretariats in the local authorities	National Fund for Family Benefits <sup>2</sup>

<sup>1</sup> The Ministry for the Family and the Public is responsible for family allowances.

<sup>2</sup> The Fund also pays birth and maternity grants.



**Organization in the Netherlands<sup>1</sup>**  
**Ministry of Social Affairs and Employment**  
**Benefits in kind: Ministry of Welfare, Public Health and Culture**

Table I-10

Sickness and maternity		Invalidity	Unemployment	Old-age, survivors, family allowances
Benefits in kind	Cash benefits			
Council of Sickness Funds	Council of Social Insurance			
Compensation Fund and General Sickness Insurance Fund (serious risks)		Two incapacity funds: (i) Salary Earners Insurance (ii) National Insurance	General Unemployment Fund	Social Insurance Bank, which also manages the old-age, survivors' and family allowances funds
Sickness funds	Occupational associations (some managed by a Joint Administrative Office), which are also responsible for collecting sickness, unemployment and incapacity insurance contributions of employees Local authorities (unemployment benefit)			Labour councils

<sup>1</sup> There is no special insurance scheme for accidents at work or industrial diseases - these risks are covered by sickness insurance schemes (benefits in cash or in kind), invalidity schemes and survivors' insurance.

**Organization in Portugal**  
**Ministry of Health**  
**Ministry of Labour and Social Security**  
**State Secretariat for Social Security**

Table I-11

**Unemployment: State Secretariat for Employment and Vocational Training and State Secretariat for Social Security**

Health care	Cash benefits: sickness, maternity, invalidity, old-age, death, survivors, family allowances	Employment injuries and occupational diseases	Unemployment
National Health Service Regional health authorities	National bodies for technical coordination Regional social security offices National Pensions Fund	Private insurance companies supervised by Finance Ministry as regards employment injuries National Occupational Diseases Fund	National bodies for technical coordination Regional employment offices and regional social security offices

**Organization in the United Kingdom**  
**Department of Health and Social Security (DHSS)**  
**Administration of unemployment: Department of Employment**  
**Also the Welsh Office, Scottish Office and Northern Ireland Administration<sup>1</sup>**

Table I-12

Medical care	All cash benefits (sickness, maternity, invalidity, old-age, survivors, employment injuries and occupational diseases, child benefit) except unemployment benefit	Unemployment
National Health Service Regional and area health authorities (under DHSS supervision)	Regional and local offices of the DHSS	Regional and local offices of the Department of Employment

<sup>1</sup> The structure of this table relates to England and Wales; the Scottish Office and the Northern Ireland Administration operate different structures.



**FINANCING**

## Financing

### Contributions: rates and ceiling (annual ceiling unless otherwise stated) (See Table II-2 for non-industrial staff in Italy and Luxembourg)

Table II-1

	Belgium		Denmark	FR of Germany		Greece		Spain		France	
	Rate %	Ceiling		Rate %	Ceiling	Rate %	Ceiling	Rate %	Ceiling	Rate %	Ceiling
Sickness and maternity	6.35 (a) 3.35 (b) Ee: 2.55 +1.15 Er: 3.80 +2.20	—	National health insurance: Cash benefits: All taxpayers pay 1.85 % of taxable income	Average: 12.20 Ee: 6.10 Er: 6.10	DM 50 400	5.55 (a) 1.20 (b) Ee: 1.85 +0.4 Er: 3.70 +0.8	(a) DR 134 125 (b) per month	Overall: 28.8 Ee: 4.8 Er: 24.0	PTA 133 710 per month (see note on page 24)	18.10 Ee: 5.50 Er: 12.60	—
Invalidity			Er: DKR 50 per employee per year	19.20 Ee: 9.60 Er: 9.60	DM 67 200	14.25 Ee: 4.75 Er: 9.50	DR 134 125 per month				
Old-age, survivors	16.36 Ee: 7.50 Er: 8.86	—	(i) National pension: All taxpayers pay 3.5% of taxable income (ii) Supplementary pension: DKR 97.20 per month (Ee <sup>1</sup> / <sub>3</sub> ; Er <sup>2</sup> / <sub>3</sub> )							14.70 Ee: 6.50 (including 0.1 for widows and widowers) Er: 8.2	FF 113 760
Employment injuries and occupational dis- eases	Insurance premiums or contribu- tions to employers' joint funds are fixed by contract for indus- trial injuries. Contribution to the Employment Injury Fund: Er: 0.3% and to the Occupational Diseases Fund: Er: 0.65%		Insurance contribution varies ac- cording to the risk, paid by employer	Collective rates according to de- gree of risks in the various occu- pational branches. Contribution fixed by the association and cal- culated on the basis of the total gross earnings Contribution ceiling: varying be- tween DM 60 000 and DM 96 000 according to the different professional associations		See 'Sickness' and 'Old-age'		Scale laid down by government decree, taking account of the lev- els of risk associated with each activity, industry and job Contributions paid by the em- ployer alone		Collective individual or mixed rates according to number em- ployed in the concern and degree of risk. Contribution assessed on total of gross earnings with a ceiling of FF 113 760	
Unemployment	2.10 Ee: 0.87 Er: 1.23	—	Flat-rate contributions fixed every year based on legal maxi- mum rate of daily payment (DKR 342 per day). Ee: 11.25 times the above rate per year. Er: 6 times the above rate per year per employee	4.0 Ee: 2.0 Er: 2.0	DM 67 200	3.0 Ee: 1.0 Er: 2.0	DR 134 125 per month	5.20 Ee: 0.68 Er: 4.52 Wage Guar- antee Fund: Er 1.1 Vocational training: Ee: 0.6 Er: 0.7	<i>idem</i>	7.08 Ee: 2.31 +0.50 Er: 4.27	FF 455 040 between FF 113 760 and FF 455 040 FF 455 040
Family allowances	Er: 7.0	—	—	—	—	2.0 Ee: 1.0 Er: 1.0	DR 134 125 per month	See 'overall' above		Er: 9.0	FF 113 760

Ee = employee; Er = employer (see notes on page 24)

## Financing

### Contributions: rates and ceiling (annual ceiling unless otherwise stated) (See Table II-2 for non-industrial staff in Italy and Luxembourg)

Table II-1

Ireland		Italy		Luxembourg		Netherlands		Portugal		United Kingdom	
Rate %	Ceiling	Rate %	Ceiling	Rate %	Ceiling	Rate %	Ceiling	Rate %	Ceiling	Rate %	Ceiling
<i>Health Service</i> Ee: 1% (paid by Er for persons with full eligibility - see Table III)	IRL 14 700	16.41 (industry)	—	4.70 (a)	LFR 1 647 360	9.60 (a)	(a) HFL 41 340	Overall rate: 35 Ee: 11 Er: 24 (as from 1. 10. 1986)	—	Weekly salary (UKL) up to 38 — — — 38 - 59 5 5 10 60 - 94 7 7 14 95 - 139 9 9 18 140 + 9 10.45 19.45 If member of approved occupational scheme, same rates above apply to salary up to UKL 38 Then: weekly salary (UKL) 38 - 59 2.85 0.9 3.75 60 - 94 4.85 2.9 7.75 95 - 139 6.85 4.9 11.75 140 + 6.85 6.35 13.20 For salaries higher than UKL 285 employers' contribution increases to 10.45%	Ee: 285 per week Er: —
		16.41 (commerce)		Ee: 2.35		4.25 (b)	HFL 159 per day				
		Ee: 1.35		+1.80		7.00 (c)	(b) HFL 63 750				
<i>Cash benefits</i> 17.83 Ee: 5.50 Er: 12.33	IRL 14 700	15.06 (industry)		Er: 2.35		4.80	(b) HFL 63 750				
		25.81 (commerce)		Er: 2.35		+1.00	(c) HFL 68 120				
				+1.80		4.80	HFL 262 per day				
		25.96 (industry)	—	16.0	LFR 1 317 888	15.10 (a)	(a) HFL 68 120				
		25.81 (commerce)		Ee: 8.0		5.70 (b)	or				
		Ee: 7.15		Er: 8.0		15.05	HFL 262 per day				
		18.81 (industry)				0.05	(b) HFL 63 750				
		18.66 (commerce)				+5.70					
						12.70	HFL 63 750				
						Ee: 11.35 (old-age) +1.35 (survivors)					
		Collective rates based on degree of risk in the various occupational branches. The rate, varying between 3% and 5% (average: 3.9%) is calculated on total earnings. Also an additional contribution equal to 20% of social security contributions		Collective rates based on the scale of risk. Contribution fixed by the insurance association and calculated on gross total earnings, with a minimum equal to the minimum earnings of an adult manual worker and a maximum of LFR 1 317 888 per year		See 'Invalidity'		Employment injuries Insurance premiums varying according to risk, paid by Er Occupational diseases 0.5 — Ee: — Er: 0.5 (No ceiling)			
		Er: 4.11 (industry)	—	—	—	On average: 3.10	HFL 68 120 or HFL 262 per day	See 'overall rate' above	—		
		1.61 (commerce)	—	—	—	Ee: 1.75					
				Er: 1.80	LFR: 1 317 888	Er: 1.35	HFL 63 750				

Ee: employee, Er = employer (see notes on page 25).

## Financing

### Contributions: Notes on Table II-1

Table II-1 (continued)

	Belgium	Denmark	FR of Germany	Greece	Spain	France
<p>Notes: Ee: = Employee Er: = Employer</p>	<p>Sickness: (a) = benefits in kind (b) = cash benefits In addition a 10% contribution is levied on car insurance premiums</p> <p>Unemployment: (i) Er contributes 1.60% of employee's remuneration to the National Employment Office (ii) Those employers who, on 30 June of the preceding year, employed less than 10 persons are exempt from this contribution</p>	<p style="text-align: center;">—</p>	<p>Sickness: The rate varies according to regulations of the fund concerned: the ceiling represents 75% of the pension ceiling for manual workers</p>	<p>Sickness: (a) = benefits in kind (b) = benefits in cash Old-age: The rate is increased for difficult or insalubrious work by 3.6% (Ee: 2.2%, Er: 1.4%) and for enterprises where a risk of employment injury is great, by 1% (Er)</p>	<p>Contribution ceiling: This is the ceiling for the occupational category comprising the largest number of employees. There are 8 other occupational categories with different ceilings. The highest is PTA 247 590 per month</p>	<p>Sickness: 1% contribution from unemployment benefit higher than legal minimum wage and from statutory pensions A further contribution of 15% is levied on car insurance premiums</p>



## Financing

### Contributions: notes on Table II-1

Table II-1 (continued)

Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom
<p>Unemployment: Including 0.6% redundancy contribution</p> <p>Surcharge: A youth employment levy and an income levy of 1% each are payable by Ee in addition on all income (paid by Er in cases where also required to pay health contributions — see above)</p>	<p>Sickness: Including maternity (1.23% industry, 1.01% commerce); 2.01% tuberculosis; cash indemnities (2.22% industry, 2.44% commerce.</p> <p>Solidarity contribution: 4% Ee 0.20%; Er 3.8%) for wages in excess of ceiling but lower than LIT 100 000 000.</p> <p>Special contribution rates for those who subscribe voluntarily to national health service.</p> <p>Old-age: Including 0.15% pension funds supplement (industry), 0.10% assistance to orphans and 0.5% supplementary contribution<sup>1</sup></p> <p>Unemployment: Including 0.3% supplementary contribution and 2.2% (industry) for topping up earnings (partial unemployment)</p> <p>Family benefits: Lower contributions for certain types of employer</p>	<p>Sickness:</p> <p>(a) = benefits in kind</p> <p>(b) = cash benefits</p> <p>Unemployment: Financing by an unemployment fund which is subsidized by solidarity taxes paid by individuals and various bodies together with local authority contributions</p>	<p>Sickness:</p> <p>(a) = benefits in kind</p> <p>(b) = general insurance against serious risks</p> <p>(c) = cash benefits (average rate)</p> <p>Invalidity:</p> <p>(a) = employees insurance (HFL 91 per day free of contribution)</p> <p>(b) = general insurance</p>		<p>Sickness: Benefits in kind are almost entirely financed by general taxation</p>

<sup>1</sup> For certain contributions an exoneration is given to industrial or artisanal firms in manufacturing or extractive industries, to exporters and to certain service industries such as transport or activities related to tourism.



## Financing

### Percentages and ceilings applicable to non-industrial staff in Italy and Luxembourg (Otherwise the percentages and ceilings in Table II-1 are applied)

Table II-2

	Italy		Luxembourg	
	Rate %	Ceiling	Rate %	Ceiling
Sickness and maternity	14.19 <sup>1</sup> 16.41 <sup>2</sup> Ee: 1.35 Er: 12.84 <sup>1</sup> 15.06 <sup>2</sup>	—	4.70 (a) 0.10 (b) <sup>4</sup> Ee: 2.35 + 0.05 Er: 2.35 + 0.05	LFR 1 647 360
Invalidity, old-age, survivors	See Table II-1	—	See Table II-1	See Table II-1
Employment injuries and occupational diseases	—	—	See Table II-1	See Table II-1
Unemployment	Er: 1.91 <sup>3</sup>	—	See Table II-1	See Table II-1
Family allowances	See Table II-1	—	See Table II-1	See Table II-1

<sup>1</sup> Industry: including maternity insurance (industry 1.23%, commerce 1.01%), tuberculosis 2.01%.  
<sup>2</sup> Commerce and credit sectors: same as for industry except that the maternity contribution is 1.01%.  
<sup>3</sup> Industry: no contributions for funds topping up earnings (partial unemployment).  
<sup>4</sup> (a) = benefits in kind, (b) = cash benefits.

**Financing**  
**Public authorities' contributions**

Table II-3

	Belgium	Denmark	FR of Germany	Greece	Spain	France
Sickness/maternity: benefits in kind	80% of medical expenses provided to widows, orphans, pensioners, recipients of invalidity pensions and to their dependants	Financed by local and central government except for a small part covered by contributions	—	Annual subsidy to cover any deficit	Progressive State contributions charged on a permanent basis to the general budget and corresponding to special social needs or necessitated by economic circumstances	—
Sickness/maternity: cash benefits			The Federal government refunds a lump sum of DM 400 for each maternity grant paid			
Invalidity	For the 2nd, 3rd and 4th year of invalidity the percentages of expenses paid in 50, 75 and 95 respectively; in addition 100% of funeral expenses	<i>Basic pensions:</i> State covers all costs apart from a small part covered by contributions <i>Supplementary pensions:</i> No government participation	Annual Federal subsidies fixed according to variations in the general basic earnings	Annual subsidy to cover any deficit		
Old-age, survivors	20% of total expenditure on benefits					
Employment injuries and occupational diseases	60% of expenditure on silicosis benefit	—	—	Annual subsidy to cover any deficit	—	—
Unemployment	Cover for any deficit	The State pays expenditure not covered by the income from contributions	The Federal government covers any insurance deficit and the cost of unemployment assistance	Annual subsidy to cover any deficit	The cost of unemployment assistance benefits is borne entirely by the State	Flat-rate subsidy by State
Family allowances	—	Financed by the government	Financed by Federal budget	Annual subsidy to cover any deficit	State contributions	—

**Financing**  
**Public authorities' contributions**

Table II-3

Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom
State contributes 94% for benefits in kind (workers'/employers' contributions represent only 6% of cost)	As well as contributions for sickness insurance, the National Health Fund collects from regions, provinces, communes and other public institutions as well as from the surplus of tuberculosis insurance	50% of administrative and staff costs (excepting funds operated by firms). The State finances certain benefits prescribed by law (e.g. maternity, certain accidents, mental and congenital illness, tuberculosis, cancer, poliomyelitis, etc.) The National Solidarity Fund intervenes for pensioners	Fixed annual subsidy (indexed) for general insurance (serious risks)	No contribution by public authorities	Government contributes approximately 88%
State contribution: difference between amount of contribution and cost of benefits	Financing of Social Fund	State and local authorities: 1/3 of total contribution rate fixed at 24% <sup>1</sup> State: 50% of administrative costs	Annual subsidy to cover expenditure on handicapped youth		Exchequer subsidy of about 9% of total contributions plus full cost of non-contributory invalidity pension, attendance allowance, mobility allowance, and non-contributory retirement pension
	—	1/3 of cost of adapting and adjusting pensions; 50% of administrative costs	—		
	Annual State subsidies	Financing by an unemployment fund enhanced by local authority contributions amongst others	The State finances unemployment assistance		
	Financed by the government	Annual subsidies	The State finances: (i) 50% of family allowances; (ii) birth grants; (iii) administrative costs		

<sup>1</sup> A transitional measure allows for a progressive increase, from 7% in 1985 to 8% in 1990 (in annual steps of 0.2%), in the contribution rate of the State.

## Financing

Table II-4

### Financing systems applicable to long-term benefits

	Belgium	Denmark	FR of Germany	Greece	Spain	France
Invalidity	'Pay as you go'	'Pay as you go'	Special 'pay as you go' procedure. Formation of reserve	'Pay as you go'	'Pay as you go'; constitution of a single stabilization fund for the whole social security system	'Pay as you go'
Old-age, survivors	'Pay as you go'	National pensions: 'Pay as you go'. Constitution of a fund for special purposes Supplementary old-age and survivors pensions: mixed system ('pay as you go' and capital cover)	Special 'pay as you go' procedure. Formation of a reserve	'Pay as you go'		'Pay as you go'
Employment injuries and occupational diseases	Employment injuries: Capitalization; financing systems of commercial insurance companies Occupational diseases: 'Pay as you go'	Mixed system ('pay as you go' and capital cover)	'Pay as you go'. Formation of a reserve	'Pay as you go'	Employment injuries: Funding in respect of permanent invalidity pensions and survivors pensions administered by the employment injuries mutual benefit societies rather than the National Social Security Office Occupational diseases: 'Pay as you go'	'Pay as you go'

## Financing

### Financing systems applicable to long-term benefits

Table II-4

Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom
'Pay as you go' plus exchequer supplement	'Pay as you go'	Invalidity, old-age, survivors: System of common funding for contributory pension schemes, founded on a spreading of charges over periods of seven years and the creation of a reserve fund, the size of which is between 1.5 and 2.5 times the amount of annual benefits charged to the four systems	'Pay as you go'	'Pay as you go'	'Pay as you go' plus government supplement
'Pay as you go' plus exchequer supplement	'Pay as you go'		'Pay as you go'	'Pay as you go'	'Pay as you go' plus government supplement
'Pay as you go'	Mixed system ('pay as you go' and capital cover system) Formation of mathematical reserves representing the current values of permanent pensions	(i) Capital cover for pensions granted during a financial year; (ii) Adjustment of pensions to cost-of-living and wage level made annually through contributions	'Pay as you go'	Employment injuries: Mixed system ('pay as you go' and capital cover system) Occupational diseases: 'Pay as you go'	'Pay as you go' plus government supplement





**HEALTH CARE**

Table III-1

## Health care

	Belgium	Denmark	FR of Germany	Greece	Spain	France
<b>Legislation</b> 1. First law 2. Basic legislation	28 December 1944 9 August 1963, supplemented and amended 23 December 1963 on hospitals 29 June 1981	1892 <i>National health:</i> 9 June 1971, amended <i>Hospitals:</i> 19 June 1974, amended	15 June 1883 'Versicherungsordnung' (Insurance Code) of 19 July 1911, amended and supplemented on many occasions General section of the Social Code, of 11 December 1975, prescriptions 23 December 1976	1934 Law of 14 June 1951, modified	14 December 1942 General Law on Social Security in the version of Decree No 2065 of 30 May 1974 Decree No 2766 of 16 November 1967 and other provisions	5 and 30 April 1930 Social Security Code — Book III Decree of 29 December 1945, amended
<b>Beneficiaries</b> Field of application	1. All workers bound by a contract of service and categories assimilated thereto 2. Pensioners (including the disabled and orphans) 3. Unemployed persons 4. Handicapped persons 5. Higher education students 6. Persons otherwise unprotected	All residents	1. All persons in paid employment and those receiving vocational training 2. Pensioners 3. Unemployed persons 4. Persons receiving transitional allowances under vocational training arrangements 5. Handicapped persons employed in sheltered workshops 6. Higher education students	1. Employees and persons assimilated thereto 2. Pensioners 3. Unemployed	1. All employees in industry and the services 2. Pensioners and persons in receipt of regular cash benefits under the general scheme 3. Unemployed persons in receipt of assistance benefit and persons registered with employment offices with incomes below the minimum wage	1. All employees or persons assimilated thereto 2. Pensioners 3. Unemployed persons
<b>Membership ceiling</b>	—	—	Non-industrial staff: DM 50 400 p.a. <sup>1</sup>	—	—	—
<b>Dependants</b>	Dependants, subject to certain conditions	All residents	Dependent spouse and children, other dependants (monthly income lower than DM 478.33)	Dependent members of the insured's family	Persons living with and dependent on the insured person: spouse, children under 26 years of age, brothers and sisters under 18 years of age (age limits inapplicable if disabled), relatives in the ascending line and their spouses and, exceptionally, <i>de facto</i> dependants. <sup>2</sup>	Dependent members of family (also certain relatives)
<b>Special rules for pensioners</b>	Pensioners: Reduction of 2.55% in benefits as long as payment not reduced below BFR 35 168 per month (BFR 29 674 if no dependants)	Same rules as for the rest of the population	Benefits in kind for themselves and their families Participation in obligatory contributions by stages: from 1. 7. 1986: 5.2% of pension	Same rules as for other insured	Do not pay contributions. Are not required to contribute towards the cost of pharmaceutical products	Holders of an invalidity pension and members of their families: (i) 1% of obligatory contribution, (ii) benefits in kind with full refund for the pensioner himself  Those receiving an old-age pension or non-contributory old-age allowance and members of their families: (i) benefits in kind with standard refund, (ii) 1% of obligatory contribution

<sup>1</sup> 75 % of the contribution ceiling for pension insurance.<sup>2</sup> Divorce does not forfeit entitlement to health care of spouse and descendants.

## Health care

Table III-1

Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom
1911 1970 Health Act	27 October 1927 (TBC) Law of 23 December 1978, instituting the National Health Service	31 July 1901 Books I and IV of Social Insurance Code, consequent upon the Law of 2 May 1974 (modified)	1 November 1941 15 October 1964 14 December 1967 introducing general insurance for serious risks	1935 Decree No 45266 of 23 September 1963, as since amended on several occasions	1911 National Health Service Act 1946, amended
Full eligibility: needy persons whose incomes are below a certain threshold Limited eligibility for remainder of population	All residents including foreign residents (on request)	1. All persons in paid employment 2. Pensioners 3. Unemployed persons 4. Persons whose sole remuneration is their keep	1. All persons under 65 in paid employment 2. Pensioners 3. Unemployed persons For general insurance: all residents	All insured persons	All residents
—	—	—	HFL 48 500 p.a.	—	—
The insured person and his dependent family	See 'Field of application'	Dependent members of family living in the insured's household	Dependent members of the family	Dependent members of the insured's family	All residents
There are higher income guidelines for persons aged 66 or over	Same rules as for the rest of the population	Pensioners: compulsory contribution of 4.7% of the pension, half being paid by the body granting the pension <sup>1</sup> Benefits in kind for themselves and their families If the beneficiary carries on an occupational activity, membership is required by reason of those activities (except for those holding invalidity and retirement pensions). The contribution is calculated both on the pension and on the salary	Holders of incapacity pensions if the incapacity is over 45% and holders of widows' or orphans' pensions. Contributions are compulsory Provided that they were members of the compulsory scheme for at least three years after the age of 60	Same rules. However, persons in receipt of invalidity, old-age, survivors and occupational diseases (minimum 50% permanent incapacity) pensions and their spouses and under-age children are exempt from the patient's contribution for consultations given in public hospitals and health centres or by approved doctors	Same rules as for the rest of the population except that when pensioners are in hospital their pension is reduced after the first 8 weeks

<sup>1</sup> The maximum contribution is the same as for employed insured persons. Minimum contribution: payable on the minimum social salary plus 30%. If the pension is below the minimum, the pensioner pays the contribution in proportion to the pension he is actually receiving and the body granting the pension pays the difference.

Table III-2

## Health care

	Belgium	Denmark	FR of Germany	Greece	Spain	France
<b>Conditions for grant of benefits — qualifying period</b>	Period of work and membership required: 6 months, including 120 days of actual work or periods assimilated thereto (unemployment, annual holidays, etc.) <sup>1</sup> Proof of payment of minimum contribution Proof of illness covered by the insurance	6 weeks for new residents	Period of work and membership required: none	50 days of work subject to contribution over the preceding year, or in the 12 first months of the 15 months preceding the illness	Insured person, spouse and children entitled to health care cover from fifth day of contributing membership of scheme. Other beneficiaries entitled after 6 months following duly substantiated claim for recognition	Period of work and membership required: 1 200 hours during the year or 600 per half year or 200 per quarter
<b>Commencement of benefits</b>	From beginning of illness	From beginning of illness	From beginning of illness	From the start of the sickness	From beginning of illness	From beginning of illness
<b>Duration of benefits</b>	Unlimited (or until the end of the second quarter following that in which membership terminates)	Unlimited	Unlimited (when an employee withdraws from the insurance scheme, benefits cease to be paid 26 weeks after the date on which he ceases to be insured)	Unlimited	Unlimited. In the event of cessation of contributing membership, as long as condition relating to qualifying period of membership satisfied: (a) if care commenced prior to cessation of membership, 52 weeks for insured person and 39 weeks for dependants; (b) if care commenced after cessation of membership, 39 weeks for insured person and 26 weeks for dependants	Unlimited (or one month after termination of membership)
<b>Organization</b>						
<b>1. Doctors:</b>						
<b>a. Approval</b>	All doctors registered with the Order of Doctors	All doctors qualified to practise (numbers limited by district according to number of inhabitants)	Doctors approved by the funds are formed into 'associations of sickness fund doctors' at regional and national level. In certain cases, hospital doctors	Doctors employed by the insurance institute (IKA)	National Health Office appoints doctors to vacancies on the basis of competitive examinations	All doctors qualified to practise
<b>b. Payment</b>	Scales of fees fixed by agreement between the insuring bodies and doctors' organizations or, failing this, laid down officially. Otherwise, fees fixed freely by doctors and the insurance refund is laid down by decree	Fees are fixed by agreement between the Doctors' Organization and the public health insurance. In the Copenhagen area fees are calculated in proportion to the number of patients registered with the doctor; outside Copenhagen fees are calculated partly on this basis and partly as a flat-rate sum for each medical action Specialists are paid a flat-rate sum for each medical action	Payment in full to the association by the fund: (i) lump sum, or fixed amount per medical act; (ii) fixed amount per head; (iii) fixed amount per sick case; (iv) combination of above The association of sickness fund doctors distributes the comprehensive payment between the sickness fund doctors on the basis of a scale agreed with the sickness fund federations	Doctors are paid by the insurance institute	General practitioners and specialists working outside hospitals are, in general, paid on the basis of lump sum determined by the number of insured persons entered on their list, thereby guaranteeing a minimum level of earnings Hospital doctors are, in general, paid on the basis of a monthly salary plus certain supplementary payments	Scales of fees fixed by a national agreement or by ministerial decree These scales may be exceeded in the case of: (i) patient's particular financial situation; (ii) patient's special requirements; (iii) practitioner's special qualifications
<b>2. Hospitals</b>	Hospitals: establishments approved by the Minister for Health, scales of fees fixed by agreements or, failing this, by the public authorities	Public hospitals established by regional health authorities Private hospitals: the regional health authorities conclude agreements with most of the private hospitals	The sickness funds conclude agreements with certain hospitals	Public hospitals and registered private clinics and hospitals of IKA	National health hospitals Public or private hospitals operating under agreement with the National Health Office	1. Public hospitals: rates fixed by the public authorities; 2. Private establishments: (i) after approval by the regional committee, (ii) partially by agreement on fees concluded with the sickness funds

<sup>1</sup> Special conditions for part time and seasonal employees.

### Health care

Table III-2

Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom
—	—	Period of work and membership required: none, in principle	Period of work and membership required: none, subject to enrolment with a sickness fund in time	—	—
From beginning of illness	From beginning of illness	From beginning of illness	From beginning of illness	From beginning of illness	From beginning of illness
Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited
Doctors participate in the general medical services on the basis of agreement reached by the Department of Health with the Irish Medical Organization	Doctors under contract to the region	All doctors approved by the State	'Approval by the sickness funds' by contract with the doctor Rights and obligations and fees for assisting persons insured by sickness fund are fixed by agreement	Doctors employed either by regional health authorities or by hospitals General practitioners and specialists approved under agreement between the Order of Medical Practitioners and the Ministry of Health for the purposes of consultations for persons unable to reach an official clinic within a specified time	Doctors under contract with the Local Family Practitioner Committee
Doctors are paid on a fee per item basis in accordance with a scale agreed with the Irish Medical Organization	Flat-rate basis per head depending on age of patient and experience of doctor. The scales are fixed by agreements between the Ministry of Health, regions and doctors' organizations. Maximum number of persons registered with a doctor: 1 500 Individual contracts for out-patient specialists with payment on fixed hourly rate and consultation basis Doctors employed in hospitals receive a fixed monthly salary from their employers	Fees (i) pursuant to collective agreements, (ii) following arbitration by the Conciliation and Arbitration Committee subject to ministerial confirmation Scales of fees are linked to the trend of reckonable compensation of employees	Direct payment of fees by the sickness fund: flat rate per insured person according to the system of registration on list of GPs in the area	Employed doctors: monthly salary set by government, varying according to professional category Approved doctors: flat-rate payment per consultation	In general: (i) basic allowance, (ii) capitation fee, (iii) special allowance
Most hospitals in the country	Hospitals are administered on a regional basis, both public hospitals and approved private clinics	Agreements with association of hospitals	Special agreements between hospitals and regional sickness funds	Public hospitals. Admission to private hospitals and clinics where public hospitals cannot provide treatment required within a period of three months	All the hospitals administered by the National Health Service (most hospitals in the country)

Table III-3

## Health care

	Belgium	Denmark	FR of Germany	Greece	Spain	France
<b>Benefits</b> Choice and payment of doctor	Free choice of doctor Advance on fees by insured person Refund at the agreed or official rate	Category 1: A once a year free choice of a registered GP No fees payable Category 2: Free choice but insured person advances the fees	Free choice among sickness fund doctors No fees paid by insured (fees are paid by the association of sickness fund doctors)	The insured goes to the local insurance institute doctor No fees	Free choice of general practitioner, paediatrician and obstetrician within area, provided choice would not bring number on doctor's list above maximum permitted. No fees are due	Free choice of doctor Advance on fees by insured person Refund at the agreed or official rate
Patient's contributions towards medical expenses	Insured person's share must not exceed 25 % for general medical care No share borne for assistance by specialists or for treatment of 'social diseases' Preferential treatment for the disabled, pensioners, widows and orphans whose incomes are less than BFR 356 113 per year (+ BFR 65 926 per dependant)	Category 1: No charges Category 2: Partial reimbursement of that part of expenses which exceeds the amount fixed by the public scheme for Category 1	No share borne by insured person	No participation	No share borne by insured person	Share borne by insured person (statutory): 25% but: (i) reduced to 20% for treatment given during hospitalization or consultations given in hospitals; (ii) not required for expensive treatment, prolonged sickness or certain complaints
Hospitalization	Free choice among hospitals approved by the minister Normal cost per day of hospitalization fixed by the minister (variable according to class of hospital and price index) Complete refund (public ward) save for a daily BFR 185 participation (BFR 74 for invalids, widows, orphans and pensioners), increased after 91st day	Public hospitals: No charge (except for private wards) Approved private hospitals: Costs exceeding the public tariff are payable by the insured	Free choice among hospitals having a contract with the sickness fund Free hospitalization in a shared room, but DM 5 per calendar day during a maximum of 14 days Duration of benefit: unlimited, in principle	The insured has the right to hospitalization in a public hospital or in a registered clinic designated by the insurance institute or in an IKA hospital	Surgery: entirely free of charge For other reasons: Authorized by administering body either automatically or on medical application where: (i) necessitated by diagnosis; (ii) patient suffering from a communicable disease; (iii) conduct or behaviour of the patient is such as to require constant attention	Free choice among public and private (approved) hospitals, 20 % of costs borne by the insured person, but not in the case of any expensive treatment, prolonged illness or certain complaints. Flat rate FF 23 per day included in 20 % of costs Duration of benefit: unlimited in principle
Sanatoriums	See 'Hospitalization'	See 'Hospitalization'	Free if necessary Participation of insured: DM 10 per calendar day	See 'Hospitalization'	See 'Hospitalization'	Subject to sickness fund's prior approval: no share borne by insured person
Courses of treatment	Preventive health centres and centres for underdeveloped children Flat-rate sum from insurance (maximum BFR 888 per day); also fixed daily sums calculated in the light of previous financial year's outgoings	See 'Hospitalization'	Contribution to cost or if necessary payment of total cost Assistance to convalescents: settlement in convalescent homes In each case, DM 10 per calendar day	Partial contribution by the insured	—	Subject to sickness fund's prior approval: refund of medical fees and cost of treatment in a thermal centre No daily allowances in principle (except for the more needy)

Health care

Table III-3

Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom
Full eligibility: Free choice of a GP from a list of doctors in the area Doctors fees are paid by Local Health Board Persons with limited eligibility choose their own GP as they wish	Free choice of doctor among those on the register for the area A fixed fee is paid by the region	Free choice of doctor (treatment abroad subject to approval of sickness fund) Fees refunded to insured person by sickness funds	Free choice of doctor (twice a year) by registering with a sickness fund doctor Direct payment (flat rate per insured person) by the sickness fund No fees	Free choice of general practitioner/specialist working either in health centres or under agreement No fees to be paid (National Health Service)	Free choice for all persons aged 16 years or over; parents or guardians choose for children under 16 No fees (National Health Service)
<i>General medical care</i> Persons with full eligibility: no charge Others pay the whole cost of services except in cases of certain serious or long-term diseases and disabilities <i>Specialists</i> No charge for persons with full eligibility Others pay full cost, except those with incomes under IRL 14 500 per year	Participation in laboratory or clinical tests and analyses amounting to 25% of official tariff (min.: LIT 1 000; max. LIT 30 000) If prescription covers several items, the maximum is increased to LIT 60 000	Share borne by insured person: 20% of the ordinary tariff for visits for the first medical visit in any 28 day period; 5% for other visits or consultations No charge in cases of hospitalization	No share borne by insured person, but under the general insurance scheme (serious risks) a share must be borne by insured persons over 18	Variable insured person's share set by government Exemption for certain groups, e.g. pregnant women and babies under one year of age, pensioners, persons responsible for certain handicapped young people, the socially and economically disadvantaged	No charge
<i>Public hospitals</i> No charge (except for private or semi-private wards) <i>Private hospitals and homes</i> Liable for all costs except that in some nursing homes financial aid is given towards the cost of maintenance <i>Infectious diseases treatment</i> Free of charge to all persons irrespective of income; unlimited duration	Direct assistance: free choice of public or private hospital among those registered under the scheme with free treatment (sharing a room)	Free choice of hospital (hospital abroad subject to approval of sickness fund) Participation in maintenance costs: LFR 170 per day of hospitalization	Free choice among hospitals or psychiatric institutions which have an agreement with the sickness insurance fund and are located near the place of residence Health care is entirely free for injured persons and members of their families in the lowest category of room Duration of benefit: unlimited (after 1 year taken over by the general insurance scheme)	Free choice among National Health Service hospitals approved by the Ministry of Health. Free hospitalization in public wards (or in private rooms where recommended by doctor) Full cost of care in private hospitals and clinics to be borne by beneficiary	No charge, except where the patient asks for special amenities or for extra treatment which is not clinically necessary
See 'Hospitalization'	See 'Hospitalization'	In principle as for hospitalization	TB sanatorium: refund of costs corresponding to the lower category of 'approved' sanatorium Duration: unlimited (after 1 year taken over by general insurance scheme)	See 'Hospitalization'	See 'Hospitalization'
	Thermal cures: subject to prior approval of the local health unit Participation: LIT 15 000	Subject to approval		Reimbursement of cost of treatment in thermal centres in line with prevailing official scale	See 'Hospitalization'

Table III-4

## Health care

	Belgium	Denmark	FR of Germany	Greece	Spain	France
Dental treatment	Comprising: (i) preventive treatment, (ii) extractions, (iii) dental prostheses, (iv) orthodontic treatment Refund: (i) of cost of treatment, see medical care (ii) of costs of dental plates, etc., subject to sickness fund doctor's approval, up to 100 % if patient is 50 or over or if younger, affected by specific complaints	Cost to insured: Category 1: 1/2 of cost of treatments on list Category 2: That part of cost which exceeds the amount fixed for Category 1	Comprising: (i) All costs covered by the sickness fund (ii) Cash grant towards costs for prostheses and dental crowns. In certain cases, total or partial dental costs covered	As for health care but charge of 25% for dental prostheses	Comprising extractions and certain types of treatment	Comprising: (i) preventive treatment, (ii) extractions, (iii) dental prostheses (iv) orthodontic treatment Refund: according to fixed rate as for medical care The 25% share borne by the insured person is abolished in some exceptional cases
Pharmaceutical products	Insured person's share: (i) Cat. A (serious illness): — (ii) Cat. B (useful drugs): 25%, ceiling BFR 300, WIPO <sup>1</sup> 15%, ceiling BFR 200 (iii) Cat. C (less useful drugs): 50% ceiling BFR 500, WIPO BFR 300 (iv) Cat. CS ('comfort' drugs): 60% For those in hospital: BFR 25 per day. Refund of cost of important products: max. BFR 50 per prescription (WIPO 100%). For certain products: BFR 70	Cost to insured: Two lists of products: 50% of cost Less important products: 75% of cost	Insured persons: DM 2 for each medicament prescribed, except children and special cases Members of family: as for insured person 'Comfort' drugs should no longer be prescribed	Charge of 20% for medicaments prescribed by doctor	Beneficiaries pay 40 % of the price of medicaments No charge whatsoever for: (i) pensioners; (ii) persons accorded provisional invalid status; (iii) patients undergoing residential hospital care	Insured person's share: 30%, or 60% for 'comfort' drugs No share required from long-term patient
Prostheses, spectacles, hearing-aids	Full refund of fees fixed by agreement	Partial reimbursement	Charge limited to DM 4 per prescription	Charge limited to 25% maximum	Provision and normal replacement of prostheses, orthopaedic apparatus and invalid vehicles free of charge Grants may be made towards dental prostheses, spectacles, hearing-aids and other special types of prostheses	Subject to sickness fund's prior approval: refund of established fees (70%) and for major fittings (100%)
Other benefits	As laid down in the regulations	Free assistance and treatment given by nurse at home if recommended by a doctor Free transport to doctor or hospital for pensioners, who are insured in Category 1, and in certain other cases and circumstances For both categories, part of cost met for treatment by chiropractor	Treatment at home: assistance and treatment given by nurse, etc. as supplementary benefit in certain cases Examination for early symptoms: (i) children's diseases (up to 4 years); (ii) cancer (annual examination after 20 years for women and 45 years for men) Assistance with domestic arrangements in cases of hospitalization: domestic or financial assistance	Various benefits, such as cost of travelling for the sick living in distant regions	Other types of benefit available either to all beneficiaries or to certain categories of beneficiary: (i) home help for retired people, invalids, the mentally handicapped, etc. (ii) transport to hospital for sick people, in emergencies and under other special circumstances	Other benefits may also be granted, if funds are available, with the approval of the sickness insurance fund

<sup>1</sup> WIPO: widows, invalids, pensioners, orphans.



## Health care

Table III-4

Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom
<p>No charge for persons with full eligibility, children under 6 and primary school pupils</p> <p>No charge for insured persons who satisfy certain contribution conditions for fillings, sealings and extractions (limited charge for other services)</p>	<p>Comprising:</p> <p>Standard benefits: free treatment in the centres of the national health service and from registered doctors</p>	<p>Comprising:</p> <p>Standard benefits:</p> <p>(i) preventive treatment,</p> <p>(ii) extractions,</p> <p>(iii) orthodontic treatment</p> <p>Refund according to collective agreements</p> <p>Contributions towards costs of prostheses cannot exceed 20%</p> <p>Share of consultations: 5% of tariff</p>	<p>Comprising:</p> <p>(i) preventive treatment,</p> <p>(ii) extractions,</p> <p>(iii) dental prostheses,</p> <p>(iv) orthodontic treatment</p> <p>Completely free treatment, conditional upon compulsory half-yearly examination</p> <p>Fund's contribution towards costs: dental plates, etc.</p>	<p>As for medical treatment in health centres</p> <p>In the event of recourse to approved private practitioners: reimbursement in line with a scale laid down by the government</p>	<p>Range of charges up to a maximum of UKL 17 for a course of treatment and UKL 115 if more complicated, e.g. crowns and dentures</p> <p>No charge for expectant mothers, mothers who have borne a child within the preceding 12 months. Persons on low incomes pay no charges or get help with paying</p> <p>No charge for those in full-time education until age 19 (others until 18, except that dentures must be paid for after 16)</p>
<p>No charge for persons with full eligibility and refund of expenses over IRL 28 per month for those with limited liability</p> <p>No charge for persons suffering from mental diseases and handicaps (for persons under 16 years only) and from specified long-term illnesses in respect of drugs prescribed for treatment</p>	<p>Share of 25% and LIT 2 000 per prescription (max. 3 drugs). Maximum share per prescription: LIT 30 000</p> <p>No share for families with low incomes and those exceeding a certain number of members (see also Table X 'Family allowances')</p> <p>No share for the severely invalided, serious illnesses or child birth</p>	<p>Classification of drugs:</p> <p>(i) non-refundable drugs and products,</p> <p>(ii) drugs subject to preferential reimbursement, i. e. at 100%</p> <p>(iii) drugs subject to normal reimbursement, i. e. at 80% (but if hospitalized: 100%)</p>	<p>Registration with a chemist under contract chosen by the insured person:</p> <p>(i) no charge for drugs prescribed (official list of pharmaceutical products)</p> <p>(ii) direct settlement between chemist and fund</p>	<p>Depending on type of condition, insured person's share of between 20 and 50% for medicaments on the official list. No insured person's share in the case of medicaments prescribed for certain specified conditions</p>	<p>Charge of UKL 2.20 per prescribed medicine except for children under 16, men aged 65 or over and women aged 60 or over, pregnant women and mothers of a child under one year of age, certain war pensioners in certain circumstances, persons with low incomes and persons suffering from certain chronic diseases including the housebound<sup>1</sup></p>
<p>No charge for persons with full eligibility and for children under 6 years of age and primary school pupils</p> <p>Limited charges only levied on insured persons who satisfy certain contribution conditions</p>	<p>Subject to prior approval, refund of cost as 'supplementary benefit' and according to established scale which varies according to the benefit and for a limited number of prostheses.</p>	<p>Subject to sickness fund's prior approval: refunds at the tariff rates fixed by agreements</p>	<p>(Excepting spectacles) subject to prior approval: cover of 70-100%</p>	<p>20% charge for prostheses on the official list. Spectacles and dental prostheses under health service prescription: 25% charge for spectacles (contact lenses if certified necessary by doctor) or dental prostheses in line with official scale. Spectacles and dental prostheses prescribed by approved specialists in private practice: paid for by patient subject to 75% reimbursement</p>	<p>Spectacles: No charge for children under 16, or persons over 16 still in full-time attendance at school. Financial help for persons with low incomes. No charge for sight tests.</p> <p>Prostheses and hearing-aids: No charge for provision and fitting of National Health Service appliances</p>
<p>Hospital in-patient and out-patient services are provided free of charge for children suffering from certain long-term diseases and disabilities</p> <p>A laboratory service for the detection of cancer of the cervix is available to all women through their local general practitioner</p> <p>Free home help service</p> <p>Free transport to hospital</p>			<p>Transport for the sick</p> <p>Within the general insurance framework:</p> <p>(i) treatment in institutions for the mentally sick and for the handicapped;</p> <p>(ii) stay in a home;</p> <p>(iii) certain kinds of preventive medicines for children</p>	<p>Payment of travel costs for patients living in remote areas, subject to certain conditions</p>	<p>Various additional benefits provided under the National Health Service and by local authorities, e.g. free transport to hospital, if essential</p>

<sup>1</sup> An annual season ticket can be bought entitling the holder to an unlimited number of prescribed items without charge throughout the year. The cost of the ticket is UKL 33.50.



**SICKNESS — CASH BENEFITS**

Table IV-1

## Sickness — cash benefits

	Belgium	Denmark	FR of Germany	Greece	Spain	France
<i>Legislation</i> 1. First law 2. Basic legislation	See Table III 'Health care'	1892 Law of 1972, amended	See Table III 'Health care'	1934 Law of 14 June 1951, modified	Law of 14 December 1942 General Law on Social Security of 30 May 1974, Decree No 3158 of 23 December 1966 and other provisions	See Table III 'Health care'
<i>Beneficiaries</i> Field of application	All workers bound by a contract of service and categories assimilated thereto	All persons on the labour market (employees and self-employed, including spouse if helping)	All persons in paid employment	Employees and assimilated	All employees in industry and the services	All employees or persons assimilated thereto
<i>Membership ceiling</i>	—	—	Non-industrial staff: DM 50 400 <sup>1</sup>	—	—	—
<i>Conditions</i>	Fulfilment of the conditions imposed for health care: required registration period, minimum working period, minimum contributions, maintenance of rights acquired, origin of the complaint To have ceased all activities with at least a 66% reduction in earning capacity To have provided the sickness fund doctor with a 'notice of cessation of work' within 2 days	Illness must entail total or partial incapacity for work	Incapacity for work	Incapacity for work certified by the Institute's doctor 100 days of work subject to contributions during the previous year or the 12 first months of the 15 preceding the illness (duration of benefit: 182 days) 300 days subject to contributions during the 2 years, or 27 months of the 30, preceding the illness (duration of benefit: 360 days)	Membership of social security scheme Active contribution or equivalent status Contributions paid for 180 days during 5 years immediately preceding illness Unfit for work Receiving health care paid for by social security scheme Doctor's certificate to be sent to employing firm, and received within 5 days of its dispatch Doctor's certificate confirming unfitness for work to be sent on 4th day of absence and received by employing firm within 2 days following its dispatch	Incapacity for work: (i) for the first 6 months, 200 hours during the 3 months prior to the date of treatment; (ii) for subsequent period, must have been registered for 12 months and be able to prove having worked 800 hours during those 12 months, of which 200 working hours during the first of the 4 quarters preceding the cessation of work

<sup>1</sup> 75% of the contribution ceiling for pension insurance.

## Sickness — cash benefits

Table IV-1

Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom
1911 Social Welfare (Consolidation) Act 1981, amended	See Table III 'Health care'	See Table III 'Health care'	1913 Law of 5 June 1913 on sickness insu- rance, amended and supplemented	1935 Decree No 45266 of 23 September 1963, as since amended on several occasions	1911 Act of 1975 and regulations; Act of 1982 and regulations
Flat-rate benefit: with some excep- tions, all persons aged 16 years and over employed under a contract of service or apprenticeship Pay-related benefit: idem	Industrial staff <sup>1</sup> or persons assim- lated thereto For TB: member of insured person's family	All persons in paid employment	All persons under 65 in paid employ- ment	All insured employees	All employed and self-employed per- sons <sup>2</sup> Statutory sick pay: employees only
—	—	—	—	—	—
Flat-rate benefit: (i) incapacity for work; (ii) 26 weekly contributions paid; (iii) 48 weeks' contributions paid or credited during the contribution year preceding the benefit year. <sup>3</sup> If less than 48 but 26 or more contributions paid or credited, a reduced benefit is payable Pay-related benefit: have right to flat-rate benefit and have had reckon- able earnings over IRL 58.00 per week in the relevant tax year	Incapacity for work For TB: TB in active phase	Incapacity for work	Incapacity for work	6 months' membership Contributions paid for 8 days during 3 months preceding month in which a certificate of incapacity for work was issued by a doctor	Incapacity for work: contributions paid during the appropriate tax year of at least 50 times the minimum weekly contribution applicable for that year. Benefits reduced if this number is not attained but not if contributions paid in any tax year since 6 April 1975 amount to at least 25 times the minimum weekly contri- bution in that year

<sup>1</sup> In Italy non-industrial staff do not receive cash benefits in the event of sickness but employers must by law continue to pay their salaries for at least three months.

<sup>2</sup> Except married women who opted before April 1977 not to be insured.

<sup>3</sup> The benefit year begins on the first Monday of January and the contribution year is the last tax year preceding that date.

Table IV-2

## Sickness — cash benefits

	Belgium	Denmark	FR of Germany	Greece	Spain	France
Waiting period	1 working day No working period: (i) if the insured person has been unemployed for at least 9 days within the 21 days prior to the incapacity for work; (ii) if incapacity is due to pregnancy or confinement; (iii) for unemployed persons in the employment of the public authorities; (iv) if the worker has been in contact with someone suffering from an infectious disease	Wage earners: 1 working day Self-employed persons: 5 weeks (voluntary insurance may cover the first 5 weeks)	1 day No waiting period if incapacity for work is the result of an employment injury or an occupational disease	3 days	3 days	3 days
Benefits Duration of benefits	Maximum of 1 year (= period of 'primary incapacity for work')	91 weeks in 3 years (daily cash benefit in the employer period (13 weeks) not included) Pensioners not more than 13 weeks in a 12-month period	For the same illness, limited to 78 weeks over a 3-year period	182 days (then, possibly, invalidity) 360 days in the case of the same illness 360 days in the case of tuberculosis	12 months with possibility of extension for a further 6 months where there is deemed to be a chance of the beneficiary once again being fit for work following treatment	Normally 12 months (360 days) per period of 3 consecutive years, but until end of 36th month for 'protracted sickness' Exception: until end of 48th month when insured person undergoes course of rehabilitation or vocational retraining
Amount of benefits	Without hospitalization: 60% of earnings (maximum earnings taken as basis: BFR 2 974.17 per day) For industrial staff account must also be taken of the law on the minimum weekly wage (80%) <sup>1</sup> and for non-industrial staff the law on contracts of employment (100% for 1 month) With hospitalization: <i>idem</i>	90% of average preceding four weekly earnings. Maximum benefit: DKR 2 052 per week (employer pays benefits for first 13 weeks)	80% of the normal salary but not exceeding the net salary Normal salary: salary used during the last 4 weeks for contributions up to the ceiling. Continued payment of wages by the employer for 6 weeks. After 1 year adjustment as for pensions	50% of average earnings in one of the 22 classes of insurance to which the real earnings correspond 10% increase for every dependant (maximum 4) Overall maximum for benefits: DR 2 127 per day Minimum amount, without dependants: DR 387 per day	From 4th to 20th day of sick leave inclusive, 60% of reference wage. From the 21st day, 75% of reference wage Calculation basis: daily salary (contribution basis) for month preceding commencement of unfitness for work, increased by average daily value of salary supplements during previous year	Without hospitalization: 50% of earnings with 3 children, 66.66% from 31st day (Maximum earnings taken as basis: earnings on which social security contribution is assessed). Minimum for protracted complaint after 7th month: 1/365th of minimum invalidity pension With hospitalization: (i) without dependants: 20% (ii) with 2 children: 50%

<sup>1</sup> The collective agreements extend this to a 30 days' minimum wage and to 100%.

## Sickness — cash benefits

Table IV-2

Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom
Flat-rate benefits: 3 days Pay-related benefits: 18 days	3 days For TB: None	None	2 days No waiting period if the employed person's occupational association has such a provision in its regulations	3 days per period of absence owing to incapacity None in the event of hospitalization or tuberculosis	3 days
Flat-rate benefits: (i) Unlimited if the claimant has paid 156 weeks' contributions, (ii) Limited to 52 weeks if between 26 and 156 weeks' contributions paid Pay-related benefits: Limited to 375 days	Maximum of 6 months (180 days) per year For TB: no limit during treatment Maximum of 2 years for post-sanatorium allowance; 2 years for the treatment allowance (renewable every 2 years)	52 weeks	12 months (52 weeks)	Maximum 1 095 days (then, possibly, invalidity) In the event of tuberculosis: unlimited	Statutory sick pay: paid by Er in case of illness: 28 weeks for period of inability to work, or Sickness benefit: 168 days maximum in a period of interruption of employment, then replaced by invalidity benefit
Flat-rate benefits: IRL 41.10 per week Family benefits: 1 adult IRL 26.60 1st child IRL 9.40 2nd child IRL 10.50 3rd to 5th child IRL 8.70 6th and subsequent children IRL 6.95 Pay-related benefits: First 141 days 25% next 234 days at 20% of reckonable weekly earnings between IRL 58 and IRL 220 The combined sickness benefit and pay-related benefit may not exceed 75% of reckonable weekly earnings	Without hospitalization: Sickness: 50%; from 21st day 66.66% (earnings taken as basis: real earnings) TB: <sup>1</sup> (i) daily allowance during treatment: insured person: as the sickness benefit for 180 days, then LIT 10 370; members of the family: LIT 5 185; (ii) daily post-sanatorium allowance: <sup>2</sup> insured person: LIT 17 280; members of the family: LIT 8 640; (iii) allowance for a cure: <sup>2</sup> LIT 40 000 per month With hospitalization: Sickness: allowances reduced to 2/5ths for insured person without dependants TB: as the daily allowance during treatment	The gross salary which the insured person would have earned if he had continued to work	70% of the daily wage (maximum earnings taken as a basis): HFL 262.28 a day or HFL 1 311.40 a week. With the minister's approval this percentage can be increased by the occupational associations Minimum wage taken into account: HFL 131.04 per day or HFL 655.20 per week During the first 6 weeks of incapacity this minimum wage applies to all recipients, but thereafter only to spouses and those who have a dependent child less than 18 years of age as long as family income is lower than 87.5% of the minimum wage	Daily benefit: 60% of average daily wage for 2 months preceding month in which incapacity was certified by a doctor In the event of tuberculosis: 80% of average wage or 100% during hospitalization if insured has dependants	Statutory sick pay: Weekly earnings of: Rate: UKL 74.50 or more UKL 46.45 UKL 55.50 — 74.49 UKL 39.20 UKL 38.00 — 55.49 UKL 31.60 — No family benefits Sickness benefit: UKL 29.45 per week Family benefit: 1 dependent adult: UKL 18.00

<sup>1</sup> Provided that the treatment in sanatorium has lasted at least 2 months.<sup>2</sup> The allowance is granted after the post-sanatorium treatment is completed where earnings capacity is reduced by at least half.<sup>3</sup> From 1 November 1986.

Table IV-3

## Sickness — cash benefits

	Belgium	Denmark	FR of Germany	Greece	Spain	France
Other benefits	Death grant: BFR 19 282 (unindexed)	Death grant: see Table VIII 'Survivors' (other benefits)	May be provided for in the regulations in addition to the statutory minimum benefits Sickness benefit (maximum holidays: 5 days per year) if a child is ill Death grant: 20 times basic earnings (minimum DM 100)	Death grant: at least 8 times the reckonable earnings of the lowest group, i. e. DR 45 348	Death grant: PTA 5 000	When incapacity exceeds 3 months: revision of sickness benefit to bring it in line with the general increase in wages Allowance for handicapped adults: FF 2 572.50 per month (means tested)



Sickness — cash benefits

Table IV-3

Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom
<p>Death grant: see Table VIII 'Survivors' (other benefits)</p>	<p>Death grant: LIT 20 000                      TB: special Christmas grants of LIT 25 000 to the insured (plus LIT 3 000 for dependants), LIT 15 000 for members of the insured's family</p>	<p>Death grant: LFR 29 858                      For children under 6: 50%                      For children dead at birth: 20%</p>	<p>Death grant: daily wage multiplied by the number of days between day of death and the last day of second following month</p>	<p>Death grant: see Table X 'Family benefits' (other allowances)                      Sickness allowance for single parents payable in the event of illness of a child under age 10 (means tested)</p>	<p>Death grant: see Table VIII 'Survivors' (other benefits)</p>



**MATERNITY**

Table V-1

## Maternity

	Belgium	Denmark	FR of Germany	Greece	Spain	France
<i>Field of application</i>	Benefits in kind: (i) insured women, (ii) members of the family Cash benefits: insured women	Benefits in kind: all residents Cash benefits: all employed and self-employed persons, including spouse helping	Benefits in kind: (i) insured women, (ii) wife and daughters of insured person Cash benefits: insured women	Benefits in kind: (i) insured women, (ii) spouse or dependant of insured man Cash benefits: insured women	Benefits in kind: (i) employees in industry and the services; (ii) pensioners and persons drawing other regular benefits; (iii) dependants of insured person entitled to health care. In cases of separation or divorce entitlement continues irrespective of whether insured person has a maintenance obligation in respect of beneficiary Cash benefits: employees in industry and the services	Benefits in kind: (i) insured women, (ii) wife and daughters of insured person Cash benefits: insured women
<i>Conditions</i>	Cash benefits: contributions paid for 6 months	Benefits in kind: 6 weeks of residence Cash benefits (employees): (i) income during last 4 weeks before period of absence must be at least 10% of maximum daily benefit, (ii) income during previous tax year or income during at least 6 months during the previous 12 must be at least 10% of maximum daily benefit	Cash benefits: maternity allowance: in the period of legal maternity leave, 12 weeks insurance between the 10th and 4th month prior to confinement	Benefits in kind: 50 days insurance, as for health benefits Cash benefits: 200 days work resulting in contributions during the last 2 years	Benefits in kind: (i) employees; (ii) beneficiaries dependent on insured person entitled to health care: (a) must live with or be supported by insured person, (b) must neither undertake paid work nor draw a pension or annuity exceeding twice the minimum wage, (c) must not be entitled to national health cover on any other count Cash benefits: (i) affiliated employees with active contributor or equivalent status; (ii) at least nine months' membership preceding birth; (iii) contribution paid for at least 180 days in the year immediately preceding the period of compulsory or voluntary leave, as appropriate; (iv) presentation of a doctor's certificate giving the forecast date of birth for the commencement of the period of voluntary or compulsory maternity leave and presentation of the notification of birth for the purposes of calculating the period of post-natal leave	Benefits in kind: see Table III 'Health care' Cash benefits: employment in a post for 1 200 hours during the year. Registration under insurance scheme for at least 10 months at the expected date of confinement
<i>Benefits</i> Benefits in kind	See Table III 'Health care'	Free maternity services and hospital care	See Table III 'Health care' Midwife, doctor (incl. medical examinations), maternity hospital Drugs, etc.	For birth expenses: DR 49 170	Medical checks during pregnancy Optional care during birth and post-natal confinement and in the event of associated complications Hospitalization in national health hospitals or hospitals operating under agreement with the national health authorities (see also Table III 'Health care')	See Table III 'Health care' Midwife or doctor Maternity hospital (free for 12 days) Private clinic (flat-rate allowance covering stay of 12 days) Free drugs in a public hospital, lump sum if the confinement takes place at home or in private clinic

Maternity

Table V-1

Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom
<p>Benefits in kind: all residents</p> <p>Cash benefits:</p> <p>(i) maternity allowance: insured women</p> <p>(ii) maternity grant: health services: persons with full eligibility</p>	<p>Benefits in kind: all women residents</p> <p>Cash benefits: insured women or alternatively fathers</p>	<p>Benefits in kind:</p> <p>(i) insured women</p> <p>(ii) wife of insured person</p> <p>Cash benefits:</p> <p>(i) allowance: insured women</p> <p>(ii) general allowance: All women residents</p>	<p>Benefits in kind:</p> <p>(i) insured women</p> <p>(ii) wives and daughters of insured person</p> <p>Cash benefits: insured women</p>	<p>Benefits in kind: see Table III 'Health care'</p> <p>Cash benefits: all insured women</p>	<p>Benefits in kind: all women residents</p> <p>Cash benefits:</p> <p>(i) maternity allowances: employed or self-employed insured women</p> <p>(ii) maternity grant: all women</p>
<p>Maternity allowance:</p> <p>(i) scheme for women in employment: 26 contribution weeks paid in the 12 months before the first day of a period of maternity leave;</p> <p>(ii) general scheme: 26 contribution weeks paid and 26 contribution weeks paid or credited in the last contribution year before the beginning of the benefit year in which the allowance is due to commence or in a subsequent complete contribution year, if any, before the allowance is due to commence<sup>1</sup></p>	<p>None</p>	<p>Cash benefits:</p> <p>(i) allowance: must have been affiliated for 6 months in the year preceding the birth.</p> <p>(ii) general allowance: 1 year's residence and not having entitlement to insured women allowance</p>	<p>None</p>	<p>Benefits in kind: see Table III 'Health care'</p> <p>Cash benefits: 6 months' membership, contributions paid for at least 8 days during 3 months preceding confinement</p>	<p>Maternity allowance: contributions paid in any tax year amounting to at least 25 times the minimum weekly contribution for that year. For full benefit, contributions paid or credited in the appropriate tax year amounting to at least 50 times the minimum weekly contribution for that year</p> <p>Maternity grant: residence in the United Kingdom of more than 182 days (26 weeks) in the 52 weeks before the date of birth</p>
<p>Maternity services and hospital care for infants under 6 weeks are free except that those whose income is IRL 14 500 or more are liable for doctors' fees</p>	<p>See Table III 'Health care'</p> <p>Midwife</p> <p>Doctor in the event of complications</p> <p>Free stay in a maternity hospital or approved clinic</p> <p>Free drugs</p>	<p>See Table III 'Health care'</p> <p>Midwife and medical assistance</p> <p>Stay in maternity hospital, drugs and baby foods<sup>2</sup></p>	<p>See Table III 'Health care'</p> <p>Midwife; in the event of complications, doctor and hospital</p> <p>Maternity hospital or payment for care at home for 10 days (with share in cost)</p>	<p>See Table III 'Health care'</p>	<p>Free health care under the National Health Service</p>

<sup>1</sup> See Table IV.1 'Sickness - cash benefits', footnote

<sup>2</sup> These benefits are covered by a lump sum payment.

Table V-2

## Maternity

	Belgium	Denmark	FR of Germany	Greece	Spain	France
Cash benefits Kind and duration of benefit	<ol style="list-style-type: none"> <li>1. Confinement allowance:<sup>1</sup> 14 weeks (of which 8 after confinement)</li> <li>2. Birth grant</li> </ol>	For employed or self-employed women: weekly payments for 4 weeks before expected confinement and for 24 weeks after (also 24 weeks in adoption cases) <sup>2</sup> Male wage earners or self-employed: weekly payments for 2 weeks after the birth	<ol style="list-style-type: none"> <li>1. Maternity allowance:<sup>1</sup> 6 weeks prior to and 8 weeks after confinement (12 weeks in cases of premature or multiple birth)</li> <li>2. Grant towards birth expenses</li> </ol>	Maternity allowance payable to insured women 42 days before and 42 days after confinement	Maternity allowance for a maximum of 14 weeks If employee in receipt of benefit continues to require medical care beyond this 14-week period, she will be treated as temporarily unfit for work Special allowance payable in the event of multiple births	<ol style="list-style-type: none"> <li>1. Daily allowance:<sup>1</sup> 16 weeks (of which 6 before confinement) 10 weeks in the case of adoption<sup>1</sup></li> <li>2. Nursing allowance: see Table X 'Family benefits' (other allowances)</li> </ol>
Amount	<ol style="list-style-type: none"> <li>1. 79.5% of lost earnings for a maximum of 14 weeks<sup>4</sup> followed by 60%</li> <li>2. See Table X 'Family benefits'</li> </ol>	See Table IV 'Sickness — cash benefits' (90% of average weekly earnings, not more than DKR 2 052 per week	<ol style="list-style-type: none"> <li>1. Insured women: continuation of payment of net wage (minimum DM 3.50 per day) or fixed amount (under specific conditions) or sickness benefit of DM 150<sup>2</sup> Co-beneficiaries: fixed sum ranging from DM 35 to DM 150</li> <li>2. Fixed sum payment of DM 100</li> </ol>	50 % of earnings (see Table IV 'Sickness — cash benefits'): Maximum (no dependants): DR 2 683 per day Maximum (4 dependants): DR 3 756 per day Minimum (no dependants): DR 773 per day	75% of reference wage Base of calculation: daily salary (contribution basis) for preceding month increased by average daily value of salary supplements during the 12 months prior to the commencement of maternity leave	<ol style="list-style-type: none"> <li>1. 84% of basic salary Maximum: FF 265.44 per month Minimum: FF 36.05 per month</li> <li>2. Nursing allowance: rate fixed by maternity insurance funds</li> </ol>

<sup>1</sup> Only if wage is discontinued.<sup>2</sup> Women employees who are not compulsorily insured receive a maximum of DM 400.<sup>3</sup> Payments may be made to father in the event of death of mother during confinement.<sup>4</sup> These extra benefits only paid for days when guaranteed earnings not received.<sup>5</sup> Six of the 20 weeks may be in favour of the father.

## Maternity

Table V-2

Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom
<p>Maternity allowance: Scheme (a): 14 weeks — at least 4 weeks must be taken before and 4 after confinement Scheme (b): 12 weeks, 6 before and 6 after confinement Maternity grant: Health services: lump sum<sup>1</sup></p>	<p>Maternity allowance:<sup>2</sup> 2 months before the presumed confinement date and 3 months after (optionally, 6 supplementary months)<sup>1</sup></p>	<p>Insured women allowance<sup>2</sup> and general allowance:<sup>4</sup> 16 weeks (8 of which before birth) Birth grant: see table X 'Family benefits'</p>	<p>Confinement allowance:<sup>2</sup> 12 weeks</p>	<p>Maternity allowance: 90 days, including at least 60 after confinement (remaining 30 days may also be taken after confinement) Where mother is physically or mentally incapacitated, father is entitled to benefits provided for in the event of maternity for 30 to 60 days as prescribed by doctor<sup>3</sup> Adoption: 60 days Birth grant Allowance for nursing mothers</p>	<p>Maternity allowance:<sup>2</sup> (payable only under the insurance rights of the women): weekly payments for 18 weeks beginning 11 weeks before the expected confinement. May be extended if the confinement occurs later than expected Maternity grant: lump sum</p>
<p>Maternity allowance: Scheme (a): 70% of average weekly earnings in the relevant tax year (minimum IRL 73.90 per week) Scheme (b): IRL 41.10 per week. Pay-related benefit may also be payable — see Table IV 'Sickness — cash benefits' Maternity grant: Health services: IRL 8 per child</p>	<p>80% of earnings for the compulsory period, and 30% for the supplementary period</p>	<p>Insured women allowance: same amount as the sickness cash benefit General allowance: LFR 3 312 per week Birth grant: see Table X 'Family benefits'</p>	<p>100% of earnings Maximum wage considered: HFL 262.28 per day Minimum wage considered: see Table IV 'Sickness — cash allowances'</p>	<p>Maternity allowance: 100% of average daily wage on same conditions as for sickness benefit (see Table IV) Birth grant } See Allowance } Table X for nursing } 'Family mothers } benefits'</p>	<p>Maternity allowance: UKL 29.45 per week (increases for dependants: one adult dependant UKL 18.20 per week) Maternity grant: UKL 25</p>

<sup>1</sup> In addition, maternity grants for multiple births (see Table X 'Family benefits').

<sup>2</sup> Only if wage is discontinued.

<sup>3</sup> The optional supplementary leave may be requested by the father if the mother does not claim, or if the father has sole charge.

<sup>4</sup> Non-cumulative with similar benefits or with earnings.

<sup>5</sup> In the event of death of the mother, for the whole of this period, but at least 10 days.





**INVALIDITY**

Table VI-1

## Invalidity

	Belgium	Denmark	FR of Germany	Greece	Spain	France
<i>Legislation</i> 1. First law 2. Basic legislation	28 December 1944 See Table III 'Health care'	1921 Law of 16 May 1984, amended	22 June 1889 Industrial staff: Social Insurance Code (RVO) of 19 July 1911, version of 23 February 1957, with numerous amendments Non-industrial staff: Law of 20 December 1911 in the version of 23 February 1957, with numerous amendments. General section of the Social Code 11 December 1975. Prescriptions 23 December 1976	1934 Law of 14 June 1951, modified	Decree of 18 April 1947 General Law on Social Security of 30 May 1974; Law No 13 of 7 April 1982; Law No 26 of 31 July 1985; Decree No 3158 of 23 December 1966, Ministry of Labour Order of 15 April 1969; Royal Decree No 1799 of 2 October 1985	5 April 1930 RAP of 29 December 1945 — Social Security Code; Decree of 12 September 1960; Decree of 28 March 1961
<i>Risks covered</i>	A worker who as a result of sickness or infirmity cannot earn more than one third of the normal earnings of a worker in the same category and with the same training	A person is considered to be an invalid when his capacity to work is reduced permanently because of a mental or physical illness	1. A worker who as a result of sickness or infirmity cannot earn more than half the normal earnings of a healthy insured person with similar training and equivalent skills in employment corresponding to his occupational position and skills (Occupational invalidity — 'Berufsunfähigkeit') 2. A worker who as a result of sickness or infirmity is no longer able to work regularly or cannot earn more than a minimal income (General invalidity — 'Erwerbsunfähigkeit')	1. A person is considered to be an invalid when, as a result of illness or physical or mental disability, he or she cannot earn more than one third of the normal earnings of a worker in the same category or training during at least 6 months 2. However, those who can no longer earn more than half the normal earnings obtain 75 % of the benefit and those who can no longer earn more than two thirds obtain an amount equal to the benefit for 2 years (readaptation allowance)	Provisional invalidity: situation of a worker who has exhausted his/her entitlement to sickness benefit, continues to require medical treatment and is unfit to return to work, but is not expected to remain permanently unfit for work Permanent invalidity: situation of a worker who, after having undergone prescribed treatment, suffers from physical or functional disabilities, capable of objective assessment and probably definitive in character, which render him/her partially or totally incapable of work	A worker who as a result of sickness or infirmity can no longer in any occupation whatsoever earn more than one third of the normal earnings of a worker in the same category, with the same training and in the same region. The worker is classified under Group 1 if he is none the less still considered capable of being gainfully employed, and under Group 2 if he is not. He is classified under Group 3 if he requires the help of another person
<i>Field of application</i>	Industrial and non-industrial staff	All resident nationals	Industrial and non-industrial staff Handicapped persons	Employees and assimilated	Employees in industry and the services	Industrial and non-industrial staff All employees
<i>Conditions</i> Minimum period of membership giving entitlement to benefits	6 months, with 120 days worked	At least 3 years of residence between the ages of 15 and 67.	Industrial and non-industrial staff: 60 months, of which 36 contribution months immediately before onset of complaint. Requirement considered to be fulfilled when the insured person has become incapable of working or has died as a result of certain occurrences (e.g. employment injury) or under certain circumstances Handicapped persons: 240 months of insurance	1 500 working days (300 of which in the 5 years preceding the invalidity) except if employment injury <sup>1</sup> 1 500 working days during the 12 years preceding the invalidity 300 working days if below 21 years of age 400 working days if below 22 years of age 1 500 working days if below 33 years of age	Provisional invalidity: to have exhausted periods of entitlement specified in relation to sickness benefit; to have paid contributions for a period of at least 180 days immediately preceding commencement of incapacity for work Permanent invalidity: qualifying period: where claimant enjoys active contribution or equivalent status and is under 26 years of age, half time between date on which he/she reached age 16 and date of onset of condition giving rise to invalidity; where claimant is over 26, a quarter of the time between the date on which he/she reached age 20 and event giving rise to invalidity, subject to a minimum of 5 years. One fifth of contribution period must fall within the 10 years prior to the causal event. Larger qualifying period if regularly insured. No qualifying period of invalidity results from non-employment related injury	12 months, with 800 hours worked, of which 200 during the quarter prior to ceasing work

<sup>1</sup> If injury not due to employment: 750 working days (150 of which during the 5 preceding years).

## Invalidity

Table VI-1

Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom
1911 Social Welfare (consolidation) Act, 1981, amended	21 April 1919 Decree laws of 4 October 1935 and 14 April 1939; Laws of 4 April 1952 and 20 February 1958; Decree of 27 April 1968 and Law of 30 April 1969; Laws of 11 August 1972, 3 June 1975 and 12 June 1984	6 May 1911 Social Insurance Code, Book III, of 1925 (industrial staff), with numerous amendments. Law of 29 August 1951 (non-industrial staff), with numerous amendments	5 June 1913 (a) Law of 18 February 1966 (b) Law of 11 December 1975 setting up a national insurance system	1935 Decree No 45266 of 23 Septem- ber 1963, as since amended on several occasions	1911 Act of 1975 and regulations thereun- der
All insured persons who have been incapable of working for 12 months and whose incapacity is likely to con- tinue for at least a further 12 months	A worker whose earning ability, in occupations suited to his capacity, is permanently reduced to less than one third as a result of sickness or infirmi- ty (physical or mental) is considered an invalid for the purpose of invalidity allowance The incapacity pension is payable to the insured person who is absolutely and permanently incapable of any occupational activity, as a result of sickness or infirmity (physical or mental)	1. A worker (industrial staff) who as a result of sickness or infirmity cannot earn more than one third of the normal earnings of a worker in the same category, with the same train- ing and in the same region and for whom no employment suited to his strength and skills and, to an accept- able degree, to his training, can be found 2. A worker (non industrial staff) who as a result of sickness or infirmity is unable to carry on the occupation which he had carried on in his last post or another occupation suited to his capacity and, to an acceptable degree, to his training	(a) and (b) A person considered completely or partially incapable of working when as a result of sickness or infirmity he can no longer earn, from an activity corresponding to his strength and skill and with due allowance for his training and his previous position in his occupation, the same as that nor- mally earned by someone in a similar occupation. No distinction is made as regards the cause of the incapacity (invalidity or employment injury)	Any worker who, before reach- ing retirement age, becomes unable, as a result of an illness or accident not covered by the specific legislation on employ- ment injuries and occupational diseases, to earn more than one third of a normal wage	Incapacity for work by reason of physi- cal or mental illness or disability in a period of interruption of employment where there has been entitlement to sickness benefit for 168 days (excluding Sundays)
With few exceptions, all persons aged 16 years and over, employed under a contract of service or apprenticeship	Industrial and non-industrial staff All employees	Industrial and non-industrial staff All employees or those considered as such	(a) All employees under 65 (b) All residents under 65 without considering income or national- ity	All insured employees	Employed and self-employed persons <sup>1</sup>
At least 156 contribution weeks of insurable employment for which the appropriate contributions have been paid At least 48 weekly contributions paid or credited during the contribution year <sup>2</sup> preceding the permanent inca- pacity to work	General invalidity: 5 contribution years with at least 2 during the last 5 years Occupational invalidity: <sup>3</sup> No condi- tions	Industrial staff: 270 days of insurance <sup>4</sup> Non-industrial staff: 12 months of in- surance <sup>4</sup>	—	Contributions paid or credited for at least 60 months (excep- tionally, after 1 095 days of sick- ness benefit and subject to endorsement by the Medical Board)	Must have been entitled to sickness pay- ments for 168 days in the period of interruption of employment. Employees who are entitled, for a period of 28 weeks, to statutory sick pay from employer, are deemed to have fulfilled contribution conditions for sickness benefit during this period. Those em- ployees entitled to such sick pay for less than 28 weeks, receive sickness pay- ments for a total of 28 weeks

<sup>1</sup> Except married women who chose before April 1977 not to be insured.

<sup>2</sup> See table IV.1 'Sickness — cash benefits', footnote 3.

<sup>3</sup> Invalidity caused by circumstances of employment other than industrial injury.

<sup>4</sup> No qualifying period if invalidity is caused by employment injury.

Table VI-2

## Invalidity

	Belgium	Denmark	FR of Germany	Greece	Spain	France
Minimum level of incapacity for work	66.66%	50%	Occupational invalidity: 50% General invalidity: 100%	33.33%	33%	66.66%
Period for which cover is given	The day after the end of the primary period of incapacity until retirement age	From the 1st of the month following the application Maximum age: 66 years	From the end of the month in which the conditions are fulfilled At the age of 65 at the earliest the pension is converted into old-age pension provided that the minimum period of membership has been completed	From the date when invalidity is deemed to exist and without limit on duration, except if person is eligible for an old-age pension Limited to 2 years in case of 33.33% incapacity	Provisional invalidity: from day following end of entitlement to sickness benefit. Ceases when claimant is declared by doctor to be fit for work or permanently incapacitated, when claimant becomes entitled to draw a retirement pension, or at the end of a period of 6 years Permanent invalidity: from date on which the responsible body declares claimant to be permanently incapacitated	From the date when the state of invalidity is deemed to exist The pension is discontinued at the age of 60 and replaced by the old-age pension
Benefits Amount of pension	Allowance: 65% of the lost earnings (subject to ceiling) if there are dependants; 43.5% if no dependants With effect from 1 July 1984 amount of invalidity pension for those whose incapacity commenced after 1 October 1984 limited to lump sum equal to 60% (with dependants) or 40% (without dependants) of lost wages Minimum for regularly employed: (i) with dependants: BFR 1 002 per day, (ii) without dependants: BFR 802 per day Minimum for non-regularly employed: (i) with dependants: BFR 772 per day (ii) without dependants: BFR 568 per day If incapacity commenced, at the earliest, 1 July 1983, minimum daily amount cannot exceed 75% of lost wages	<i>Pension</i> Incapacity level: (i) at least 50% anticipatory pension <sup>4</sup> = basic amount, (ii) 67 to 99%: invalidity pension = basic amount + invalidity amount (iii) 100%: invalidity pension = basic amount + invalidity amount + unemployment amount <i>Basic amount</i> Married persons: DKR 34 752 per year each if both are pensioners Others: DKR 37 836 <sup>1</sup> per year <i>Incapacity amount</i> Married persons: DKR 15 096 per year each if both have invalidity pension Others: DKR 17 616 <i>Unemployment amount</i> Married persons: DKR 17 664 per year each if both have this amount Others: DKR 24 408 Supplement payable to pensioners: Married persons: DKR 7 140 per year Others: DKR 6 648 per year	<i>Pension formula:</i> (a) for occupational invalidity $1\% \times n \times E \times c$ (b) for general invalidity $1.5\% \times n \times E \times c$ $n$ = Number of years of insurance (contribution periods, equivalent, credited <sup>2</sup> and supplementary periods). Supplementary periods = number of years to run until age of 55. These are added when the worker qualifies for invalid insurance before reaching that age, provided that the following are covered by contributions: (i) either for at least 36 months during the 60 months prior to the risk incurred, (ii) or for at least half the period of membership (minimum 60 months) $E$ = General basic earnings, fixed for 1986 at DM 27 885 p.a. $c$ = Individual coefficient — average ratio for each year of the gross earnings of the person concerned to average gross earnings of all those insured (max. 2) <sup>3</sup>	See Table VII 'Old-age' If 50% incapacity, amount of pension reduced by 25% If 100% incapacity, pension is increased by 50%; for care by a third person the maximum increase is DR 32 780 per month	Permanent partial incapacity for habitual occupation: lump sum equal to 24 times monthly reference wage used for calculation of sickness benefit (see Table IV) Permanent total incapacity for habitual occupation: 55% of reference wage. <sup>5</sup> Pension may, at request of beneficiary, be commuted to a lump-sum payment equal to 84 times monthly pension (less 12 months for every year by which claimant's age exceeds 56, subject to a minimum of 12 months). Minimum pension for persons over 65: PTA 29 800 per month (PTA 32 560 per month for beneficiaries with dependent spouse) Permanent total incapacity for work: 100% of reference wage. Minimum pension PTA 29 800 per month (PTA 32 500 per month for beneficiaries with dependent spouse) Severe disablement: amount payable for permanent total incapacity for work plus 50%. Minimum pension: PTA 44 700 per month. For beneficiaries with dependent spouse: PTA 48 660 per month All pensioners receive 14 times monthly pension payment each year and monthly pension must in no case exceed PTA 187 950 Reference wage obtained by dividing by 112 the sum of the contribution assessment figures for 6 months immediately preceding event giving rise to invalidity	<i>Pension:</i> (a) Group 1 (those still able to work): $30\% \times E$ (b) Group 2: $50\% \times E$ (c) Group 3 (those requiring help from another person): Class 2 pension + 40% supplement (minimum supplement: FF 51 561.84 per year) $E$ = Average annual earnings for the 10 years of insurance prior to interruption of work or, where applicable, a shorter period
Annual earnings ceiling	BFR 927 941	—	DM 67 200	DR 134 125 per month	PTA 2 971 080	FF 113 760

<sup>1</sup> If income is not above a certain level.<sup>2</sup> Credited periods = periods of sickness (minimum 4 weeks), rehabilitation, unemployment, studies (over 16 years of age, up to 5 years) which are taken into account provided that at least half of the period of membership (minimum 60 months) is covered by contributions.<sup>3</sup> If exceeded, possibility of obtaining increases.<sup>4</sup> Anticipatory pension: basic amount granted to persons over 50 for social and health reasons.<sup>5</sup> For workers over 55 years of age who are unemployed and having little prospect of finding work in the short term: increase of 20% in the reference wage.

## Invalidity

Table VI-2

Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom
—	Invalidity allowance: 66% Incapacity pension: 100%	Industrial staff: 66.66% Non-industrial staff: no level is laid down, but the worker must be incapable of carrying on his occupation in a permanent manner	(a) 15% (b) 25%	No level specified, since eligibility is dependent on claimant being definitively incapacitated for habitual occupation. This is deemed to be the case where he/she does not, within a period of 3 years, recover to the extent of being able to earn more than 50% of normal earnings	—
From the date when the state of invalidity is deemed to exist (normally after sickness period) Maximum age: none	From the month following the application by the party concerned Maximum age: retirement age	For permanent incapacity: immediately For temporary incapacity: from 7th month At 65, takes form of old-age pension	(a) From the end of the period for which sickness benefit is paid until the age of 65 (b) After 52 weeks of incapacity until the age of 65	From first day of month in which claim was submitted or day determined by medical board until retirement age	For the pension: the day after the end of the primary period of incapacity until retirement age <sup>1</sup> For the allowance: as above, but to qualify the incapacity must begin at least 5 years before retirement age
Invalidity pension: IR£ 47.10 per week (aged 66 or over: IR£ 48.05)	Invalidity allowance formula: $2\% \times n \times E$ $n$ = number of years of insurance (maximum 40) $E$ = average annual reckonable earnings for the last 5 years (indexed according to RPI of first 4 years) The allowance is made up to the minimum guaranteed pension by an amount equal to the social pension (State pension for citizens over 65 in need) when the annual taxable income is less than twice the social pension (see also Table VII 'Old-age') Incapacity pension formula: see above for 'Invalidity allowance' As well as actual insurance years, the years between the date of liquidation of the pension and retirement age are also taken into account	Pension: consisting of a fixed amount <sup>2</sup> + a supplement Fixed amount: LFR 63 981 p.a. Supplement: (i) 1.6% of total earnings; (ii) earnings adjusted according to index and changes in wage level; (iii) for invalidity before age of 55, special supplement for each entire calendar month either from beginning of right to a pension or right to cash sickness benefit up to age of 55 This supplement is 1.6% of the minimum social pension for the period preceding the 35th birthday and 1.6% of the same salary enhanced by 20% for the subsequent period Minimum pension: LFR 136 634 p.a. (at least 2 700 days of insurance) Minimum pension: LFR 274 585 p.a. (at least 35 years of insurance)	(a) Allowance: <sup>3</sup> 15-25%: 9 % E 25-35%: 17.5% E 35-45%: 26.5% E 45-55%: 35 % E 55-65%: 44 % E 65-80%: 57 % E 80% and over: 70 % E $E$ = daily earnings <sup>4</sup> (b) Daily allowance <sup>3</sup> for incapacity level between: 25-35%: 20% 35-45%: 30% 45-55%: 40% 55-65%: 50% 65-80%: 65% 80% + 80% of the basic amount = HFL 81.94 This basic amount is increased to HFL 114.04 for married persons whose income is less than HFL 17.11 per day (to HFL 93.29 if income is less than HFL 34.21 per day) <sup>4</sup>	Pension: for each calendar year covered by contributions, 2.2% of average monthly wage for best 5 of preceding 10 years Maximum 80% and minimum 30%	Invalidity pension: UK£ 38.70 per week, reduced where recipient is in-patient in hospital for more than 8 weeks In addition, invalidity allowance: 3 rates, varying according to the age when total disability arose: persons under 40 years: UK£ 8.15 persons under 50 years: UK£ 5.20 persons under 60 years: (55 for women): UK£ 2.60 per week Additional component: an additional earnings-related pension based on $1\frac{1}{4}\%$ of earnings from 6 April 1978 between the upper and lower earning limits, amounts revalued annually
—	LIT 34 807 000	LFR 1 317 888	HFL 68 192 p.a. * (HFL 262.28 per day) *	—	—

<sup>1</sup> Deferment possible; maximum 5 years.

<sup>2</sup> Condition: 180 months of residence to obtain the whole of the fixed amount, otherwise a proportion of the fixed amount is paid. This condition is not required where an occupational accident has led to the invalidity.

<sup>3</sup> Holiday allowance equivalent to an extra 7.5%.

<sup>4</sup> If both spouses receive the benefit, basic individual amount reduced to a total of HFL 114.04 per day.

Table VI-3

## Invalidity

	Belgium	Denmark	FR of Germany	Greece	Spain	France
Supplements for dependants: (i) spouse	—	—	—	See Table VII 'Old-age'	See Table X 'Family benefits'	—
(ii) children	See 'Pensioners' in Table X 'Family benefits'	See 'Pensioners' in Table X 'Family benefits'	See 'Pensioners' in Table X 'Family benefits'	See 'Pensioners' in Table X 'Family benefits'	See Table X 'Family benefits'. Beneficiaries whose pension does not exceed the minimum retirement pension for persons over 65 are entitled to a family income supplement of PTA 1 050 per month for each dependent child	See 'Pensioners' in Table X 'Family benefits'
Other benefits	—	Assistance allowance: given for the personal aid of a third person and in cases of blindness or acute shortsightedness: DKR 17 616 p. a. This allowance can be replaced by: Constant surveillance allowance: when the claimant needs constant surveillance or care by a third person: DKR 35 148 Invalidity allowance: given when earnings are too high for a pension, but when invalidity is medically certified, and in cases of deafness resulting in serious problems of communication: if spouse has same benefit or invalidity pension: DKR 13 776 p. a. Others: DKR 16 980 p. a. General pensions supplement and personal allowance: see Table VII 'Old-age'	—	—	—	—

## Invalidity

Table VI-3

Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom
<p>IRL 30.60 per week in respect of a dependent adult<sup>1</sup>                      IRL 10.45 per week per 1st child                      IRL 11.50 per week per 2nd child                      IRL 9.65 per week per 3rd to 5th child                      IRL 7.75 per week per 6th and subsequent children</p>	<p>—                      See 'Pensioners' in Table X 'Family benefits'</p>	<p>—                      LFR 13 649 p.a. per child<sup>2</sup></p>	<p>—                      See 'Pensioners' in Table X 'Family benefits'</p>	<p>Dependent spouse: ESC 1 650 per month                      —</p>	<p>UKL 23.25 a week in respect of one adult dependant                      Each child for whom child benefit is received: UKL 8.05 a week</p>
<p>Living alone allowance: paid to pensioner aged 66 or over living alone. Amount: IRL 3.55 per week                      Prescribed relative allowance: is payable to an incapacitated pensioner who is receiving full-time care and attention from a prescribed relative. Rate: IRL 25.60 a week</p>	<p>Invalids who need help to move around or who need permanent attendance to accomplish daily tasks are entitled to a monthly allowance equal to that paid under the employment injury scheme</p>	<p>—</p>	<p>Death allowance:                      (a) <math>\frac{100}{107.5}</math> % of daily earnings,                      (b) 100% of basic amount from the day of death until the last day of the second month which follows this<sup>3</sup></p>	<p>Christmas bonus: amount equal to pension for December                      Supplement paid to invalids definitely incapacitated for all forms of gainful employment and requiring constant attendance: ESC 4 270 per month</p>	<p>Non-contributory invalidity pension can be paid to those not qualifying for invalidity benefit. Rate: UKL 20.45 a week plus increases for dependants                      Attendance allowance: given when the nature of the invalidity necessitates frequent attention or constant supervision.                      Amount: UKL 27.20 per week for a person who requires attendance or supervision by day and night, or UKL 18.15 a week for a person who needs the attendance by day or by night<sup>4</sup>                      Mobility allowance can be claimed by persons who are unable or virtually unable to walk. Rate: UKL 19.00 a week</p>

<sup>1</sup> The disabled aged 66 or over receive more substantial supplements for dependants — see Table VII 'Old-age'.

<sup>2</sup> Accumulation of supplements for children with family allowances.

<sup>3</sup> As long as incapacity rate is over 80%.

<sup>4</sup> People who care for a severely disabled relative receiving an attendance allowance may qualify for invalid care allowance at the rate of UKL 20.45 a week.

Table VI-4

## Invalidity

	Belgium	Denmark	FR of Germany	Greece	Spain	France
<i>Adjustment</i>	Automatic adjustment of allowances by 2% when the index of consumer prices varies by 1.02% in relation to the preceding index Rates of allowances are adapted in line with the evolution of the general standard of living by fixing an annual adjustment coefficient or flat-rate charge via benefit grant	Automatically twice a year, following changes in prices Rates are regularly adjusted following rises in wages	Twofold adjustment to economic situation (i) by automatic incidence of general basic earnings (see above) when the amount of the pension to be paid is fixed; (ii) by adjustment of the pension according to a coefficient which is fixed once a year by law	See Table VII 'Old-age'	Pensions are adjusted at the beginning of each year in line with forecast changes in the consumer price index for the year in question. Adjustment is automatic	Annual adjustment on 1 January and 1 July by statutory instrument fixing the coefficient of increase
<i>Accumulation with other social security benefits<sup>1</sup></i>	Accumulation with employment injuries' or occupational diseases' pension is possible up to a variable maximum	Cash benefits can be accumulated, but a special reduction is possible when the basic amount and unemployability amount is combined with an employment injury pension	If combined with an employment injury pension, the invalidity pension is suspended when the total exceeds 80% of the highest basic earnings	Accumulation possible with widow's pension	Invalidity pensions may not be drawn concurrently with any other pension under the general scheme except a widow's pension. They are also incompatible with lump-sum payments in respect of lesions, mutilations and deformities, except where the latter are entirely unconnected with the factors giving rise to invalidity	Accumulation with an employment injuries' or occupational diseases' pension limited to the normal earnings of a worker in the same category
<i>Prevention and rehabilitation</i>	Functional and occupational retraining, in accordance with decision of panel of doctors, in specialized establishments	Measures to lessen the consequences of invalidity by: (i) assistance for special medical care; (ii) maintenance allowances during vocational rehabilitation; (iii) appliances and aids supplied by local authorities under the Social Assistance Act of 1974	Rehabilitation: medical benefits and occupational training as well as other measures, including transitional benefits	—	Rehabilitation measures: (i) medical treatment (functional rehabilitation); (ii) vocational guidance; (iii) vocational training (rehabilitation for habitual occupation or retraining for another occupation) Rehabilitation allowance paid to persons not in receipt of periodic cash benefits Preferential access to employment in certain situations	Vocational retraining in specialized vocational retraining centres or establishments, subject to a psycho-technical examination, with the social security funds contributing to the costs; the pensions or part of the pensions are continued

<sup>1</sup> In any case invalidity pensions and old-age pensions are mutually exclusive.



Invalidity

Table VI-4

Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom
<p>Invalidity pensions are normally increased once a year</p>	<p>Quarterly adjustment to cost of living For pensions above the minimum, this adjustment is partial: (i) up to twice the minimum: 100%, (ii) from twice to 3 times: 90%, (iii) for the part exceeding 3 times the minimum: 75% Annual adjustment on 1 January equal to average increase in minimum earnings of industrial manual workers</p>	<p>1. Automatic adjustment of pensions wherever the index varies by 2.5% in relation to the preceding index 2. Adjustment of pensions to earnings level. The special supplements are linked to the adjustments made to the minimum social salary</p>	<p>(a) and (b) Compulsory adjustment on 1 January and 1 July which is pegged to the earnings index during the period 30 April to 31 October or preceding 31 October to 30 April. In particular cases additional adaptations can be made between these dates</p>	<p>Normally increased once a year by government decision</p>	<p>Adjustment by legislation at least annually in line with movements in the general level of prices</p>
<p>Not payable with any pension under the Social Welfare Acts</p>	<p>Accumulation of general invalidity pension with an employment injuries' or occupational diseases' pension (within the limit of annual earnings and subject to the ceiling, when the pensions are granted for the same invalidity)</p>	<p>A reduction of the invalidity pension is possible in certain cases when combined, for example, with an employment injuries' pension</p>	<p>(a) and (b) Reduction of the invalidity pension where combined with a benefit granted by foreign legislation for the same incapacity for work (a) Deduction of amount of general insurance indemnity</p>	<p>Subject to certain limits, payable in addition to employment injury and occupational disease pensions and survivors' pensions</p>	<p>Attendance allowance can be paid in addition to any other benefit except other allowances paid for the same purpose</p>
	<p>The INPS is able to grant medical care etc. to prevent or reduce invalidity and to restore capacity for work. Hospitalization is free and charged to the region</p>	<p>The insurance may require that curative treatment be given to restore a pensioner's capacity for work or avert an insured person's imminent incapacity; the pension may be entirely or partially suspended during this treatment</p>	<p>(a) — (b) Possibility for the person concerned of measures to maintain, restore or improve his capacity for work, such as rehabilitation, training or retraining. Measures may also be taken to improve his living conditions</p>		<p>Preventive medical care and medical rehabilitation are provided by the National Health Service Industrial rehabilitation and vocational training, sheltered employment and a specialized placement service are provided by the disabled persons legislation of 1944 and 1958. Allowances are payable during training</p>



**OLD-AGE**

Table VII-1

## Old-age

	Belgium	Denmark	FR of Germany	Greece	Spain	France <sup>1</sup>
<i>Legislation</i>						
1. First law	10 May 1900	1. National pension: 1891 2. Supplementary pension: 1964	22 June 1889	1934	Royal Decree of 11 March 1919	5 April 1910
2. Basic legislation	Royal Decree No 50 of 24 October 1967	1. Law of 16 May 1984, amended 2. Law of 7 March 1964, amended	Industrial staff: Social Insurance Code (RVO) of 19 July 1911, version of 23 February 1957, with numerous amendments Non-industrial staff: Law of 20 December 1911, version of 23 February 1957, with numerous amendments General section on the Social Code (11 December 1975) Prescriptions (23 December 1976)	14 June 1951, amended	General Law on Social Security, as promulgated by Decree No 2065 of 30 May 1974; Decree No 3158 of 23 December 1966; Ministry of Labour Order of 18 January 1967 and Law No 26/85; Royal Decree No 1799 of 2 October 1985	Law of 5 April 1928; Social Security Code, Books I-III; Decree of 29 December 1945, amended; Law of 31 December 1971; Law of 3 January 1975; Law of 30 December 1975; Regulation of 26 March 1982
<i>Field of application</i>	Industrial and non-industrial staff All employees	1. National pension: all resident nationals 2. Supplementary pension: all employees aged 18-66 working 10 hours or more per week	Industrial and non-industrial staff	Employees and assimilated	Employees in industry and the services	Industrial and non-industrial staff All employees
<i>Conditions</i>						
Minimum period of membership	None	1. National pension: At least 3 years of residence between the ages of 15 and 67 2. Supplementary pension: none	60 months of insurance	4 050 working days which have given rise to contributions	Entitlement dependent on a contribution record of the last 15 years, including at least 2 years in the 8 immediately preceding retirement. As from 1 August 1985, the minimum contribution record is 10 years plus half the time between that date and retirement, where the period thus determined exceeds the 15 years required by Law No 26/85 in force since 1 January 1985	None
<i>Legal retirement age</i>	Men: 65 Women: 60	1. Men } 2. Women } 67	Men and women: the beneficiary can choose between 63 and 67; in principle otherwise 65	Men: 65 Women: 60	Men } Women } 65	Men } Women } 60

<sup>1</sup> In addition to the statutory old-age insurance scheme there are the supplementary retirement schemes which, pursuant to the agreement of 8 December 1961 between the French National Employers' Council (CNPF) and the trade union organizations, must be set up in all occupational sectors covered by the CNPF.

Old-age

Table VII-1

Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom
1908 Social Welfare (Consolidation) Act, 1981, amended	21 April 1919 Decrees of 4 October 1935 and 14 April 1939; Decree of 27 April 1968; Law of 30 April 1969; Laws of 11 August 1972 and 3 June 1975	6 May 1911 Industrial staff: Social Insurance Code, Book III, 1925, with numerous amendments Non-industrial staff: Law of 29 August 1951, with numerous amendments	5 June 1913 General old-age insurance: Law of 31 May 1956	See Table VI 'Invalidity'.	1908 Act of 1975 and the regulations thereunder
With few exceptions, all persons aged 16 years and over employed under a contract of service or apprenticeship	Industrial and non-industrial staff All employees	Industrial and non-industrial staff All employees or those considered as such	All residents between the ages of 15 and 65 whatever their income or nationality	All insured employees	1. Flat-rate pension: all persons over school age, resident in the UK <sup>1</sup> 2. Graduated pension: all employed persons in the scheme who earned more than UKL 9.00 a week between 6 April 1961 and 5 April 1975
1. Retirement pension: (i) must have become insured before the age of 55; (ii) at least 156 contribution weeks of insurable employment for which the appropriate contributions have been paid; (iii) annual average of at least 24 contribution weeks registered (paid or credited) 2. Old-age pension: (i) must have become insured before the age of 56 (60 in certain cases); (ii) at least 156 contribution weeks of insurable employment for which the appropriate contributions have been paid; (iii) annual average of at least 20 contribution weeks registered (paid or credited)	15 years of contributions	1 350 days of insurance of industrial staff <sup>2</sup> 60 months of insurance for non-industrial staff <sup>2</sup>	None	Contributions paid or credited for 120 months	1. Flat-rate pension: (i) at least 50 weekly flat-rate contributions paid at any time before 6 April 1975, or contributions paid in any tax year amounting to at least 52 times (50 times for years from 6 April 1975 to 5 April 1978) the minimum contribution for that year; (ii) requisite number of qualifying years during the contributor's working life 2. Graduated pension: none
1. Men } 65 Women } 2. Men } 66 Women }	Men: 60 <sup>3,4</sup> Women: 55 <sup>3,4</sup>	Men } 65 Women }	Men } 65 Women }	Men: 65 Women: 62	Men: 65 Women: 60

<sup>1</sup> Except married women who opted before April 1977 not to be insured.

<sup>2</sup> An allowance is granted to insured persons who at 65 do not fulfil the conditions laid down but have paid contributions for 1 080 days (i.e. 4 years of insurance).

<sup>3</sup> A 'seniority pension' is granted after 35 years of contributions irrespective of age, provided that the pensioner is no longer working.

<sup>4</sup> Those workers who are not entitled to a full pension (40 years' contribution) can continue working until they reach such entitlement but cannot stay in employment beyond 65.

Table VII-2

## Old-age

	Belgium	Denmark	FR of Germany	Greece	Spain	France
<b>Benefits</b>						
<b>Amount of pension</b>	<p>For each year taken into consideration, a pension amount is paid as follows:</p> <p>(i) single or married without dependent spouse: man: <math>S \times 60\% \times 1/45</math> woman: <math>S \times 60\% \times 1/40</math></p> <p>(ii) married with dependent spouse: man: <math>S \times 75\% \times 1/45</math> woman: <math>S \times 75\% \times 1/40</math></p> <p>where S = earnings:</p> <p>1. Before 1 January 1955: BFR 336 399</p> <p>2. After then but before 1 January 1981: Manual workers: gross earnings without ceiling Other employees: gross earnings with ceiling (except for 1955-57, flat-rate amount)</p> <p>3. Years after 1980: gross earnings with ceiling</p> <p>Guaranteed minima for complete schedule of contributions: households: BFR 312 720 single: BFR 250 224</p>	<p>1. <i>National pension</i> Basic amount: married persons: DKR 34 752 p.a. each if both are pensioners. Others: DKR 37 836 A full pension is paid if 40 years of residence after the age of 15 or if 10 years of residence of which at least 5 years immediately preceding the age of 67; otherwise pension is reduced General pension supplement: married persons DKR 7 146 p.a. each Others: DKR 6 648 p.a. Personal allowance: under special circumstances</p> <p>2. <i>Supplementary pension</i> DKR 5 063 p.a. if 40 years of membership. Otherwise reduced proportionally</p>	<p>Pension formula: <math>1.5\% \times n \times E \times c</math> n = Number of years of insurance (see invalidity) E = The general basic earnings, which were fixed for 1984 at DM 27 885 p.a. c = Individual coefficient — average ratio for each year of the gross earnings of the person concerned and the average gross earnings of all those insured (max. 2)<sup>1</sup></p>	<p><i>Basic pension</i> Earnings percentage for each of 22 insurance categories, corresponding to average gross earnings in previous 2 years. This percentage varies between 70 and 30 in inverse relationship to earnings.</p> <p><i>Supplement</i> After 3 000 days of insurance, supplement of 1% of earnings for every 300 contribution days (after 7 800 days, this percentage varies between 1.5 to 2.5 of earnings, depending on their amount)</p> <p>Minimum amount: 20 times basic wage or DR 32 780 per month</p>	<p>Percentage of reference figure corresponding to claimant's contribution record, on a scale running from 50% for 10 years to 100% for 35 years, with increase of 2% for each year within this range</p> <p>Maximum pension: PTA 187 950 per month minimum pension: PTA 29 800 per month; annual pension = 14 × monthly figure (minimum for pensioner with dependent spouse: PTA 32 560 per month)</p> <p>Reference wage obtained by dividing by 112 the sum of the contribution assessment figures for the 96 months immediately preceding retirement. The figures for the 72 contribution months most distant from retirement are adjusted in line with consumer price trends between the month in question and that 25 months from retirement</p> <p>This system is being introduced gradually over a three-year transitional period running from 1 August 1985</p>	<p>Pension at full rate (50%) at 60 after 37.5 contribution years. If less than 37.5, pension based on <math>1/150</math> for as many three-monthly periods of insurance and reduction of 5% for missing years Minimum pension: FF 29 575.02 p.a. for 37.5 contribution years Reduction of this amount for incomplete careers<sup>2</sup> Minimum (means tested): FF 13 160 per year<sup>2</sup></p>
<b>Annual earnings ceiling</b>	BFR 1 091 309	—	DM 62 400	DR 134 125 per month	PTA 2 971 080	FF 113 760
<b>Supplement for dependants:</b>						
(i) spouse	See above	1. None 2. None	—	1 1/2 minnum earnings (DR 2 460 per day)	See Table X 'Family benefits'	Spouse aged over 65 (60 if incapacitated): FF 13 160 p.a. (means tested)
(ii) children	See Table X 'Family benefits'	1. See Table X 'Family benefits' 2. None	See Table X 'Family benefits' Mothers or fathers born during or before 1921, increase per child (under certain conditions) of one year of insurance	1st child: 20%, 2nd: 15%, 3rd: 10% of pension Maximum total amount for all children: DR 28 272	See Table X 'Family benefits' Beneficiaries whose pension does not exceed the minimum retirement pension for persons over 65 are entitled to a family income supplement of PTA 1 050 per month for each dependent child	10% of the pension to any pensioner who has at least 3 children, including children whom he has brought up for at least 9 years before their 16th birthday <sup>4</sup> Mothers: credit of 2 years insurance per child

<sup>1</sup> If exceeded, possibility of obtaining increases.<sup>2</sup> FF 17 710 can be added to this minimum in the form of an allowance from the National Solidarity Fund.<sup>3</sup> This reduction is not applied to certain groups (e.g. employees with 50% incapacity, manual workers having raised at least 3 children).<sup>4</sup> Accumulation of supplements for children with family allowances.

Old-age

Table VII-2

Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom
<p>1. <i>Retirement pension</i> IRL 53.45 per week<sup>1</sup> (IRL 57.10 where the pensioner is aged 80 or over) if average of annual contribution weeks registered is 48 or more. Where average is less than 48 but 24 or more, a reduced pension is payable</p> <p>2. <i>Old-age pension</i> IRL 53.45 per week<sup>1</sup> (IRL 57.10 where the pensioner is aged 80 or over) if average of annual contribution weeks registered is 48 or more. Where average is less than 48 but 20 or more, a reduced pension is payable</p>	<p>Pension formula: <math>2\% \times n \times E</math> n = Number of years of insurance (maximum: 40) E = Average annual reckonable earnings during the last 5 years (adapted to RPI of first 4 years) Minimum: LIT 5 478 850 p.a.<sup>2</sup> (LIT 5 146 050 if less than 15 years contributions)<sup>6</sup> Social security pension: LIT 156 000 (12 000 × 13) of the annual contributory pension is provided by the Social Fund in the form of a social security pension. Persons aged over 65 without income are entitled to a social pension of LIT 3 033 850 p.a.<sup>3</sup> from the Social Fund (non-reversible)</p>	<p>Pension consisting of a fixed amount<sup>2</sup> + a supplement Fixed amount: LFR 63 981 p.a. Supplement: (i) 1.6% of total earnings; earnings adjusted according to index and the changes in wage level; (ii) minimum pension: LFR 136 634 (for 2 700 days of insurance); (iii) minimum pension: LFR 274 585 (with at least 35 years of insurance)</p>	<p>Pension: Single person: HFL 1106.24 per month Married persons: HFL 799.35 per month for each person Full pension payable after 50 years of residence, otherwise reduced</p>	<p>For each calendar year covered by contributions, 2.2% of average monthly wage for best 5 of preceding 10 years Maximum 80% and minimum 30%, but at least ESC 6 900 per month</p>	<p>1. <i>Flat-rate pension</i> UKL 38.70 per week (reduced if number of years is less than maximum but at least a quarter of the requisite figure) 2. <i>Gratuaded pension</i> UKL 0.05 per week for every UKL 7.50 (men) or UKL 9 (women) contributed Minimum: UKL 0.02 per week Maximum: UKL 4.30 per week 3. <i>Additional pension</i> From 6 April 1978 introduction of an earnings-related pension based on 1.25% of earnings between the upper and lower earnings limit. Annual adjustment Minimum: UKL 0.02 per week Maximum: UKL 24.03 per week</p>
—	LIT 34 807 000	LFR 1 317 888	—	—	—
<p>1 and 2: (i) Spouse aged under 66: IRL 34.10 per week (ii) Spouse aged 66 or over: IRL 39.90 per week<sup>4</sup> IRL 10.60 a week for first child IRL 11.70 a week for second child IRL 9.75 for 3rd to 5th child IRL 8.00 for 6th and subsequent children</p>	<p>See Table X 'Family benefits'</p> <p>See Table X 'Family benefits'</p>	<p>—</p> <p>LFR 13 649 p.a. per child<sup>7</sup></p>	<p>Varying amounts — see above</p> <p>See Table X 'Family benefits'</p>	<p>ESC 1 650 per month</p> <p>Periods that will count towards pension entitlement: unpaid parental leave of 6 months (extension possible up to 2 years) to care for children under 3</p>	<p>1. UKL 23.00 per week</p> <p>1. Each child for whom child benefit is received: UKL 8.05 a week 2. —</p>

<sup>1</sup> An extra allowance of IRL 3.55 per week is granted to a pensioner aged 66 or over living alone.

<sup>2</sup> Condition: 180 months of residence to obtain the whole of the fixed amount, otherwise a proportional amount is paid.

<sup>3</sup> In addition a 'holiday allowance' equal to HFL 48.03 per month for married persons and HFL 67.24 for single persons is paid.

<sup>4</sup> A pensioner who is so incapacitated as to require full-time care and attention may receive an increase in pension of IRL 25.60 per week in respect of a prescribed relative who is looking after the pensioner.

<sup>5</sup> From 1 November 1986.

<sup>6</sup> The pension is not made up to the minimum if the person entitled has an income (not including rent) of twice the minimum pension.

<sup>7</sup> Accumulation of supplements for children with family allowances.

Table VII-3

## Old-age

	Belgium	Denmark	FR of Germany	Greece	Spain	France
<i>Adjustment</i>	Automatic adjustment of pensions by 2% when the retail price index varies by more than 2% in relation to the preceding index. Rates of pensions are adapted in line with the evolution of the general standard of living by fixing an annual adjustment coefficient for increases or flat-rate adjustment via an allowance	<ol style="list-style-type: none"> <li>1. Automatically adjusted twice a year following changes in prices. Rates are regularly adjusted following rises in wages</li> <li>2. Only adjusted when sufficient funds</li> </ol>	<p>Twofold adjustment to economic situation:</p> <ol style="list-style-type: none"> <li>(i) by automatic incidence of general basic earnings (see above) when the amount of the pension to be paid is fixed;</li> <li>(ii) by adjustment of the pension according to a coefficient which is fixed once a year by law</li> </ol>	Automatically indexed three times a year (1 January, 1 May and 1 September) by RPI	Old-age pensions are adjusted at the beginning of each year in line with forecast changes in the consumer price index for the year in question. Adjustment is automatic	Annual adjustments with effect from 1 January and 1 July by statutory instrument fixing the coefficient of increase
<i>Early pension</i>	<ol style="list-style-type: none"> <li>1. Men and women: given a certain length of career, at the request of the person concerned, in which case reduction of 5% for each before normal retirement age (except for persons enjoying status of national recognition, prisoners of war and political prisoners). Earliest possible age: 60 (men) and 55 (women)</li> <li>2. Men: at the age of 64 where there is proof that they have been in salaried employment for 45 years or in hard or dirty work</li> <li>3. An early retirement pension may be payable at 60, without reduction, for a man employed, on condition that the employer replaces him with someone seeking work.</li> </ol>	<ol style="list-style-type: none"> <li>1. For persons over 50 in bad health or for social reasons. Amount: see basic amount of national pension</li> <li>2. None</li> </ol>	<ol style="list-style-type: none"> <li>1. Men and women: <ol style="list-style-type: none"> <li>(i) at the age of 63<sup>1</sup> (or 60 in the case of war pensioners, occupational or other invalidity) after .5 years of insurance<sup>2</sup></li> <li>(ii) at the age of 60 if unemployed for a year in last 18 months and if 8 years contributions in last 10 years<sup>2</sup></li> </ol> </li> <li>2. Women: at age 60, if insured at least half of the last 20 years</li> </ol>	<ol style="list-style-type: none"> <li>1. With full pension: <ol style="list-style-type: none"> <li>(i) From 60 (55 for women) if arduous or unhealthy work; construction workers: from 58 (53 for women);</li> <li>(ii) From 62 (57 for women) if 10 000 days of insurance or from 58 (men and women) for 10 500 days</li> </ol> </li> <li>2. With pension reduced by 6% per year (1/200th per month) from 60 (55 for women) in other cases</li> </ol>	As a transitional arrangement, persons who were insured under the schemes abolished on 1 January 1967 may choose to retire at age 60. In such a case the amount of pension is reduced by means of a scale of correction coefficients	

<sup>1</sup> Up to the age of 65 earnings must not exceed DM 1 000 per month.<sup>2</sup> Up to the age of 63 earnings must not exceed DM 425 per month.



## Old-age

Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom
Pensions are normally increased once a year	Quarterly adjustment for cost of living. For pensions above the minimum, this adjustment is partial: (i) up to twice the minimum: 100%, (ii) from 2 to 3 times minimum: 90%, (iii) for the amount above 3 times minimum: 75% Annual adjustment on 1 January equal to average rise of minimum earnings of industrial manual workers	Automatic adjustment of pensions whenever the index varies by 2.5% in relation to the preceding index Adjustment of pensions to level of earnings	There is ministerial provision for pensions to be adjusted in line with the trend in legal minimum wage on 1 January and 1 July	Normally increased once a year by government decision	Adjustment by legislation at least annually in line with movements in the general level of prices
—	— <sup>1</sup>	Industrial staff: (i) men at 60, (ii) women at 60 Non-industrial staff: (i) men at 60, (ii) women at 55 Conditions: to have ceased all work and a sufficient number of years of membership (industrial staff: 10 800 days; non-industrial staff: 180 months)	—	For unemployed persons as from age 62	—

<sup>1</sup> Workers in enterprises having economic difficulties can ask for early retirement five years before normal retiring age (men at 60, women at 55). The missing years are deemed to be covered by contributions.

Table VII-4

## Old-age

	Belgium	Denmark	FR of Germany	Greece	Spain	France
<i>Deferment</i>	Possible, but after 1980 without increase in pension. Before, a supplement was given for each additional year of work (max. 5), equal to 1/45th (men) or 1/40th (women) of 60% of earnings during the year (75% for households)	Only pensioners who have deferred claim for pension before 1 January 1984 may be awarded deferment payment or deferment supplement	A supplement of 0.6% is added to the old-age pension per calendar month between 65 and 67	—	Insured persons may choose to continue working beyond retirement age (65 for both men and women), in which case their pension entitlement will increase by 2% of the reference wage per year worked, up to the maximum of 100%	From 65, if 150 insurance quarters are not reached, increase of 2.5% per quarter
<i>Accumulation with earnings</i>	Forbidden, except for authorized work which does not however bring in more than BFR 224 277 p.a. or BFR 17 984 per month gross (employee) or BFR 179 421 p.a. (self-employed). These amounts are increased by 50% when the pensioner has dependent children. If the gross income including increase for dependent children is above the maximum amounts, only two thirds of pension is paid	<ol style="list-style-type: none"> <li>Permitted for basic amount when paid to persons over 67 years old<sup>1</sup> General pensions supplement is reduced by 30% for earnings in excess of DKR 14 000 p.a. for married persons each and DKR 9 700 for others</li> <li>Permitted</li> </ol>	Possible	Possible with monthly earnings limited to 35 times daily minimum earnings (DR 1 639 × 35 = DR 57 365)	Pension suspended in event of earnings from employment/self employment	Normally forbidden

<sup>1</sup> Otherwise reduced by DKR 60 for every DKR 100 earned in excess of DKR 53 800 p.a.

Old-age

Table VII-4

Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom
-	Possibility of obtaining pension supplements every 2 years where the pensioner continues to work and pay contributions	-	-	-	1. Pension is increased by approximately 7½% for each year of deferment
1. No accumulation 2. Accumulation permitted	1. Total accumulation for minimum pension 2. No accumulation for that part of pension above the minimum	Possible, if amount of pension is lower than social minimum earnings	Possible	Accumulation possible. Contributions on earnings. Pension increased by 2% p.a.	1. Pension reduced by UKL 0.05 for every UKL 0.10 earned over UKL 75 per week Reduction of UKL 0.05 for every UKL 0.05 earned in excess of UKL 79 per week. Earnings rule does not apply to persons over 70 (65 women) 2. Accumulation permitted



**SURVIVORS**

Table VIII-1

## Survivors

	Belgium	Denmark	FR of Germany	Greece	Spain	France
<i>Legislation</i>						
1. First law	See Table VII 'Old-age'	See Tables VI 'Invalidity' and VII 'Old-age'	See Tables VI 'Invalidity' and VII 'Old-age' Law of 11 July 1985	See Tables VI 'Invalidity' and VII 'Old-age'	Law of 23 September 1939	See Tables VI 'Invalidity' and VII 'Old-age'
2. Basic legislation					General Law on Social Security of 30 May 1984 and other provisions	
<i>Field of application</i>	See Table VII 'Old-age'	See Tables VI 'Invalidity' and VII 'Old-age'	See Tables VI 'Invalidity' and VII 'Old-age'	See Tables VI 'Invalidity' and VII 'Old-age'	Employees in industry and the services	See Tables VI 'Invalidity' and VII 'Old-age'
<i>Conditions</i>						
1. Deceased insured person	To be insured	—	60 months of insurance	See Table VI 'Invalidity' or Table VII 'Old-age' according to the case	At the time of death: (i) affiliated to social security scheme; (ii) either: (a) enjoying active contributor or equivalent status; (b) in receipt of provisional invalidity benefit; (c) in receipt of an invalidity or old-age pension; (d) must have contributed for at least 500 days in 5 years preceding death	600 hours during 6 months or 200 hours during quarter preceding death
2. Surviving spouse	Spouse married to the deceased for: (i) at least 1 year (unless there is a child of the marriage or a dependent child, or death is due to an accident or occupational disease after the date of marriage); (ii) aged at least 45 or bringing up a child or being an invalid herself; (iii) having ceased all work with the exception of work that has been authorized	—	Widow, married to the deceased at the time of his death, or divorced before 1 July 1977 and financially dependent upon the deceased <sup>1</sup> Widower financially dependent upon deceased insured spouse	Widow (or disabled widower without means) whose marriage lasted at least 6 months (2 years if widow of pensioner)	Widow or widower: must have lived with deceased insured on a regular basis In cases of separation or divorce, pension is shared between beneficiaries in proportion to the length of period of cohabitation	(a) For widow's (widower's) pension commuted to old-age pension: widow (or dependent widower) aged 55 or person entitled to a pension or a recipient of a pension (marriage having lasted for at least 2 years) (b) For widow's (widower's) pension: widow (dependent widower) aged less than 55, disabled, of an insured person who died before his (her) 60th birthday

<sup>1</sup> If divorce occurred after 30 June 1977 acquired rights are divided up between spouses for old-age and invalidity insurance.

## Survivors

Table VIII-1

Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom
1935 Social Welfare (Consolidation) Act 1981, as amended	See Tables VI 'Invalidity' and VII 'Old-age'	See Tables VI 'Invalidity' and VII 'Old-age'	General insurance scheme for widows	Decree-law No 277 of 18 June 1970 See table VI 'Invalidity' and, in addition, Ministerial Order of 23 December 1970	1925 Act of 1975 and regulations there-under
With few exceptions, all persons aged 16 years and over employed under a contract of service or apprenticeship	See Tables VI 'Invalidity' and VII 'Old-age'	See Tables VI 'Invalidity' and VII 'Old-age'	See Table VII 'Old-age'	See Tables VI 'Invalidity' and VII 'Old-age'	See Table VII 'Old-age'
<p>1. At least 156 weeks of insurable employment for which contributions paid</p> <p>2. An annual average of 39 weekly contributions paid or credited in the 3 or 5 contribution years before date of death or age 66, or</p> <p>3. An annual average of 48 weekly contributions paid or credited since entry into insurance (reduced pension if annual average of contribution weeks is less than 48 but 24 or more)</p> <p>These conditions may be fulfilled either on husband's or on wife's insurance</p>	<p>Normal pension: 5 years of contributions of which 2 during the last 5 years</p> <p>Privilege pension (in case of death occurring in service which does not give rise to an occupational injury pension): no contribution conditions</p>	<p>Industrial staff: 270 days of insurance</p> <p>Non-industrial staff: 12 months of membership. No qualifying period where an injury connected with occupation has caused death</p>	To be insured at the time of death	Contributions paid or credited for 36 months	<p>Widow's pension and widowed mother's allowance:</p> <p>(i) at least 50 weekly flat-rate contributions of any class paid at any time before 6 April 1975, or contributions paid in any tax year since 6 April 1975 amounting to at least 52 times (50 times for tax years 6 April 1975 to 5 April 1978) the minimum weekly contribution for that year;</p> <p>(ii) for full benefit, requisite number of reckonable years during the contributor's working life</p> <p>Widow's allowance:</p> <p>(i) 25 flat-rate contributions paid at any time before 6 April 1975; or</p> <p>(ii) contributions paid in any tax year since 6 April 1975 amounting to at least 25 times the minimum weekly contribution for that year</p>
<p>Widow</p> <p>Dependent invalid widower whose spouse was receiving, immediately before her death, an old-age or retirement pension which included an allowance for him as an adult dependant</p>	Widow or widower <sup>1</sup>	<p>1. Widow (or dependent widower) married to the deceased for at least 1 year, unless there is a child of the marriage or death is caused by an accident</p> <p>2. Assimilated to the widow: mother, mother-in-law, sister, daughter, daughter-in-law and adopted daughter if a minor at the time of adoption, subject to certain conditions</p>	Widow with dependent children or disabled, unmarried or aged at least 40 at the time of her husband's death. At 65 the survivor's pension is replaced by an old-age pension	<p>Widow:</p> <p>(i) married to deceased for at least one year, except where there are children either born or conceived or death was due to an accident;</p> <p>(ii) aged at least 35 (otherwise pension entitlement limited to 5 years), except where she has dependent children or is permanently incapacitated for work</p> <p>Widower: aged at least 65 or permanently incapacitated for work<sup>2</sup></p>	<p>For full widow's pension: must be aged 50 or over at her husband's death or when widowed mother's allowance ceased. Reduced pension payable if aged between 40 and 50</p> <p>To qualify for a widow's allowance: must be aged under 60 at the death of spouse (if husband not entitled to retirement pension, may be aged over 60)</p>

<sup>1</sup> In case of divorce, a widow receiving maintenance can obtain (wholly or partly) the survivor's pension at the discretion of a judge.

<sup>2</sup> Surviving spouses meeting the above conditions who were separated or divorced at time of death are entitled to a survivor's pension if they were receiving maintenance payments.

Table VIII-2

## Survivors

	Belgium	Denmark	FR of Germany	Greece	Spain	France
<b>Benefits</b> 1. Surviving spouse	80% of the actual or hypothetical retirement pension of the insured person calculated at the rate for a married couple where the spouse is dependent (guaranteed minimum for fully insured: BFR 246 024)	—	6/10ths of pension for occupational invalidity with reference to actual period of membership — for widows under 45 6/10ths of general invalidity pension with reference if necessary to a nominal period of membership longer <sup>1</sup> than the actual period — for widow (widower) over 45, or disabled or with dependent children Where replacement earnings of widow/widower exceed a certain amount (1 January 1986: DM 900 plus amounts for children) survivor's pension is reduced by a rate of 40% of the excess amount <sup>2</sup> (transitional measure)	70% of old-age pension	45% of reference wage for insured person (see Table VII 'Old-age' as regards calculation of reference wage) Minimum pension: (i) widows over 65: PTA 22 700 per month; (ii) widows under 65: PTA 19 600 per month Annual pension 14 times monthly figure Where deceased insured was in receipt of an invalidity or retirement pension, reference wage will be the same as was used for calculation of that pension, but subject to such increases and upward adjustments in corresponding death and survivor's benefits since date on which invalidity or retirement pension was awarded	1. 52% of pension or annuity received by the deceased Minimum: FF 13 160 p.a. 10% supplement where the person concerned had at least 3 dependent children brought up by him for 9 years before their 16th birthday 2. 52% of the holder's old-age pension
Widow's remarriage	Pension maintained for 12 months	—	Pension is discontinued; grant of 2 years' pension	Pension is discontinued	Entitlement to survivor's pension ceases on remarriage. If this happens before age 60, beneficiary will receive a lump sum payment corresponding to 24 times monthly pension	Invalid widow's pension is discontinued, but not reversion pension

<sup>1</sup> Where the deceased insured person is not 55 or over, the actual membership period is increased by the period between death and age of 55, subject to certain conditions.

<sup>2</sup> Until 31 December 1988 couples over 50 may opt for the old system.



## Survivors

Table VIII-2

Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom
<p>1. IRL 48.10 per week (under 66) IRL 49.10 per week (66 - 79) IRL 52.35 per week (80 or over)</p> <p>2. Prescribed relative allowance payable to an incapacitated widow aged 66 or over requiring full-time care and attention from a prescribed relative. Rate IRL 25.60 per week</p> <p>3. Allowance paid to a widow aged 66 or over living alone. Amount: IRL 3.55 per week</p>	<p>60% of the insured person's invalidity or old-age pension in accordance with the minimum and maximum levels laid down for the insured person's pension</p>	<p>Total of fixed amount and 66.66% of supplement<sup>1</sup> plus further supplement of LFR 9 384 p.a. for each dependent child</p> <p>If insured person dies before 55, 66.66% of special supplements<sup>1</sup> provided that the widow:</p> <p>(i) is older than 45, (ii) has at least 50% work incapacity, (iii) has brought up or is bringing up a child</p>	<p>Widow only: 1 106.24 per month</p> <p>Widow with dependent children under 18:<sup>2</sup> HFL 1 590.70 per month</p>	<p>60 % of retirement or invalidity pension which insured was drawing or would have been entitled to at that time of death</p>	<p>Widow's pension: paid when the right to widow's allowance expires (if the claimant is not entitled to widowed mother's allowance) or at the end of entitlement to widowed mother's allowance, provided in both cases that certain conditions as to age are fulfilled (see above)</p> <p>A full pension is granted to widows aged 50 or over; rate: UKL 38.30 per week. If the widow is aged 40-50 the pension is reduced by 7% of the full rate for each year under 50</p> <p>Widow's allowance: payable for 26 weeks following the death of the spouse. Amount: UKL 53.60 per week</p> <p>Widowed mother's allowances: payable, from the end of the 26 weeks, to pregnant widows or those with one or more dependent children or having a child under 19 living with her. Amount: UKL 38.30 per week paid as long as the widow has the children in her charge</p>
<p>Pension is discontinued</p>	<p>Pension is discontinued; grant of 2 years' pension</p>	<p>Pension is discontinued; grant of 60 months' payments if remarried before 50 (36 months' payments over 50), not including special supplements</p>	<p>Pension is discontinued; grant of 1 year's pension</p>	<p>Pension is discontinued</p>	<p>Pension is discontinued</p>

<sup>1</sup> See Tables VI 'Invalidity'.  
<sup>2</sup> As well, a 'holiday allowance' equal to HFL 67.24 per month is paid for a widow without children and HFL 96.05 with children.

Table VIII-3

## Survivors

	Belgium	Denmark	FR of Germany	Greece	Spain	France
2. Orphans (i) children having lost one parent	No orphan's pension; see special family allowances scheme	See Table X 'Family benefits'	1/10th of general invalidity pension (see Table VI) plus children's supplement as for general old-age or invalidity scheme <sup>1</sup> Age limit: 18 years (25 for study or occupational training) <sup>2</sup>	20% of old-age pension for each child under 18 (except if invalid) or 24 (in the case of a student)	Where there is a spouse with entitlement to a survivor's pension: 1 child = 20%; 2 = 40%; 3 or more = 55% of reference figure (sum of widow's and orphans' pensions paid may not exceed reference figure used for calculating those pensions, except as regards the minimum amount laid down) Where there is no spouse with entitlement to a survivor's pension: 1 child = 20%; 2 = 40%; 3 = 60%; 4 = 80%; 5 or more = 100% Minimum orphan's pension: PTA 8 800 per month Annual pension = 14 × monthly figure Pension may be combined with family benefits. Beneficiaries whose pension does not exceed the minimum retirement pension for persons over 65 are entitled to a family income supplement of PTA 1 050 per month for each dependent child.	No orphan's pension: see Table X 'Family benefits'
(ii) children having lost both parents	No orphan's pension; see special family allowances scheme	See Table X 'Family benefits'	One fifth of the general invalidity pension (see Table VI) + one tenth of the general basic salary on which the insured person's pension is calculated <sup>1</sup> Age limit: 18 years (25 for study or occupational training) <sup>2</sup>	60% of old-age pension but maximum of 80% if several orphans	1 child: 65% of reference figure; 2 children: 85%; 3 or more: 100% Minimum orphan's pension: PTA 8 800 per month plus product of dividing PTA 19 600 by number of entitled children Annual pension = 14 × monthly figure Pension may be combined with family benefits	No orphan's pension: see Table X 'Family benefits'
3. Other beneficiaries	—	—	—	Dependent parents or grandchildren: 20% of pension	Pension (under certain conditions): 20% of reference figure for grandchildren, brothers/sisters, parents, grandparents, children or brothers/sisters of retirement or invalidity pensioners (for calculation of reference figure see Table VII 'Old-age') Temporary allowance: 20% of old-age pension. Reference figure for 12 months for children or brothers/sisters over 18 but under 45 years of age Minimum pension for beneficiary: PTA 8 000 per month; for sole beneficiary over 65, PTA 22 700 per month; for sole beneficiary under 65, PTA 19 600 per month. Annual pension = 14 × monthly pension	—
Maximum for all those entitled to benefits	—	—	100% of the insured person's full general invalidity pension (see Table VI) without increases for children	100% of old-age pension (18 times basic salary or DR 29 500 per month)	The sum of benefits must not exceed 100% of relevant reference wage	—

<sup>1</sup> No restriction on combination with family allowances.<sup>2</sup> No accumulation with any study earnings or similar beyond a certain level.

## Survivors

Table VIII-3

Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom
<p>The amount of widow's weekly pension is increased as follows for each dependent child under 18 (21 if in full-time education):<sup>2</sup></p> <p>1st child<sup>1</sup> (a) IRL 12.40 (b) IRL 12.75</p> <p>2nd to 5th child (a) IRL 13.65 (b) IRL 13.80</p> <p>6th and subsequent children<sup>1</sup> (a) IRL 11.75 (b) IRL 12.05</p>	<p>1. In conjunction with surviving spouse's pension: 20% per child; but for 3 or more children 40% divided by the number of children<sup>1</sup></p> <p>2. If the surviving spouse does not have a pension: 40% for each orphan. For 3 or more children, 100% of the pension divided by the number of children</p>	<p>One third of fixed amount + 20% of supplement plus further supplement of LFR 4 692 p.a.<sup>2</sup></p> <p>If insured person dies before 55, 20% of special supplements</p> <p>See Table VI 'Invalidity'</p>	<p>Same pension as for orphans having lost both parents, if on the death of the father, the mother is not child's guardian. Amount: see below<sup>2</sup></p>	<p>Children under 18 (21 or 24 in the case of further or higher education): 20% of pension for 1; 30% for 2; 40% for 3 or more. No age limit in the event of permanent total incapacity for work. Amount doubled where there is no entitled surviving (ex-)spouse.</p>	<p>1. The amount of the widow's allowance and widowed mother's allowance is increased by UKL 8.05 per week for each qualifying child for whom child benefit is payable</p> <p>2. Child's special allowance: paid to a woman whose marriage has been dissolved or annulled if on the death of her former husband she has a child towards whose support he was contributing or was liable to contribute. Amount: UKL 8.05 per week for each child<sup>2</sup> (no benefit in case of remarriage)</p>
<p>An orphan's allowance is paid if:</p> <p>(i) the orphan is under 18 (21 if in full-time education);</p> <p>(ii) 26 contribution weeks of insurable employment have been paid or registered in respect of a parent or step-parent</p> <p>Amount: IRL 30.40 per week</p>	<p>40% per child. 3 children and more: 100% divided by the number of children</p>	<p>Double the pension for fatherless or motherless children<sup>2</sup></p>	<p>Children<sup>2</sup> aged:</p> <p>under 10: HFL 354.00 per month</p> <p>10 - 16: HFL 531.00 per month</p> <p>16 - 27: HFL 707.99 per month (student or child at home)</p> <p>From 16 to 17 years only for invalids: HFL 707.99 per month<sup>4</sup></p>	<p>Same rules as for children having lost one parent</p>	<p>Guardian's allowance is a payment of UKL 8.05 per week to a person who takes into his family an orphan child; one of the child's parents must have satisfied a residence condition<sup>5</sup></p>
—	<p>For parents, brothers or sisters 15% of the insured person's pension if there are no other survivors</p>	<p>Persons treated as widows. Children treated as orphans</p>	<p>A divorced wife under certain conditions</p>	—	—
—	<p>100% of the insured person's pension</p>	<p>100% of the insured person's pension</p>	—	<p>100% of the insured person's pension</p>	—

<sup>1</sup> No entitlement to family allowances unless the spouse works.

<sup>2</sup> No restriction on combination with family allowances.

<sup>3</sup> (a) for pensioners under 66; (b) for pensioners 66 or over.

<sup>4</sup> In addition a 'holiday allowance' is paid.

<sup>5</sup> On condition that the beneficiary has a right to child benefit for the orphan.

Table VIII-4

## Survivors

	Belgium	Denmark	FR of Germany	Greece	Spain	France
4. Other benefits	<p>Survivors' pension granted or maintained temporarily:</p> <p>(i) 12 months grant to spouses who do not qualify for survivor's pension;</p> <p>(ii) maintaining the pension over a maximum of 12 months:</p> <p>(a) when the spouse remarries,</p> <p>(b) when, being under 45, the surviving spouse does not qualify any more for the early grant of a survivor's pension</p> <p>See Table IV for funeral expenses</p>	<p>Maintenance allowance can be paid out under the Social Assistance Act of 1974 (in case of need)</p> <p>Special aid under the Social Assistance Act in cases of study or vocational training necessary to enable integration into a working life</p> <p>Death grant: DKR 2 850</p>	<p>The insured person's full pension is paid to the widow (or widower) for the 3 months following the insured person's death. See also allowances for funeral expenses under Table IV</p> <p>The divorced spouse (after 30 June 1977) who has not remarried has a right, on the death of the ex-spouse and during the upbringing of their children, to a pension based on his and her own insurance</p> <p>Conditions: 60 months of insurance before the death, impossible to work because of children (apart from light work)</p>	<p>Contribution of insurance organization to general expenses (see Table IV 'Sickness—cash benefits')</p>	<p>Death grant: PTA 5 000</p>	<p>Digressive widow's or widower's allowances:</p> <p>1st year: FF 2 358</p> <p>2nd year: FF 1 549</p> <p>3rd year: FF 1 181 (means tested)</p> <p>No sex discrimination. Age condition: less than 55</p> <p>Family conditions: be raising or have raised at least 1 child for 9 years. Must not remarry or live as married</p> <p>Under death insurance, grant of a capital sum on death equal to 90 times the basic daily earnings to the survivors of insured persons who have been gainfully employed or in a situation assimilated thereto (unemployment, sickness or maternity allowance, temporary incapacity) for 200 hours during the 3 months prior to death or 120 hours during the last month; order of priority: spouse, children, parents, etc.</p> <p>Minimum: 1% of annual earnings, subject to ceiling</p> <p>Maximum: 3 times the monthly earnings, subject to ceiling</p>

## Survivors

Table VIII-4

Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom
<p>Benefits and pensions which include an increase for an adult dependant are payable for 6 weeks after the death of the insured person</p> <p>A death grant is paid on the death of an insured person, the spouse of an insured person, the widow or widower of an insured person, or a child under 18 if:</p> <p>(i) 26 contribution weeks of insurable employment have been registered between 1 October 1970 and the date of death for which the appropriate contributions have been paid; and</p> <p>(ii) 48 contribution weeks have been registered (paid or credited) in the last contribution year or an average of 48 contribution weeks since date of entry into insurance or since 1 October 1970 (whichever date is the most recent)</p> <p>Amount:</p> <p>Child under 5: IRL 20  Child 5 - 18: IRL 60  Adult: IRL 100</p> <p>A reduced grant is payable where the annual average of contribution weeks is less than 48 but 26 or more</p>	<p>Allowance to survivors if the insured person was not yet entitled to a pension: 45 times the total contributions paid</p> <p>Minimum: LIT 43 200  Maximum: LIT 129 600</p> <p>Order of priority: spouse, children, parents</p> <p>See also funeral grants under Table IV 'Sickness — cash benefits'</p>	<p>The insured person's full pension is paid for 3 months to survivors who have lived with him in the same household</p> <p>Funeral allowance if death occurs before pensionable age:</p> <p>Industrial staff: 1/15th of last actual annual earnings, minimum: LFR 21 327</p> <p>Non-industrial staff: if person with no rights to survivor's pension and provided the conditions concerning the qualifying period are fulfilled, 50% of the highest annual earnings on which contributions had to be paid</p> <p>See also funeral allowance under Table IV 'Sickness — cash benefits'</p>	<p>The insured person's full pension is paid to the widow for the 2 months following death<sup>1</sup></p> <p>Temporary benefit (6-19 months) to widows with no pension rights: HFI 1 106.24 per month<sup>2</sup></p>	<p>Death grant: granted to same beneficiaries and on same conditions as survivor's pensions. Amount: 6 times average monthly wage for the best 2 years in preceding 10. Shared-out in same proportions as survivor's pensions, except that 50% goes to widow</p> <p>Conditions: deceased insured must have been a member of the scheme for at least 6 months and contributions must have been paid or credited for at least 3 months (in the case of accidents, at least 1 day in the preceding 180)</p> <p>Supplement paid to severely disabled persons permanently incapacitated for gainful employment and requiring constant attendance</p> <p>Christmas bonus: equal to pension for December</p>	<p>Death grant: lump sum paid on the death of an insured person or of the wife, husband or child of an insured person. It may also be payable on the insurance of a close relative in respect of a person handicapped since age 19 and unable to work and contribute to insurance</p> <p>To qualify:</p> <p>Either at least 25 contributions of any class must have been paid or credited between 5 July 1948 and 6 April 1975</p> <p>or contributions must have been paid in any one tax year from 6 April 1975 amounting to at least 25 times the minimum contribution for that year</p> <p>The standard grant is normally UKL 30 for an adult and a smaller sum for a child</p>

<sup>1</sup> By virtue of the sickness and incapacity for work insurances, a death grant is allowed (see Tables IV and VI)

<sup>2</sup> In addition a 'holiday allowance' is paid.



**EMPLOYMENT INJURIES  
AND OCCUPATIONAL DISEASES**

Table IX-1

## Employment injuries and occupational diseases

	Belgium	Denmark	FR of Germany	Greece	Spain	France
<b>Legislation</b>						
1. First law		1898				
(i) Employment injuries	24 December 1903		6 July 1884	No particular insurance exists, the risk being covered under sickness, invalidity and survivors by specific regulations	Employment Injuries Law of 30 January 1900	9 April 1898
(ii) Occupational diseases	24 July 1927		12 May 1925		Decree of 10 January 1947 establishing cover for occupational diseases	25 October 1919
2. Basic legislation						
(i) Employment injuries	Law of 10 April 1981	Law of 8 March 1978, as amended	Social Insurance Code (RVO) of 19 July 1911, version of 30 April 1963, with numerous amendments		Revised text of legislation and Employment Injuries Regulation; Decree of 22 June 1956	Social Security Code Book IV, Decree of 31 December 1946, as amended
(ii) Occupational diseases	Laws coordinated by Royal Decree of 3 June 1970		Social Code, General Section (11 December 1975) prescriptions (23 December 1976)		General law on Social Security of 30 May 1974; Royal Decree No 2609 of 24 September 1982	
<b>Risks covered</b>						
1. Industrial injuries						
Definition of employment injuries	Injuries occurring during and as a result of the execution of the work contract and which cause a lesion	Injury arising during work or as a result of the conditions in which the work is carried out	Injuries occurring in the enterprise and/or in connection with an occupation dependent on the enterprise on the basis of a contract of employment, hire or apprenticeship, or any other insured activity	Accident occurring because of and during employment	Any physical injury suffered by an employee in the course or as a consequence of his/her employment, and any disease not constituting an occupational disease but contracted by an employee by reason of his/her employment	Any injury occurring as a result of or in connection with work, regardless of its cause
Injuries sustained while travelling between home and place of work	Covered <sup>1</sup>	Not covered	Covered <sup>1</sup>	Covered	Covered <sup>1</sup> This definition covers any injury suffered by an employee on the way to or from his/her place of work	Covered <sup>1</sup>
2. Occupational diseases						
(a) prescribed diseases	List of occupational diseases (Royal Decree of 28 March 1969, as amended)	List of prescribed diseases	List of 55 occupational diseases and noxious agents (8 December 1976)	List of occupational diseases	List of occupational diseases and links with the main activities liable to give rise to such diseases (Royal Decree No 1955 of 12 May 1978)	82 tables of occupational diseases, noxious agents or groups (tables annexed to Decree of 31 December 1946, as amended) <sup>2,3</sup>

<sup>1</sup> Such injuries are those occurring on the journey to or from work along normal and habitual route between the place of work and the worker's residence. Legal precedents or even legal provisions extend this definition to cases other than the travelling defined above (to eating place, doctor's surgery, pay-office, etc.); these extensions vary from country to country.

<sup>2</sup> Every doctor must give notice of a disease which is not included in the tables but which he considers as having an occupational origin: this is for preventive purposes and to expand the tables.

<sup>3</sup> Employers using processes liable to cause occupational diseases must give notice thereof.



## Employment injuries and occupational diseases

Table IX-1

Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom
<p>1897</p> <p>Social Welfare (Consolidation) Act 1981, as amended</p>	<p>17 March 1898</p> <p>13 May 1929</p> <p>Royal Decree of 17 August 1935, most recently amended by Decree of 30 June 1965</p>	<p>5 April 1902</p> <p>17 December 1925</p> <p>Law of 17 December 1925 (Books II and IV of the Social Insurance Code) with numerous amendments</p>	<p>There is no specific insurance against employment injuries and occupational diseases; under the Law of 18 February 1966 these risks are covered by sickness insurance (cash benefits and benefits in kind), insurance against incapacity for work (invalidity) and survivor's insurance</p>	<p>1960</p> <p>1962</p> <p>Law No 2127 of 3 August 1965 as since amended on several occasions</p>	<p>1897</p> <p>Acts of 1975 and the regulations thereunder Regulation of 1985 (employment injuries) (occupational diseases) concerning social security</p>
<p>Injury arising out of and in the course of employment</p> <p>Covered</p>	<p>Employment injury produced by a violent cause in connection with work</p> <p>Injuries occurring during the journey between the place of work and the home do not usually occasion compensation; exception: unavoidable use of a very long or bad and dangerous route, the transport of heavy tools, harbour vessels, the enterprise's own means of transport, etc.</p>	<p>Employment injury occurring as a result of or in connection with work</p> <p>Covered<sup>1</sup></p>	<p>See above</p>	<p>Accident occurring at the place of work, giving rise directly or indirectly to a physical injury, functional disorder or disease leading to death or a partial or total loss of earning capacity</p> <p>Such injuries are those occurring:</p> <ul style="list-style-type: none"> <li>(i) outside the place of work and working hours, but in the course of duties ordered or authorized by the employer;</li> <li>(ii) on the way to or from work, where the means of transport are provided by the employer or the injury results from a special danger inherent in the normal route to/from work or from other circumstances increasing the risks associated with the journey;</li> <li>(iii) in the course of any task undertaken on the worker's own initiative but to the economic benefit of the employer</li> </ul>	<p>Personal injury by accident arising out of and in the course of insurable employment</p> <p>As a general rule, not covered</p>
<p>List of 57 prescribed diseases set out in Social Welfare (prescribed diseases) (occupational injuries) Regulations, 1983. Special conditions for pneumoconiosis, byssinosis, occupational deafness and occupational asthma, and 'white finger' caused by vibration</p>	<p>List of 49 occupational diseases (see Decree of December 1975) Also special law for silicosis and asbestosis of 12 April 1943</p>	<p>Table of 55 occupational diseases and noxious agents (see Grand-Ducal Decree of 26 May 1965)</p>	<p>See above</p>	<p>List of occupational diseases</p>	<p>Schedule of 54 prescribed industrial diseases Special law for pneumoconiosis and byssinosis</p>

<sup>1</sup> Such injuries are those occurring on the journey to or from work along the normal and habitual route between the place of work and the worker's residence. Legal precedents or even legal provisions extend this definition to cases other than the travelling defined above (to eating-place, doctor's surgery, pay-office, etc.); these extensions vary from country to country.

Table IX-2

## Employment injuries and occupational diseases

	Belgium	Denmark	FR of Germany	Greece	Spain	France
(b) Conditions:						
(i) enterprises, work	Have been exposed to risk — risk is presumed to exist when the person works in an enterprise so described in a list contained in a Royal Decree	None	Given in the list of occupational diseases; restrictions imposed for some diseases	—	Only in exceptional cases	Given in tables; restricted in the case of a certain number of diseases
(ii) periods of exposure to risk	None	None, circumstances taken into consideration	None, circumstances taken into consideration	—	None	No fixed period except for pneumoconiosis: 5 years (in principle); <sup>1</sup> diseases engendered by streptomycin: 1 month; deafness: 2 years (reduced to 30 days in some cases)
(iii) periods of liability (periods between discontinuance of exposure to risks and appearance of disease)	No statutory periods	None	None, circumstances taken into consideration	—	None	Absolute periods given in the tables (between 3 days and 20 years); 5 years for pneumoconiosis
(iv) time-limit for declaration (after appearance of first symptoms)	May be fixed by decree	1 year; special circumstances excepted	2 years (time-limit for retroactive payments)	—	None	2 years (time-limit)
(c) Mixed system <sup>2</sup>	Tacit concerning employment activities	Yes	Yes	—	No cover for diseases not appearing on list, unless adjudged an employment injury, i.e. contracted exclusively by reason of victim's employment	Only for pneumoconiosis
Field of application	Occupational diseases: as above (excepting those to whom the Crown has granted employment injury status) and also trainees, even unpaid, pupils and students exposed to risk because of their instruction	Employed and certain self-employed persons in fishing and shipping industries	Employed persons, some self-employed, schoolchildren, students, kindergarten children, persons undergoing rehabilitation and others	Employees and assimilated	Employees in industry and the services	Persons working in any capacity in any place for one or more employers

<sup>1</sup> The conditions concerning the liability and exposure periods may be waived as regards silicosis and asbestosis subject to the opinion of a panel of 3 doctors.

<sup>2</sup> Mixed system: Juxtaposition of the list system (presumption that diseases are occupational in origin where these diseases can be found in a limitative list if, should the condition arise, certain conditions are met) and of the proof system for cases which cannot benefit from presumption (Commission's Recommendations of 23 July 1962 and 20 July 1966).

## Employment injuries and occupational diseases

Table IX-2

Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom
Employment in occupations involving exposure to risks as indicated in the Regulations	Strictly limited to the work given in the list	Given in the list, mostly in general terms	—	Indicated in the list of occupational diseases	Occupation involving exposure to specified substances
No prescribed periods, except for occupational deafness, but must have been in specified occupation at some time since 1 May 1967 (occupational deafness: 10 years)	None, circumstances taken into consideration	—	—	<i>Idem</i>	—
No limit except for occupational asthma (10 years)	Absolute periods given in the list (with a minimum of 2 months) <sup>1</sup>	No statutory periods	—	<i>Idem</i>	No limit, but disease must be shown to be due to nature of person's work in insurable employment from 5 July 1948
None	3 years (time-limit)	—	—	One year from formal communication of diagnosis <sup>2</sup>	None
Diseases which are not included in the list are not covered except when they result from occupational accident	—	Yes	—	Yes	Diseases which are not included in the list are not covered except when they satisfy the employment injuries definition
Employed persons and some trainees	Workers providing their services for hire to third parties in order to carry out manual work (thus excluding most non-industrial staff)	Manual workers, assistants, mates, apprentices and domestic servants, office staff, operational staff, foremen and technical staff. Kindergarten children, schoolchildren and university students	See Table IX-1	All employees	Employed earners

<sup>1</sup> No periods fixed for silicosis and asbestosis

<sup>2</sup> Once this deadline has passed, benefits will only be paid as from the month of application.

Table IX-3

## Employment injuries and occupational diseases

	Belgium	Denmark	FR of Germany	Greece	Spain	France
<b>Benefits</b>						
<b>1. Temporary incapacity</b>						
(a) Benefits in kind:						
(i) free choice of doctor or hospital	Free choice, unless for employment accident the enterprise has a recognized, comprehensive medical department	See Table III 'Health care'	In principle: no free choice. The patient must as soon as possible visit the specialist appointed by the trade cooperative association (Durchgangsarzt). Any subsequent medical treatment is carried out by approved specialists <sup>1</sup>	See Table III 'Health care'	Free choice of doctor but not of hospital	Free choice
(ii) payment of costs; fees	Employment accident: if free choice allowed, refund subject to an official scale. If organized department: free care Occupational disease: according to official rate and specific nomenclature	Medical treatment (see Table III 'Health care') Costs of prostheses, artificial limbs, orthopaedic equipment and wheel chairs are completely covered by the injury insurance	For the first 18 days the patient's sickness fund, subsequently the trade cooperative association; if the victim is not insured, payment is made from the association from the start	Full payment by the competent institution	No fees to be paid by beneficiary. Cost of treatment borne by social security scheme. Official scale for all items of treatment by health professionals and establishments not forming part of, or operating under agreement with, the National Health Service None, even for acquisition and replacement of vehicles and prostheses	Direct payment by the primary social security fund; for agricultural workers, the agricultural friendly societies
(iii) contribution by person involved	None, unless special case	See Table III 'Health care'	None	None		None, except in certain cases, where treatment by a doctor outside the commune, a more expensive hospital, etc. is chosen by the patient
(iv) duration	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited
(b) Cash benefits						
(i) waiting period	Employment accident: none Occupational disease: 15 days of incapacity	None	None	None	None	None
(ii) duration	Until cure or permanent condition	See Table IV 'Sickness — cash benefits'	Until cure or permanent condition	See Table IV 'Sickness — cash benefits'	Maximum 6 years (temporary incapacity plus provisional invalidity); thereafter benefits for permanent invalidity apply	Until cure or permanent condition or relapse
(iii) basic earnings used for calculation	Yearly earnings in the year preceding the accident or the start of incapacity. Max.: BFR 776 130, Min. for minors and apprentices: BFR 155 226	—	Basic earnings used for sickness insurance (but up to a ceiling)	See Table IV 'Sickness — cash benefits'	Determined by applying to the special contribution assessment basis for employment injuries the formula set out in Table IV-2	Actual earnings during the pay period (1 month, 1/2 month, 1 week) prior to cessation of work divided by the number of working days in that period

<sup>1</sup> A doctor who has discovered an occupational disease must notify without delay the employment medical inspector or competent health service at the work place.

## Employment injuries and occupational diseases

Table IX-3

Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom
See Table III 'Health care'	The insured person must use the services of the doctors indicated by Inail and obey their instructions, also regarding operations; otherwise he may lose his right to compensation. Hospitalization is administered by the regions Inail	Free choice	See Table IX-1	1. Employment injuries: insurance companies provide for all forms of care 2. Occupational diseases: care provided by Health Service	See Table III 'Health care'
Costs of medical care which are not payable under the General Health Scheme may be paid from the Occupational Injuries Fund, if considered necessary and reasonable		By the insurance association		1. and 2. Paid in full by responsible institution	See Table III 'Health care'
None	None, when the patient shares a hospital room	None		1. and 2. None	See Table III 'Health care'
Unlimited	Unlimited	Unlimited		1. and 2. Until victim's health and earning capacity are restored	Unlimited
Injury benefit: none, if incapacity lasts more than 3 days (Sundays excl.) Maximum of 156 days (Sundays excl.)	3 days <sup>1</sup> Until cure or permanent condition	None Until cure or permanent condition but annuity after 13 weeks	See Table IX-1	1. and 2. —  1. and 2. Whilst victim is undergoing medical treatment or occupational rehabilitation	3 days Maximum of 168 days (excluding Sundays)
—	Average daily earnings received during the 15 working days prior to cessation of work	Actual earnings during a specified period (maximum: ceiling for earnings on which contributions are paid)		1. and 2. E = 80% of lost earnings above national minimum wage for insured person's sector	—

<sup>1</sup> From the day following the injury. In practice the employer pays compensation for that period (100% for the day of the injury and 60% for the following three days).

Table IX-4

## Employment injuries and occupational diseases

	Belgium	Denmark	FR of Germany	Greece	Spain	France
(iv) amount	Total incapacity: 90% of average daily earnings, that is, 1/365th of the basic salary per calendar day Partial incapacity: benefit equal to the difference between earnings before the accident or beginning of incapacity and the earnings in partial employment	See Table IV 'Sickness — cash benefits'	See Table IV 'Sickness — cash benefits'	See Table IV 'Sickness — cash benefits'	75% of reference figure	50% of basic earnings for 28 days; thereafter 66 <sup>2</sup> / <sub>3</sub> %. No reduction for hospitalization
2. Permanent incapacity (a) Fixing level of incapacity (= t)  Review of t  Minimum t giving entitlement to compensation	Employment injuries: Agreement between insuring body concerned and person involved; approval by court compulsory Occupational diseases: administrative notification Appeals: Employment tribunal Review possible: (a) employment injuries: during 3 years from the date of the agreement between the parties or the final decision (b) occupational diseases: at any time	National Social Security Office  Review possible at any time during the 5 years after the annuity is fixed if greater changes in circumstances. The National Social Security Office can however, before this period has passed, extend the 5 years limit once if there are special circumstances	Ascertained in each case by medical examination as required by trade cooperative association  During first 2 years after injury, review is possible at any time; after permanent annuity is fixed, at intervals of at least 1 year. The increase or decrease of t must be at least 10%	The competent institution after an opinion from the medical committee  On request by the person concerned every 6 months	Incapacity Assessment Boards  Review possible at any time up to minimum retirement age; first review may not, however, take place until at least two years have elapsed from onset of incapacity; for subsequent reviews, minimum interval is one year from final decision resulting from preceding review application. Where a review is requested by the social security authorities, there is no such minimum interval See Table VI 'Invalidity'	Board of administration or select committee of the primary sickness fund on the advice of the consultant doctor  Review possible at any time during the first 2 years after t is fixed. Thereafter normally at intervals of at least one year
(b) Basic earnings employed for calculating annuity (= E) Possible reduction of E (= E reduced)	Earnings in the year prior to cessation of work. Maximum E = BFR 776 130 For minors: earnings of majors	Total earnings in year before injury (maximum: DKR 219 500)	Actual earnings in the 12 months prior to cessation of work. In any case 60% (persons aged over 18) or 40% (up to 18) of the reference amount (1984: DM 34 400) <sup>1</sup> Maximum E = DM 36 000, or more if laid down in statute or by decree	See Table VI 'Invalidity'	Real earnings for normal working day at time of accident multiplied by 365, plus annual total for bonuses, special payments and other reckonable elements of remuneration	Actual earnings in the 12 months prior to cessation of work Minimum E = FF 71 134.43 Maximum E = FF 569 075.44 Only one third of the actual earnings in excess of twice the minimum is counted up to the maximum (= E reduced). If t is less than 10%, no minimum E

<sup>1</sup> For children, the following proportions apply: 1/4 (children under 6) or 1/3 (children 6–14) of average gross earnings in the year before the accident.

Employment injuries and occupational diseases

Table IX-4

Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom
<p>Injury benefit: IRL 56.50 per week<sup>1</sup>                      Pay-related benefit: payable provided there is an underlying title to sickness benefit (see table IV 'Sickness — cash benefits')</p>	<p>60% of basic daily earnings for 90 days; thereafter 75%</p>	<p>Gross salary which the employee would have earned if he had continued to work</p>		<p>1. and 2. Total incapacity: two thirds of reference wage (one third for first 3 days following accident)                      Partial incapacity: two thirds of reference wage (one third during hospitalization and any period for which cost of medical treatment and maintenance is borne by responsible institution, unless claimant has dependants)</p>	<p>See Table IV 'Sickness — cash benefits'</p>
<p>Disablement is assessed by the Department of Social Welfare following medical examination</p> <p>At end of any provisional assessment period or earlier if circumstances alter</p>	<p>t fixed for injuries on the basis of a table for assessing permanent incapacity; for occupational diseases on the basis of opinion of Inail consultant doctor</p> <p>Review possible during the 4 years after the annuity is fixed at intervals of at least one year; thereafter at intervals of at least 3 years. No further review after 10 years (no limit for silicosis and asbestosis)</p> <p>11%                      No minimum for silicosis or asbestosis combined with tuberculosis</p>	<p>Assessment by annuities joint committee based on the medical examination of the social security organization</p> <p>Review possible only during the 3 years following the fixing of the annuity unless deterioration of more than 10%</p> <p>—</p>	<p>See Table IX-1</p>	<p>1. Labour Tribunal                      2. Labour Tribunal or National Occupational Diseases Fund within their respective spheres of competence</p> <p>1. and 2. Review possible either on initiative of responsible institutions or at request of beneficiary</p> <p>1. and 2. Indicated in scale of incapacities</p>	<p>Medical boards and medical appeal tribunals</p>
	<p>Average earnings in the year prior to cessation of work:                      Minimum E = LIT 9 553 000                      Maximum E = LIT 17 741 000                      Reduction of basic earnings according to a table of basic percentages corresponding to incapacity levels: between 11 and 64%, percentage = 50-98%                      between 65 and 100%, percentage = 100%</p>	<p>Actual earnings in the year prior to cessation of work or, if more favourable, the customary daily earnings in the last post multiplied by the average number of days of work completed in the enterprise (for non-industrial staff 12 x salary — with ceiling — at time of injury). Minimum legal earnings for persons of same age and sex plus 20% for a skilled worker (minimum basic earnings)</p>		<p>1. and 2. E = 80% of lost earnings above national minimum wage for insured person's sector of employment                      1. In the event of incapacity below 50% E reduced = 70%</p>	

<sup>1</sup> Additional allowances payable for dependants.

Table IX-5

## Employment injuries and occupational diseases

	Belgium	Denmark	FR of Germany	Greece	Spain	France
(c) Amount or formula	$E \times t$ From 1 April 1984: from 0 to 5%: allowance reduced by 50% from 5 to 10%: allowance reduced by 25%	Total incapacity: pension equal to 75% of annual earnings of recipient up to an amount of DKR 219 500, which amount is readjusted following general wage rises Partial incapacity: pension proportional to the degree of invalidity	$E \times t \times 66.7\%$	See Table VI 'Invalidity'. At least 60% of the reference earnings for the insurance category of the person concerned	Permanent partial incapacity for habitual occupation: 24 times monthly reference wage Permanent total incapacity for habitual occupation: 55% of reference wage; in the case of workers over 55 this is increased, subject to certain conditions, by 20% of reference wage Permanent total incapacity for work: 100% of reference wage Severe disablement: as for preceding category, + 50%	$E$ reduced $\times t$ reduced Reduced level = incapacity level reduced by half for the portion under 50% and increased by half for the portion over 50%
Examples	100% of $E$ when $t = 100\%$ 75% of $E$ when $t = 75\%$ 50% of $E$ when $t = 50\%$ 25% of $E$ when $t = 25\%$	—	66.7% of $E$ when $t = 100\%$ 50.0% of $E$ when $t = 75\%$ 33.3% of $E$ when $t = 50\%$ 16.7% of $E$ when $t = 25\%$	—	—	100.0% } when $t = 100\%$ 62.5% } of $E$ when $t = 75\%$ 25.0% } reduced when $t = 50\%$ 12.5% } when $t = 25\%$
(d) Supplements (i) for care by another person	Allowance increased up to 150% of maximum except during hospitalization	—	Vary according to individual case from DM 402 to DM 1 607 per month	See Table VI 'Invalidity'	Abovementioned 50% increase for severe disablement. This supplement may, on application by beneficiary or his/her legal representatives and subject to authorization by the administering body or employers' mutual benefit association, be replaced by residential care in a welfare institution	40% of the annuity with a minimum of FF 51 556.76 per year
(ii) for dependants	See Table X-4 under 'Pensioners' — allowances for children of invalidity pensioners	—	See Table X 'Family benefits'	See Table VI 'Invalidity'	See Table X 'Family benefits' Beneficiaries whose pension does not exceed the minimum retirement pension for persons over 65 are entitled to a family income supplement of PTA 1 050 per month for each dependent child	See Table X 'Family benefits'
(e) Redemption	Employment accidents: optional, at the request of the party concerned, for at least one third annuity, and only in cases of annuities for 10% invalidity at least. For fatal accidents, after 1 April 1984, redemption only possible for spouse Occupational diseases: no redemption possible	If the level of invalidity is fixed conclusively at below 50%, the pension will be compulsorily redeemed by the payment of a lump sum At the age of 67 the pension is redeemed by the payment of a lump sum equal to 2 years pension	Redemption is possible with the insured person's consent if $t$ is less than 30%. Above 30% redemption is possible under certain conditions	—	Lump-sum payment for permanent partial incapacity (see Table VI-3) Permanent total incapacity pensions may be commuted to a lump-sum payment amounting to 84 times monthly pension (claimants under 54) or 12 times monthly pension (claimants under 59), in certain cases	Immediate compulsory redemption if $t$ is less than 10% and if the annuity is less than 1/80th of minimum earnings Optional full or partial redemption under certain conditions — not before 5 years after ascertainment of permanent condition



Employment injuries and occupational diseases

Table IX-5

Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom
<p>The rate of disablement benefit depends on the degree of disablement (physical or mental): Degree of 1 to 19%: gratuity paid (see 'Redemption') 20 to 100%: weekly pension the level of which depends on the degree of disablement</p> <p>IRL 62.90 a week when t = 100%<sup>1</sup> IRL 31.45 a week when t = 50%<sup>1</sup> IRL 12.58 a week when t = 20%<sup>1</sup></p>	<p>E reduced × t</p> <p>100.0% of E when t = 100% 75.0% of E when t = 75% 35.0% of E when t = 50% 13.2% of E when t = 25%</p>	<p><math>E \times t \times 80\%</math></p> <p>80% of E when t = 100% 60% of E when t = 75% 40% of E when t = 50% 20% of E when t = 25%</p>	<p>—</p>	<p>1. and 2. Permanent total incapacity for gainful employment: annuity amounting to 80% of E Permanent total incapacity for usual occupation: annuity amounting to between half and two thirds of E depending on residual functional capacity to pursue another suitable occupation Permanent partial incapacity: annuity amounting to two thirds of E</p> <p>See (b) above</p>	<p>The rate of benefit depends on the degree of disablement: Up to 19% lump sum (see 'Redemption') 20 to 100%: pension, amount depending on degree of disablement Payable from 91st day after date of industrial accident or onset of prescribed disease</p> <p>UKL 63.20 per week when t = 100% UKL 31.60 per week when t = 50% UKL 12.64 per week when t = 20%</p>
<p>Constant attendance allowance for a beneficiary receiving 100% disablement pension who requires regular attendance Minimum: IRL 12.58 a week<sup>1</sup> Normal maximum: IRL 25.15 a week<sup>1</sup> Exceptionally: IRL 37.73 a week<sup>1</sup> Exceptionally severe cases: IRL 50.30 a week<sup>1</sup></p> <p>Increases are payable to a recipient of disablement benefit who is also receiving unemployability supplement (see below) The rates are the same as for sickness benefit — see Table IV 'Sickness — cash benefits'</p>	<p>LIT 35 000 per month</p> <p>For spouse and each dependent child: 5% supplement, and combination with any family allowances</p>	<p>Up to <math>E \times 100\%</math></p> <p>10% supplement for each dependent child if t = at least 50%; maximum: 100% of E Age-limit as for family allowances</p>	<p>—</p>	<p>1 and 2, Up to 25% of pension, subject to ceiling of E = 80%</p> <p>1. and 2. In the event of permanent total incapacity for gainful employment, annuity is increased by 10% of E (subject to ceiling of E = 100%) per family member treated as giving rise to a family benefit entitlement</p>	<p>1. Constant attendance allowance for a person with 100% disablement assessment who needs someone to attend him regularly Minimum UKL 12.65 per week Normal maximum UKL 25.30 per week (exceptionally UKL 50.60)<sup>2</sup> 2. Exceptionally severe disablement allowance: UKL 25.30 per week if there is entitlement to constant attendance allowance above the normal maximum rate of UKL 25.30 and the need for attendance at such rate is likely to be permanent Same supplements for invalidity pension (see Table VI) if beneficiary is entitled to unemployability supplement (see below)</p>
<p>If the level of disablement is under 20%, payment is normally a lump sum gratuity calculated according to the level of disablement and to its probable duration</p>	<p>Special provisions permit redemption of certain annuities. Compulsory redemption if 10 years after settlement of the annuity t is between 11% and 16%</p>	<p>Redemption if it is less than 40% under special conditions. Compulsory redemption if t is less than 10%</p>	<p>See Table IX-1</p>	<p>1 and 2. Special conditions permitting commutation of certain pensions at request of beneficiary or responsible institution Commutation compulsory where invalidity is 10% or less and amount due does not exceed specified percentage of national minimum wage.</p>	<p>If the level of disablement is not more than 19%, payment is normally a lump sum gratuity calculated according to the level of disablement and to its probable duration</p>

<sup>1</sup> Higher rates if beneficiary is 66 or over.

<sup>2</sup> People who cannot work because they have to stay at home to care for a severely disabled relative receiving constant attendance allowance at the normal maximum rate or more can be paid invalid care allowance at the rate of UKL 17.75 a week.

Table IX-6

## Employment injuries and occupational diseases

	Belgium	Denmark	FR of Germany	Greece	Spain	France
(f) Accumulation: (i) new earnings (ii) other pensions	Full accumulation with new earnings Limitations with sickness, invalidity, retirement and with other pensions for occupational accidents or diseases	Full accumulation Invalidity pension is reduced if compensation is based on an invalidity of more than 20% Old-age pension can be accumulated	Full accumulation possible with new earnings If combined with old-age or invalidity pension the latter is reduced when the total pensions exceed 80% of the annual earnings taken into account for the employment injury pension or 80% of individual basic earnings used to calculate old-age/invalidity pension	See Table VI 'Invalidity' See Table VI 'Invalidity'	Permanent partial incapacity: compatible Permanent total incapacity for habitual occupation: compatible Permanent total incapacity for work and severe disablement: pensions no impediment to pursuit of activities compatible with the invalid's condition	Full accumulation possible with new earnings Combination with an invalidity pension restricted to 80% of actual earnings at time of injury if that pension is granted as a result of the injury. No limits for old-age pension
3. Other benefits	—	Handicap allowance: allowance for permanent handicap in daily life (for 100% handicap, allowance is DKR 25 500)	—	—	Compensation for non-disabling permanent injuries: compensation paid on a scale reflecting degree of physical impairment (from PTA 6 000 to PTA 112 000)	—

Employment injuries and occupational diseases

Table IX-6

Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom
Full accumulation	Full accumulation possible with new earnings	Accumulation possible with new earnings		Full accumulation of permanent incapacity pensions with earning from new employment	Full accumulation
Full accumulation	Invalidity and old-age pensions may be combined with employment injury or occupational diseases pensions. The sum of the combined pensions may not exceed the last earnings where the invalidity pension is paid for the same reason as the injury annuity	In certain cases reduction of invalidity pension only		See Table VI 'Invalidity'	Full accumulation
Several supplements are available in cases of disablement: (i) sickness benefit in cases of incapacity for work (see Table IV); (ii) unemployability supplement if sickness benefit not payable. The rates are the same as for sickness benefit	In cases of total permanent disability: Personal monthly allowance of LIT 285 000	—	See Table IV-1	<p>Christmas bonus:</p> <ol style="list-style-type: none"> <li>1. Annuity for permanent incapacity or survivor's pension: 1/12th of annual pension</li> <li>2. Amount equal to pension for December</li> </ol> <p>Pension supplement for severely disabled persons requiring constant attendance:</p> <ol style="list-style-type: none"> <li>1. and 2. Up to 25% of pension</li> </ol>	<p>Disablement benefit may be increased in various ways:</p> <ol style="list-style-type: none"> <li>(i) special hardship allowance: payable to claimants unable to follow their pre-accident regular occupation or to do suitable alternative work of similar standard. Rate: difference between earnings in the regular occupation and the suitable alternative occupation. Maximum: UKL 25.28 per week (the allowance together with the disablement benefit cannot exceed the amount of the 100% disablement pension);</li> <li>(ii) unemployability supplement: rate: see Table VI 'Invalidity' (invalidity pension, invalidity allowance, supplements for dependants). Family allowance payable in addition (no accumulation with special hardship allowance or any other social benefit);</li> <li>(iii) hospital treatment allowance: increases disablement benefit to maximum rate while beneficiary is receiving hospital in-patient treatment for the relevant injury or disease</li> </ol>

Table IX-7

## Employment injuries and occupational diseases

	Belgium	Denmark	FR of Germany	Greece	Spain	France
Death (i) Surviving spouse <sup>1</sup>	Widow or widower: $E \times 30\%$	Pension: 30% of annual salary of deceased (calculated on the basis of a maximum amount of DKR 219 500 during a period of 10 years maximum (same rules for widows and widowers). It is a condition that the survivor was supported by the deceased or that the survivor's economic situation has otherwise deteriorated because of this decease A person who was cohabiting with the deceased at the time of the accident and for at least 5 years at the time of death has the same rights as a spouse	Widow aged under 45: $E \times 30\%$ Widow aged over 45 or with over 50% incapacity level or with one child receiving orphan's pension: $E \times 40\%$ . Widowers receive the same amount If earnings or replacement earnings of widow/er exceed a certain level, the survivor's pension is reduced by 40% of excess amount <sup>3</sup> (transitory measure)	See Table VIII 'Survivors', but no time-interval in marriage	Reference figure in the case of employment injury remains unchanged (see Table IX-3). Where deceased spouse was in receipt of old-age or invalidity pension, reference figure will be the one used to determine that pension; this amount is increased by old-age pension adjustments for period between date on which old-age or invalidity pension first fell due and date of death. Percentage applied to reference figure is 45% (see Table VIII-2). See same table for minimum amounts	Widow aged under 60: $E$ reduced $\times 30\%$ Widow aged over 60 or with at least 50% incapacity level: $E$ reduced $\times 50\%$ Widower: see widow
(ii) Orphans (children having lost one parent)	Each child up to 18 years: $E \times 15\%$ , with maximum: $E \times 45\%$	Pension of 10% of annual earnings of deceased (up to 18 years old)	Each child to age of 18, or 25 if undergoing vocational training: $E \times 20\%$ <sup>2</sup>	See Table VIII 'Survivors'	Reference figure calculated according to procedure set out in Table IX-3, as in the case of surviving spouse	1 child: $E$ reduced $\times 15\%$ 2 children: $E$ reduced $\times 30\%$ 3 children: $E$ reduced $\times 40\%$ , etc.
(iii) Orphans (children having lost both parents)	Each orphan: $E \times 20\%$ (max: 60%)	Pension of 20% of annual earnings of deceased (up to 18 years old)	$E \times 30\%$ <sup>2</sup>	See Table VIII 'Survivors'	For percentages and minimum amounts see Table VIII-2. Reference figure: see Table IX-3. Percentages and minimum amounts: see Table VIII-2	Each orphan: $E$ reduced $\times 20\%$ Accumulation with family allowances
(iv) Dependent parents and other relatives	Father and mother $E \times 20\%$ each, or $E \times 15\%$ for surviving spouse without children. Also grandchildren, brothers and sisters and grandparents	If total benefits to spouse and children amount to less than $E \times 70\%$ , an annuity can be granted under special circumstances to other dependants such as parents, brothers, sisters, grandchildren, etc. It is a condition that the deceased took care of the upkeep of the dependant	$E \times 20\%$ ( $E \times 30\%$ for a couple) Parents and grandparents, with priority to the parents	See Table VIII 'Survivors'	See Table VIII-3, except that reference figure is calculated according to formula in Table IX-3	$E$ reduced $\times 10\%$ for each parent and grandparent Maximum for total parents and grandparents: $E$ reduced $\times 30\%$

<sup>1</sup> As a general rule widows neither divorced nor separated as guilty parties. In the event of remarriage, the pension is replaced by payments equal to several years' pension.

<sup>2</sup> No accumulation with training or similar earnings above a certain amount.

<sup>3</sup> Until 31 December 1988 couples aged over 50 may choose the old regulation.

Employment injuries and occupational diseases

Table IX-7

Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom
<p>Widow: pension of IRL 61.00 a week<sup>2</sup></p> <p>Widower: pension of IRL 61.00 a week if incapable of supporting himself by reason of illness. Otherwise a lump sum payment of IRL 31.80 if dependent on the deceased spouse<sup>2</sup></p> <p>An extra allowance of IRL 3.55 per week is paid to a pensioner aged 66 or over who is living alone</p> <p>An extra allowance of IRL 25.60 is paid to a pensioner suffering from such an incapacity that requires the permanent attendance of a certain member of the family</p>	<p>Widow or widower: 50% of the annuity<sup>1</sup></p>	<p>Widow E × 40%</p> <p>With at least 50% incapacity level: E × 50%</p> <p>Invalid widower: E × 50%</p>	<p>See Table IX-1</p>	<p>1. and 2. Widow: Until age 65: E × 30%</p> <p>After age 65 or in the event of physical or mental illness: E × 40%</p> <p>Widower: E × 30% providing marriage took place prior to accident and claimant suffers from a physical or mental illness reducing his capacity to work or is over 65 years of age at time of death<sup>3</sup></p>	<p>Widow's pension: during the first 26 weeks: UKL 54.20 per week</p> <p>After 26 weeks: UKL 39.25 per week if widow:</p> <p>(i) has a dependent child, or</p> <p>(ii) has a young person under age 19 living with her, or</p> <p>(iii) was over 40 when the above conditions were no longer satisfied, or</p> <p>(iv) was over 50 when her husband died, or</p> <p>(v) is pregnant, or</p> <p>(vi) is permanently incapable of self support</p> <p>Otherwise UKL 11.61 per week</p> <p>Widower's pension: UKL 39.25 per week if at the time of death of his wife the claimant was permanently unable to support himself and his maintenance was more than half supplied by the deceased</p>
<p>The widow's pension is increased by the following amounts for children under 18 (21 if in full time education):</p> <p>1st child: IRL 12.40</p> <p>2nd to 5th child: IRL 13.65</p> <p>6th and subsequent children: IRL 11.75 per week<sup>2</sup></p>	<p>20% of the annuity for each child</p>	<p>Children (up to 18, or 25 if continuing studies or vocational training and with no limit for handicapped children): E × 20%</p> <p>Accumulation with family allowances</p>		<p>1. and 2. Children under 18 (21 or 24 in the event of further or higher education): 1: E × 20%; 2: E × 40%; 3 or more: E × 50. No age limit in the event of permanent total incapacity for work</p>	<p>Each child: UKL 8.05 per week</p> <p>Child benefit payable in addition</p>
<p>Orphans allowance IRL 32.15 per week for each child</p>	<p>40% of the annuity for each orphan</p>	<p>As above</p>		<p>E × 40%, 80% or 100% respectively for 1, 2 or 3 or more children subject to same conditions as above, but limited to 80% of victim's earnings</p>	<p>As above</p>
<p>Dependent parents maintained by:</p> <p>(i) unmarried worker: IRL 61.00 per week for one parent<sup>2</sup></p> <p>IRL 27.20 per week for other parent<sup>2</sup></p> <p>(ii) married worker: IRL 27.20 per week for each parent<sup>2</sup></p>	<p>20% of annuity for each parent, grandparent, grandchild, brother or sister if no other beneficiary exists</p>	<p>For all dependants of the victim: E × 30%</p> <p>The sum of E × 20% for certain other persons who fulfil other conditions</p>		<p>1. and 2. E × 15% for each relative in ascending line under age 65</p> <p>E × 20% as from age 65 or in the event of physical or mental illness leading to incapacity for work</p> <p>Where there is also an entitled spouse/child(ren): E × 10% for each relative in ascending line</p>	<p>Parents and certain other relatives if deceased has contributed towards their support and if other conditions are satisfied</p>

<sup>1</sup> In the case of divorce, a widower receiving maintenance can obtain, wholly or partly, the survivor's pension at the discretion of the judge.

<sup>2</sup> Higher rates if beneficiary is aged 55 or over.

<sup>3</sup> A divorced or separated spouse entitled to maintenance is entitled to these benefits under same terms but limited to amount of maintenance due.

Table IX-8

## Employment injuries and occupational diseases

	Belgium	Denmark	FR of Germany	Greece	Spain	France
(v) Maximum for all beneficiaries	E × 75% with order of priority	E × 75%	E × 80%, excluding, where applicable, parents and grandparents	See Table VIII 'Survivors'	100% of reference figure in each case	E reduced × 85%
(vi) Capital sum on death	30 × average daily earnings	Lump sum of DKR 26 500 for surviving spouse	1/12th of the annual earnings (minimum DM 400). Cost of transporting the body to the place of interment is covered	Funeral allowance (see Table IV 'Sickness — cash benefits')	Death grant of PTA 5 000 Special lump-sum payment equal to: 6 × monthly reference figure for widow(er); 1 × monthly reference figure for each child entitled to a pension (where there is no entitled surviving spouse the relevant payment will be shared between the children); 3 × monthly reference figure for each parent (or 12 × monthly reference figure for both), where neither he/she nor any other relative is entitled to a survivor's pension	Refund of funeral expenses limited to a maximum sum
<i>Adjustment</i>	1. Adjustment for annuities which for specified categories of invalidity rates do not reach a specific sum. The adjustment is equal to the difference between the annuity and the said sum. These sums are fixed by royal decree and are pegged and adjusted annually 2. In other cases: adjusted annually with indexation	Annual adjustment according to change in average wage level	Annual adjustment by decree according to rules governing pension insurance	See Table VII 'Old-age'	Employment injury and occupation disease payment are normally adjusted once a year. There is no automatic adjustment	Annual adjustments on 1 January and 1 July by decree fixing the coefficient of increase
<i>Return to active life</i> <i>Rehabilitation, retraining</i>	There is the possibility of new employment and measures of social and professional readaptation, if necessary The 'Fonds national de reclassement social des handicapés' deals with the rehabilitation and retraining of handicapped workers with at least a 30% incapacity level (mental: 20%). The Fund may set up or help to set up rehabilitation centres. <sup>1</sup> Rehabilitation may also be paid for by the Occupational Diseases Fund	Rehabilitation: see Table VI 'Invalidity' Retraining in special retraining centres authorized by the National Social Security Office. Costs paid by insurance companies if retraining is in continuation of treatment of casualty	Functional rehabilitation as part of medical care on the initiative and at the expense of the trade cooperative associations Retraining: where necessary, adaptation to a new occupation with vocational guidance; financial assistance for the insured person and his family for the retraining period	See Table VI 'Invalidity'	See Table VI-4 In addition to general rehabilitation institutions, there are certain institutions intended specifically for employment injury and occupation disease victims	Functional rehabilitation subject to medical opinion at the expense of the primary fund Vocational retraining in special vocational retraining centres <sup>2</sup> or establishments; cost is responsibility of the primary fund, allowances or annuities being continued or, in some cases, increased
<i>Preferential employment of handicapped persons</i>	Enterprises employing a staff of more than 20 must take on a number of handicapped persons registered with the Fund. During the rehabilitation period, allowances and supplementary earnings are paid to them by the Fund <sup>1</sup>	Public authorities have to give preference to handicapped persons who cannot get employment in private enterprises, but who are considered capable of executing the work in question	Obligation to employ seriously disabled persons in all enterprises as a 6% quota of the staff or to pay DM 100 per month compulsory compensation for each reserved job that is unfilled	For certain categories (e.g. the blind)	Quotas may be established for the employment of handicapped workers <sup>3</sup> Firms taking on handicapped workers are eligible for incentives taking the form of social security contribution relief Encouragement is given in the shape of subsidies and tax/contribution relief to schemes involving the creation by firms of sheltered employment centres for handicapped workers	Preferential employment of handicapped persons on staff up to a certain percentage which is fixed by ministerial decree for each activity or group of activities <sup>1</sup>

<sup>1</sup> Such measures have been in operation for many years for disabled servicemen and other groups of handicapped workers.

<sup>2</sup> Retraining centres compulsory for enterprises employing over 5 000 workers.

<sup>3</sup> Obligation for employers with a permanent workforce of over 50 people to set a side 2% of posts for handicapped workers.

Employment injuries and occupational diseases

Table IX-8

Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom
None	E × 100%	E × 80%		E × 80%	None
Funeral grant up to IRI 220	Lump sum of LIT 1 261 000	1/15th of the annual earnings	See Table IX-1	1. and 2. Funeral expenses grant: 30 × daily remuneration (or twice this amount in the event of the body having to be transferred)	Death grant (see Table VIII 'Survivors')
Benefits are normally increased once a year	Automatic annual adjustments linked to changes in industrial earnings	Adjustment by regulation (at least every 5 years) according to changes in wage level (at present wage level of 1984). The sums adjusted by this means are pegged to the cost-of-living index. No monthly payment can be made on a basis below the minimum reference levels (see basic earnings above) for the first month in which it is payable		Adjustment by government decision	All long-term benefits are adjusted by legislation in line with the general level of prices Short-term benefits are adjusted in line with movements in the general level of prices
Rehabilitation services and vocational training are available free of charge to disabled persons under the Health Acts. Contributions may be made towards the costs of rehabilitation services from the Occupational Injuries Fund	Functional rehabilitation in specialized health establishments and vocational retraining Convalescence in recognized hospitals or homes is financed by the regions	The insurance association may prescribe compulsory medical treatment to improve the working capacity of the recipient of an annuity. The agency for the placing and vocational retraining of handicapped workers gives its opinion upon the advisability of measures		1. and 2. Possible for beneficiaries aged 50 suffering from permanent total incapacity. Pension is suspended and a special allowance paid during attendance at vocational training courses	Employment rehabilitation centres, disablement resettlement officers and vocational training facilities throughout the country, all financed by the government
Public authorities reserve up to 3% of suitable positions for disabled persons	Persons disabled by industrial injuries are placed and employed in enterprises with a staff of 50 and over (one such person for each 50 workers). 40% minimum level of incapacity for such guaranteed employment	Certain jobs suitable for their abilities are reserved for persons affected by employment injuries at a fair and reasonable wage		1. and 2. Firms employing a staff of at least 20 are obliged to give priority as regards recruitment to handicapped persons permanently incapacitated as a result of accidents occurring in their service. In the case of temporary incapacity, firms employing a staff of at least 10 are obliged to give victims work corresponding to their capabilities	Obligation for employers of over 20 people to employ 3% of registered disabled people. Car park and passenger electrical lift attendants must be disabled people

Table IX-9

## Employment injuries and occupational diseases

	Belgium	Denmark	FR of Germany	Greece	Spain	France
Change of employment (i) condition	In cases of occupational disease risk, on the advice of the occupational doctor and with the agreement of the employee (who can be assisted by a doctor of his choice)	In the event of risk of aggravation or relapse of an occupational disease, the National Social Security Office can induce the insured person to change occupation	In the event of risk of occupational diseases, aggravation or relapse, in particular dermatosis and silicosis, the professional association must recommend a change of occupation	—	In cases where a doctor diagnoses symptoms of an occupational disease which, whilst not constituting temporary incapacity, may be prevented from worsening by the transfer of the victim to another, risk-free job, a transfer to that end must take place within the same firm	Silicosis and asbestosis
(ii) compensation	Temporary cessation: temporary incapacity allowance during the period Permanent cessation: full permanent incapacity allowances for 90 days The person is also granted a period of professional readaptation in the course of which he or she receives salary and indemnity payments equal to allowance for total incapacity		Occupational diseases: for a maximum of 5 years, transitional annuity (two thirds of E) or a lump sum of one year's full annuity Employment injuries: allowance equal to sickness benefit (see Table IV 'Sickness — cash benefits')	—	In certain cases, occupational disease victims forced to change jobs as a result of their condition receive temporary compensation from the social security scheme for the consequent loss of earnings, including the difference between subsequent earnings and the payments due in the event of termination or suspension of the employment relationship	After examination by a specialist a standard rate compensation payable in 25 or less monthly instalments and equal to a maximum of 300 times the average daily earnings of workers in the same category when the insured person was employed during exposure to the risk or, where applicable, for each year of exposure 60 times the earnings taken as reference, payable in a proportionally smaller number of monthly instalments Conditions: not to be entitled to an annuity for pneumoconiosis; to leave the post in 6 months; to change employment. If entitlement to an annuity or allowance subsequently occurs, the change of employment allowance is deducted therefrom for the corresponding period



### Employment injuries and occupational diseases

Table IX-9

Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom
As under 'Rehabilitation, retraining' above	Silicosis and asbestosis	In the event of risk of occupational disease, aggravation or relapse, an allowance may be granted to the worker to facilitate his re-employment		—	As under 'Rehabilitation, retraining' above
	Temporary annuity for disabled persons whose incapacity does not exceed 80%. The annuity is paid for 1 year and is equal to two thirds of the difference between earlier average daily earnings and the daily earnings received in the new job if the latter are lower	A temporary annuity to compensate for loss of earnings may be granted		—	As in permanent incapacity



**FAMILY BENEFITS**

Table X-1

## Family benefits

	Belgium	Denmark	FR of Germany	Greece	Spain	France
<b>Legislation</b> 1. First law 2. Basic legislation	4 August 1930 Coordinated laws (Royal Decree of 19 December 1939)	Law of 31 March 1950 Law of 3 June 1967, as amended	13 November 1954 Law of 21 January 1982; General Section of the Social Code of 11 December 1975; Law of 6 December 1985	1958 Decrees of 20-23 December 1954 and Nos 527/1984 and 412/1985	Law of 18 July 1938 General Law on Social Security of 30 May 1974; Law No 25 of 19 June 1971 on the protection of large families; Decree No 3158 of 23 December 1966 and Decree No 56 of 9 January 1971; Law No 26 of 31 July 1985; Royal Decree No 2364 of 18 December 1985	11 March 1932 Social Security Code, Book V; Decree of 10 December 1946, as amended. Laws of 3 January 1975, 12 July 1977, 17 July 1980
<b>Family allowances<sup>1</sup></b> Conditions: first child giving entitlement	1st	1st	1st	1st	1st	1st and 2nd <sup>3</sup>
<b>Age limit:</b> (i) Normal (ii) Vocational training (iii) Further education (iv) Girls remaining at home (v) Serious infirmity	16 years 21 years 25 years 25 years <sup>6</sup> No limit	16 years <sup>2</sup> — — — —	16 years <sup>4</sup> 27 years <sup>5</sup> 27 years 27 years No limit	18 years — 22 — No limit	18 years — — — No limit	17 years 20 years 20 years 20 years 20 years
<b>Monthly amounts:</b> (i) In national currencies	1st child: BFR 2 177 2nd child: BFR 4 027 3rd child and subsequent children: BFR 5 894 (see Table X-2) <sup>7</sup>	Each child: DKR 201 (all child allowances are exempted from taxation) (see Table X-2)	1st child: DM 50 2nd child: DM 100 3rd child: DM 220 4th child and subsequent children: DM 240 (see Table X-2)	1st child: DR 920 2 children: DR 3170 3 children: DR 6 920 4 children: DR 8 000 For each following child an additional DR 1 500 plus DR 1 000 for third child born after 1 January 1982	PTA 250 per child (see Table X-2)	1st child: See 'Family complement' 2nd child: FF 538.67 3rd child and subsequent children: FF 690.17
(ii) In European currency units (ECU)	1st child: 49.57 ECU 2nd child: 91.70 ECU 3rd child and subsequent children: 134.22 ECU	Each child: 25.20 ECU	1st child: 23.29 ECU 2nd child: 46.58 ECU 3rd child: 102.48 ECU 4th child and subsequent children: 111.79 ECU	1st child: 6.96 ECU 2 children: 23.06 ECU 3 children: 50.34 ECU 4 children: 58.19 ECU For each following child an additional 10.91 ECU + 7.27 ECU for third child born after 1 January 1982	Each child: 1.82 ECU	2nd child: 78.58 ECU 3rd child and subsequent children: 100.68 ECU
Exchange rate	1 ECU = BFR 43.9114	1 ECU = DKR 7.97338	1 ECU = DM 2.14674	1 ECU = DR 137.464	1 ECU = PTA 137.031	1 ECU = FF 6.85499

<sup>1</sup> In the countries of the European Communities the following give entitlement to family allowances: legitimate and legitimized children, stepchildren, recognized natural children, adopted children and children given a home. Normally, dependent children although the definition of this varies through a parent.

<sup>2</sup> For children of 16 and 17 years see Table X-2.

<sup>3</sup> Family complement: 1st child if under 3 years old. Family allowances: 2nd child.

<sup>4</sup> Prolongation to 21 possible for those registered for occupational training scheme, and whose income (including benefits) is lower than DM 1 400 per month.

<sup>5</sup> No accumulation with income from study allowance or similar if over a certain amount.

<sup>6</sup> Boys or girls.

<sup>7</sup> Reduction of BFR 375 per month per attributée unless earnings are lower than BFR 33 349 or child is handicapped.

Family benefits

Table X-1

Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom
Law of 1944 Social Welfare (consolidation) Act, 1981, as amended	17 June 1937 Consolidated law; Decree of 30 May 1955; Law of 17 October 1961	20 October 1947 Law of 29 April 1964, amended; Law of 20 June 1977, amended	23 December 1939 26 April 1962	1942 Decree-Law No 197 of 7 May 1977, as since amended on several occa- sions	Act of 15 June 1945 Acts of 5 August 1965 and 7 August 1975, and regulations thereunder
1st	1st	1st	1st	1st	1st
16 years — 18 years — 18 years	18 years  21 years 26 years  — No limit	18 years  25 years 25 years  — No limit	16 years  27 years 27 years  27 years <sup>1</sup> 18 years	14 years  — 25 years  — Extension in certain cases up to 3 years	16 years  19 years 19 years <sup>1</sup>  — —
1st to 5th child: IRL 15.05 <sup>4</sup> 6th and subsequent children: IRL 21.75 <sup>4</sup> In cases of triplets and quadruplets the allowance for each child is doubled	LIT 19 760 for each child <sup>2</sup> (see Table X-2)	1st child: LFR 1 748 2nd child: LFR 5 331 3rd child: LFR 11 739 4th and subsequent children: LFR 5 247  (see Table X-2)	Basic amount by child aged 6 to 11 in family with: 1 child: HFL 97.55 2 children: HFL 127.95 3 children: HFL 137.01 4 children: HFL 149.66 5 children: HFL 157.24 6 children: HFL 165.51 7 children: HFL 171.42 8 children: HFL 178.47  (see Table X-2)	Each child: ESC 1 000	Each child: UKL 30.77
1st to 5th child: 21.20 ECU 6th and subsequent children: 30.64 ECU  1 ECU = IRL 0.709747	Each child: 13.39 ECU   1 ECU = LIT 1 475.11	1st child: 39.80 ECU 2nd child: 121.40 ECU 3rd child: 267.33 ECU 4th and subsequent children: 119.49 ECU  1 ECU = LFR 43.9114	Basic amount by child aged 6 to 11 in family with: 1 child: 40.32 ECU 2 children: 52.89 ECU 3 children: 56.64 ECU 4 children: 61.87 ECU 5 children: 65.00 ECU 6 children: 68.42 ECU 7 children: 70.86 ECU 8 children: 73.78 ECU 1 ECU = HFL 2.41883	Each child: 6.83 ECU   1 ECU = ESC 146.380	Each child: 48.16 ECU   1 ECU = UKL 0.638795

<sup>1</sup> Boys or girls.

<sup>2</sup> Subject to child's income not exceeding LIT 543 350 per month (from 1 November 1984).

<sup>3</sup> Only for students in full-time secondary education.

Table X-2

## Family benefits

	Belgium	Denmark	FR of Germany	Greece	Spain	France
Supplements which vary with age	1st child: from 6-12: BFR 408 from 12-16: BFR 953 over 16: BFR 1 163 Other children: from 6-12: BFR 476 from 12-16: BFR 953 over 16: BFR 1 357	Youth allowance can be given to 16 and 17 year olds for their support and education. Max. DKR 9 600 yearly provided that the family income does not exceed DKR 110 000				Supplements from the 2nd child: over 10: FF 151.50 over 15: FF 269.33
Supplements which vary with income		The allowance is reduced by an amount corresponding to 6% of that part of family income exceeding DKR 190 000 per year	Progressive reduction to DM 70 (2nd child) and DM 140 (each extra child) if the annual income of the parents is greater than DM 26 600 (DM 9 200 extra for each child after the second)	Progressive reduction according to increase in gross family income; if latter exceeds DR 1 200 001 p.a. allowances are as follows: 1st child: DR 625 2 children: DR 2 050 3 children: DR 3 920 4 children: DR 5 340		
Other benefits Allowances for other dependent persons						
Family complement <sup>1</sup> ('complément familial')					Large families: supplements ranging between 25% and 35%, depending on number of children (normally 25%)	Subject to means test: FF 701 for families with 1 child aged under 3 years or at least 3 children
Allowance for single parent		The basic allowances are replaced by DKR 300 per child. <sup>2</sup> Extra DKR 230 per month irrespective of the number of children		Increase of DR 1 250 if parent is widow/er as long as survivor's pension does not exceed a certain amount		Guarantee of minimum family income for single persons with at least 1 child. Monthly amount: FF 2 525.02 plus FF 841.67 per child The allowance equals the difference between this amount and the beneficiary's income <sup>3</sup>
Prenatal allowance						

<sup>1</sup> In other countries, e.g. France and the United Kingdom, there also exists a minimum household income, subject to a means test.

<sup>2</sup> The allowance is reduced by an amount corresponding to 6% of that part of family income exceeding DKR 180 000 per year.

<sup>3</sup> Advances may be made towards unpaid alimony.

## Family benefits

Table X-2

Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom
		Supplements for children: from 6 years: LFR 174 from 12 years: LFR 571	Children up to 5 years (depends on age and number of children): 70 - 80% of basic amount children 12 - 17: 125 % of basic amount children 18 - 26: 102 % of basic amount Double amounts are payable for invalid children or students (still mainly supported by applicant) if: (i) under 16 not living at home, (ii) 16 or 17 not living in applicant's nor in another adult household Double amounts also payable for ages 18 to 26 for students, those in occupational training or household tasks and mainly supported by applicant Treble amounts are payable for children 18 to 26 studying or in occupational training no longer living in the household and supported for at least 90% by applicant <sup>1</sup>		
	Complementary allowance which varies with income and number of children: e.g. income up to LIT 12 900 000: 1 child LIT 60 000 per month 2 children LIT 120 000 per month Income up to LIT 19 350 000: 1 child — 2 children LIT 60 000			If family income is less than 1 1/2 times national minimum wage, allowance rises to ESC 1 400 per child as from third child	
	A spouse who receives no own income over LIT 543 350 per month: same amount as for 1 child Dependent parents and grandparents: LIT 2 340 per month subject to age limits (except invalids), namely 60 (men) and 55 (women) and limits of income, namely a max. of LIT 543 350 where only one parent and LIT 950 850 where there are two <sup>2</sup>				
Single mother with 1 child and income not over IRL 6 per week: IRL 56.15 per week. For each subsequent child per week: 2nd to 5th child IRL 12.35; 6th and subsequent children IRL 10.60 (amounts reduced if income over IRL 6 per week)					1st child: UKL 19.93 per month
		LFR 15 304 on condition that the mother can prove that she has had the medical examinations prescribed and that her legal domicile was in the Grand Duchy during the year before the birth			

<sup>1</sup> If eligible, invalid youths of 18 or more are entitled to a benefit on account of incapacity for work (see Table VI 'Invalidity').  
<sup>2</sup> Reduced benefit if the annual household income is above LIT 28 million. No benefit if income above LIT 34 million.

Table X-3

## Family benefits

	Belgium	Denmark	FR of Germany	Greece	Spain	France
Birth grants	BFR 28 906 for first birth BFR 19 937 for second birth BFR 10 724 for subsequent births May be obtained in advance two months before the probable date of birth		See 'Other allowances'	See Table V 'Maternity'		Allowance payable as follows: FF 773 per month per child Paid as from 4th month of pregnancy to 3rd month after birth, no means test; then until 3 years of age — with means test
Accommodation allowances and removal grants			A housing allowance is paid to a lodger or owner in own dwelling if housing costs are too onerous			1. Accommodation: beneficiaries: those receiving one of the various forms of family allowances: elderly, handicapped, young workers, young households; the allowance is given for rents over a minimum, which varies according to the income of the person concerned and the number of children. It can be increased for beneficiaries with low incomes 2. Removal grants: paid to persons who after removal receive the accommodation allowance These two forms of benefits are paid by the family allowance funds
Special allowances for handicapped children <sup>1</sup>	Supplementary allowance of BFR 9 599 per month for each handicapped child under 25			Parent of handicapped child: DR 1 250 per month	PTA 3 000 per month Other benefits varying in amount depending on the needs of the handicapped child Special education allowance for large families with handicapped children	Special allowance for persons with a 50% or more handicap, up to 20 years: FF 538.67 per month Supplement for children with at least 80% incapacity who are not taken into care by the special education service: (i) constant attendance by another person FF 1212.01 per month; (ii) discretionary daily help: FF 404 per month
Other allowances			Education allowance: DM 600 per month for first 10 months. Account taken of income from seventh month			Child nursing allowance designed to pay family contribution as employer in respect of child nurse for child under 3: FF 792 per quarter irrespective of income Allowance at beginning of school year: children aged 6-16 FF 336.67 (means tested)

<sup>1</sup> Handicapped adults may benefit from special allowances.



## Family benefits

Table X-3

Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom
<p>IRL 300 in cases of triplets IRL 400 in cases of quadruplets, quintuplets etc. (See also Table V 'Maternity')</p>		<p>LFR 15 304 on condition that one of the parents had legal domicile in the Grand Duchy during the year before the birth and that the mother had the prescribed post-natal examination LFR 15 304 as a post-natal allowance on condition that the child had the prescribed medical examinations<sup>1</sup></p>		<p>Once-off payment of ESC 10 250 per live birth Allowance for nursing mothers: ESC 1 950 per month for first 10 months (subject to monthly medical examination of child)</p>	<p>See Table V 'Maternity'</p>
<p>IRL 66 per month if between 2 and 16 and living at home</p>		<p>Supplementary allowance of LFR 1 748 for each child under 18 with an at least 50% insufficiency or permanent reduction of physical or mental ability by comparison with that of a child of the same age. Maintenance without an age limit if the child is unable to care for itself</p>		<p>Handicapped persons under 25 years: (i) Additional allowance for those in need of specialized individual treatment or attending special establishments (fulfilling required conditions) or whose faculties are permanently impaired to such an extent that they cannot provide for themselves. Amounts: ESC 1 850 per month up to age 14; ESC 2 750 per month up to age 18; ESC 3 650 per month up to age 24. (ii) Special education allowance for those attending an official educational establishment or the equivalent with a view to social rehabilitation. Amount varying in line with cost and family resources.</p>	
				<p>Marriage grant: ESC 8 800 for each insured spouse Funeral grant: ESC 12 450 on death of children or equivalent dependants conferring entitlement to family allowances, still births, death of relatives in ascending line (or equivalent dependants) of insured person or his/her dependent spouse (means tested)</p>	

<sup>1</sup> A maternity allowance is paid to women domiciled in Luxembourg (see Table V 'Maternity').

Table X-4

## Family benefits

	Belgium	Denmark	FR of Germany	Greece	Spain	France
<i>Special cases</i> Unemployed persons	Unemployed persons are entitled to family allowances. From 7th month, rate higher for 1st child (BFR 2 641) and second child (BFR 4 382) <sup>1</sup> Increases according to age	The unemployed are entitled to child benefits	The unemployed are entitled to child benefits	Normal allowances if 50 days work in preceding year	Unemployed persons are entitled to family allowances See also 'Family supplements' in Table XI 'Unemployment'	Unemployed persons are entitled to family allowances under certain conditions
Pensioners	Entitled to family allowance Higher rates for 1st child (BFR 2 641) and 2nd child (BFR 4 382) <sup>1</sup> Benefits for children of invalids: higher rates for 1st and 2nd child: BFR 4 382 per child <sup>1</sup> Increases according to age	Special allowances of DKR 577 per month for each child when one or both parents are pensioners. Ordinary allowances are replaced by DKR 300 per month for each child when both parents are pensioners <sup>2</sup>	Entitled to family allowances	Entitled to pension increases (see relevant tables and single parent allowance above)	Recipients of pensions are entitled to family allowances See also 'Family supplements' in Table VI 'Invalidity', Table VII 'Old-age' and Table VIII 'Survivors'	Entitled to family allowances (under certain conditions as regards invalidity or employment injury pensioners)
Orphans (including motherless or fatherless children)	Orphan's allowances: BFR 8 197 for each child (plus supplement according to age)	Special allowances of DKR 577 per month for each child are added and for total orphans special allowances amount to DKR 933	Normal allowances	See Table VIII 'Survivors' Person who has dependent orphans: increase of DR 1 250 per month	Normal allowances See also 'Family supplements' in Table VI 'Invalidity', Table VII 'Old-age' and Table VIII 'Survivors'	Allowances for orphans and certain children dependent on one parent: FF 505 a month for total orphan; FF 378.75 a month for a child raised by a single parent

<sup>1</sup> On condition that the pension or employment allowance is the main source of income.

<sup>2</sup> The allowances are reduced by an amount corresponding to 6% of that part of family income exceeding DKR 156 000 per year.

Family benefits

Table X-4

Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom
Family allowances are paid concurrently with unemployment benefit, including increases for dependent children	Unemployed persons are entitled to family allowances	Unemployed persons are entitled to family allowances	Unemployed persons are entitled to family allowances like other residents	Family allowances are paid to persons drawing unemployment benefit. Unemployed persons not entitled to unemployment benefit nevertheless receive family allowances for at least 12 months following last payment of contributions	Family allowances are paid concurrently with all other national insurance benefits and all industrial injury benefits and the increase for dependent children therewith
Pensioners are entitled to family allowances	Entitled to family allowances	Entitled to family allowances	Entitled to family allowances like other residents	Pensioners are entitled to family allowances	Entitled to family allowances
Family allowances are paid concurrently with orphans' benefits (see Tables VIII 'Survivors' and IX 'Employment injuries and occupational diseases')		Usual family allowances	Fatherless or motherless children: normal allowances (but see Table VIII 'Survivors') Orphans under the general insurance scheme for widows and orphans: <sup>1</sup> see Table VIII 'Survivors'	Orphans are entitled to family allowances (as are children already conceived at the time of the insured person's death)	Normal allowances

<sup>1</sup> Also holiday allowances paid.



**UNEMPLOYMENT**

Table XI-1

## Unemployment

	Belgium	Denmark	FR of Germany	Greece	Spain	France
<i>Existing schemes</i>	Insurance	Insurance (optional)	(a) Insurance (b) Assistance	Insurance	(a) Unemployment insurance (b) Unemployment assistance benefit	Insurance comprising: (i) basic allowance, (ii) allowance for end of entitlement Solidarity scheme (assistance) <sup>1</sup>
<i>Legislation</i>						
1. First law	Decree of 18 February 1924	Law of 4 April 1907	(a) and (b) 16 July 1927	1954	Law No 62 of 22 July 1961	Law of 11 October 1940 Agreement of 31 December 1958
2. Basic legislation	Decree of 20 December 1963 (amended)	Law of 24 March 1970, as amended	Law of 25 June 1969, modified several times Social Code, General Section, of 11 December 1975 and 23 December 1976	Decree-law of 1954	Law No 51 of 8 October 1980 on unemployment protection, as amended by Law No 31 of 2 August 1984. Royal Decree No 625 of 2 April 1985 implementing Law No 31/84	Convention of 24 February 1984 Decree of 21 March 1984
<i>Field of application</i>	All employees covered by social security Young persons who are unemployed following their training	Wage earners and self-employed persons of 16-65 years of age may be admitted as members to an unemployment fund	(a) All employees (industrial and non-industrial staff and workers undergoing vocational training including young handicapped persons) (b) All employees	Employees who are insured against sickness with a social security institution	Employees in industry and the services Employees over 18 and under 65 who have exhausted their entitlement to contributory benefit and have family responsibilities	All employees
<i>Total unemployment (involuntary)</i> Main conditions	To be without work and without earnings To be fit for work and registered for employment	To be capable of work To be available for work To have signed on at the employment office	(a) and (b) To have registered at the employment exchange as unemployed and to have applied for benefit	To be fit for work To be unemployed involuntarily To be registered at an employment exchange To be at the disposal of the exchange	To be able and willing to work To be at the disposal of the employment office To have lost previous job involuntarily To be affiliated to the social security schemes and enjoy active contributor or equivalent status To have completed the required contribution periods Claimants who have exhausted their entitlement to contributory unemployment benefit must: (i) sign on at the employment office; (ii) have failed to find work for 30 days subsequent to exhausting entitlement to contributory benefit; (iii) not enjoy income from other sources exceeding the national minimum wage	To be looking for work and physically able to work

<sup>1</sup> For certain categories of people (long term unemployed, young people, single women with children, etc.).

## Unemployment

Table XI-1

Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom
(a) Insurance (b) Assistance	(a) Insurance (b) Exceptional allowance	Insurance	(a) Interim allowance (b) Insurance (c) Assistance	(a) Insurance (b) Assistance	Insurance
Law of 1911  Social Welfare (Consolidation) Act 1981, as amended	Decree-law of 19 October 1919  (a) and (b) Decree-law of 4 October 1935 (several amendments)	Law of 6 August 1921  Law of 30 June 1976 (amended)	(a) and (b) Law of 9 September 1949 (amended) (c) Law of 10 December 1964 on unemployment assistance	1975  Decree-law No 20/85 of 17 January 1985	Act of 1911  Act of 1975 and regulations there-under
(a) With few exceptions, all persons aged 16 years and over employed under a contract of service or apprenticeship (b) Persons aged 18 or over	(a) All employees (b) Workers in certain categories and areas who do not fulfil the conditions required for (a)	Employed persons Young persons, who are unemployed following their training Self-employed persons who have given up their trade and are in search of paid employment	(a) and (b) All employees (c) Employees who do not or no longer fulfil the conditions required in order to receive unemployment insurance allowances	(a) and (b) All insured employees	All employed persons <sup>1</sup>
(a) and (b) To be capable of work To be available for and seeking work To have signed on at the employment office To be free from disqualification	(a) and (b) To have registered at the employment exchange	To be involuntarily unemployed To be fit to work To have registered for employment	To have registered at the employment exchange	(a) To be capable of and available for work To have registered at the employment office Not to be in receipt of an invalidity or old-age pension (b) Same conditions as above plus: To have exhausted entitlement to unemployment insurance benefit Not to have completed the qualifying period required for unemployment insurance benefit	To be capable of work To be available for work with an employer To have signed on at the employment office Not to be unemployed due to voluntary leaving, misconduct or strike action

<sup>1</sup> Except married women who chose before April 1977 not to be insured.

Table XI-2

## Unemployment

	Belgium	Denmark	FR of Germany	Greece	Spain	France
Qualifying period	Period varies according to the age of the insured person: 75 working days during the last 10 months and 600 working days during the last 36 months	To have completed a minimum period of employment and insurance of 26 weeks during the 3 preceding years 12 months of insurance with fund	(a) At least 12 months' employment under insurance cover during the last 3 years (b) During the last year at least 150 days' employment under insurance cover or to have received unemployment allowance (for at least one day)	At least 125 days of work during the 14 months preceding job loss or, at least, 200 days of work (80 days per year) during the 2 years preceding job loss For first time claimants, at least 80 days of work per year during the 2 previous years	(a) Minimum contribution period: more than 6 months in the 4 years immediately preceding unemployment (b) None (those who have not completed the qualifying period — at least 3 months of contributions)	Basic allowance: 3 months insurance in last 12 months End of entitlement allowance: special conditions
Maximum age	65 for men 60 for women	67	(a) 65 (b) 65	65	(a) and (b) 65 where beneficiary has completed qualifying contribution period for entitlement to a retirement pension	60
Resources	—	—	(a) — (b) State of need	—	(a) None (b) Must not enjoy income from any other source exceeding the national minimum wage currently in force	—
Waiting period	None	None	None	6 days	None	None
Benefits Days for which allowance is granted	Working days and unpaid public holidays	6 days a week	(a) and (b) 6 days a week	25 days per month	Every day	Every day
Duration of payment	No limit (except for certain cases where unemployment is protracted or recurs with unusual frequency, handicapped workers in a protected workshop and workers with voluntarily reduced hours)	Not more than 2 and a half years For the insured entitled to an old-age or invalidity pension: limited to 78 days in any period of 12 months	(a) Proportionate to periods of employment during recent years: Employment Allowance <sup>1</sup> 12 months in 3 years 104 days 18 months in 4 years 156 days 24 months in 4 years 208 days 30 months in 4 years 260 days 36 months in 4 years 312 days (b) No limit	(a) 5 months for at least 180 days of work 3 months for at least 150 days of work 2 months for at least 125 days of work (b) If age 49 or over: 8 months for at least 210 days of work (c) In all cases, 3 additional months at reduced rate	(a) Depending on contribution period over preceding 4 years duration of payment corresponds to one half of the active period (b) 6 months, with possibility of extension in 6 month periods, up to a total of 18 months. In the case of workers over 56, up to age of retirement. In the case of workers not entitled to contributory benefit because they have failed to complete the qualifying period: entitled to unemployment assistance benefit for a period equal to that during which they contributed	Basic allowance: according to duration of insurance and age: minimum: 3 months maximum: 21 months Extension possible Solidarity scheme: no limit
Earnings taken as reference	Average daily earnings	Calculation usually based on average earnings of preceding 4 weeks or 1 month	(a) and (b) Average hourly wage for the last 20 days	Earnings at the time of job loss	(a) Average of employee's contribution assessment bases for preceding 6 months. These figures are brought up to national minimum wage in force at the time when benefit falls due, where they were below that level (b) National minimum wage	Earnings on which contributions have been paid for last 12 months
Earnings ceiling	BFR 1 798.24 per day	—	(a) and (b) DM 5 600 per month	See below	—	FF 37 920 per month

<sup>1</sup> Extended duration at age 44 (16 months maximum), 49 (20 months), 54 (24 months).



## Unemployment

Table XI-2

Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom
<p>(a) Flat-rate benefit:</p> <p>(i) 26 contribution weeks of insurable employment for which the appropriate contributions have been paid;</p> <p>(ii) 48 contribution weeks registered (paid or credited) during the contribution year preceding the benefit year.<sup>1</sup> If less than 48 but more than 26 weeks registered (paid or credited), a reduced benefit is payable</p> <p>Pay-related benefit: to have right to flat-rate benefit and to have had reckonable earnings over IRL 58 per week in the relevant tax year</p> <p>(b) —</p>	<p>(a) At least 2 years of insurance and 52 weeks' contributions during the last 2 years</p> <p>(b) At least 5 weeks or 1 month before 1949 or during the last 2 years</p>	<p>At least 26 weeks of employment during the last year</p>	<p>(a) At least 130 days of paid employment in the same occupational sector during the last 12 months<sup>2</sup></p> <p>(b) 130 days of paid employment during the last 12 months<sup>2</sup></p> <p>(c) For persons below 23 years of age: 130 weeks of work during last 3 years</p>	<p>(a) At least 36 consecutive months' wage/salary-earning employment, either full or part-time Payment of contributions for a period of 12 months immediately preceding second month prior to unemployment</p> <p>(b) At least 180 days' wage/salary-earning employment covered by contributions in the 360 days preceding commencement of employment</p>	<p>Flat-rate benefit:</p> <p>(i) contributions paid in any tax year since 6 April 1975 amounting to at least 25 times the minimum contribution for that year</p> <p>(ii) contributions paid or credited in the appropriate tax year amounting to at least 50 times the minimum contribution for that year</p>
(a) and (b) 66	—	64	65	—	Men 65, women 60
(b) Inadequate resources	—	—	—	<p>(a) —</p> <p>(b) Average monthly income not exceeding 70% of minimum guaranteed wage or average per capita income of family not exceeding, in total, twice that figure</p>	—
Flat-rate benefit: 3 days Pay-related benefit: 18 days	<p>(a) 7 days</p> <p>(b) 1 day</p>	None	None	None	3 days
6 days a week	(a) and (b) Every day	Every day	5 days a week	(a) and (b) Every day	6 days a week
<p>(a) Insurance: Flat-rate benefit: Limited to 390 days<sup>3</sup> Pay-related benefit: Limited to 375 days</p> <p>(b) Assistance: Unlimited</p>	<p>(a) 180 days a year (extended to 360 days in the building sector under transitional arrangements)</p> <p>(b) 90 days, with possibility of extension until 180 days</p>	<p>365 calendar days per 2-year period 182 extra calendar days for persons particularly 'difficult' to place</p>	<p>(a) Interim allowance: 40 days a year, thereafter unemployment allowance<sup>4</sup></p> <p>(b) 130 days a year</p> <p>(c) Depending on age: below 23: 6 months 23 - 29: 12 months 30 - 34: 18 months 35 + : 23 months Extension to 65 years for unemployed over 60</p>	<p>(a) 1 month for every 12 months covered by contributions but at least 6 months</p> <p>(b) Normally: 15 months 18 months for workers aged 50 to 55 24 months for workers over 55</p>	<p>Flat-rate benefit: limited to 312 days excluding Sundays in any period of interruption of employment. A claimant requalifies for a further period of 312 days when he has worked for an employer for 13 weeks in each of which employment has lasted for 16 hours or more. These weeks need not be consecutive</p>
Pay-related benefit: gross taxable earnings in a previous income tax year	—	Gross earnings during the 3 months which precede unemployment	Daily earnings lost	<p>(a) Average daily wage for 2 months preceding the 2 months prior to commencement of unemployment</p> <p>(b) Minimum wage</p>	—
Pay-related benefit: IRL 220 per week	—	—	(a), (b) and (c) HFL 262.28 per day (5-day week)	—	—

<sup>1</sup> See Table IV-1, footnote 3.

<sup>2</sup> 5-day week.

<sup>3</sup> If applicant is 65, the allowance will be paid until 66 (pension age) if 156 weekly contributions have been paid.

<sup>4</sup> Workers receiving the interim allowance are considered to be still linked to the occupational sector. The trade cooperative associations are authorized to grant this allowance for a longer period. Thereafter workers may receive unemployment benefit for 90 days in the same year.

Table XI-3

## Unemployment

	Belgium	Denmark	FR of Germany	Greece	Spain	France
Rate	60% of reference earnings for first year 2nd year <sup>1</sup> : reduced to 40% unless head of household Maximum: BFR 1 079 per day Minimum: per day: (i) head of household: BFR 898 (ii) other: BFR 631 (iii) 18 to 20 years old: BFR 442 (iv) under 18 years: BFR 280 From 3rd year: (i) head of household: 60% of reference earnings (minimum: see above) (ii) cohabitants: BFR 404 per day (BFR 513 if part of household living on benefits alone) (iii) single persons: BFR 631 per day (week of 6 days)	90% of reference earnings (not more than DKR 2 052 per week). Maximum rates are fixed for 6 months at a time by each individual fund	Beneficiaries with children: (a) 68% of net earnings (benefits on a fixed scale) (b) 58% of net earnings (benefits on a fixed scale) Beneficiaries without children: (a) 63% of net earnings (b) 50% of net earnings	For manual workers: 40% of daily wage For employees: 50% of daily wage Minimum: Two-thirds daily minimum wage (DR 1 092) Maximum (basic amount plus extra for dependants): 70% of reference earnings for the appropriate insurance class After prescribed payment period has expired (see above) additional benefit of 50% of allowance	(a) 80% of reference earnings for first 180 days, 70% from 6th to 12th month and 60% thereafter Maximum: 220% of national minimum wage Amount paid must under no circumstances be less than national minimum wage currently in force (b) 75% of national minimum wage	Basic allowance: FF 43.87 per day + 42% of reckonable earnings (FF 105.50 min. per day) <sup>2</sup> End of entitlement allowance: FF 64 per day <sup>3</sup> Solidarity scheme: FF 64.50 per day (higher amounts according to age and situation)
Family supplements See also Table X 'Family benefits'	—	None	Regulations applying to child benefit (see Table X 'Family benefits')	10% increase for each dependant Maximum for benefit including increases: 70% of daily wage	Unemployed persons in receipt of unemployment assistance benefit and those in receipt of health care benefits are entitled to a family income supplement of PTA 1 050 per month for each dependent child	—
Benefits for older unemployed and early retirement Measure	1. Early retirement pension: see Table VII 'Old-age' 2. Conventional early retirement pension in case of dismissal	Early retirement scheme	Retirement of workers at age 60 (see 'Early pension' in Table VII 'Old-age') From 1 May 1984, introduction of conventional temporary scheme of early retirement for employees aged 58 or more <sup>4</sup>	—	1. Early retirement (at age 64) on full pension 2. In accordance with the Industrial Restructuring Law, workers in these sectors who are eligible are entitled to a form of benefit financed under the relevant sectoral restructuring plan rather than by the social security scheme. These benefits are of particular significance for workers aged less than 55 at the time of restructuring, who may draw them until they reach 65 years of age 3. Partial retirement as from age 62 subject to a proportional reduction in retirement pension	Early retirement from State funds after age 55

<sup>1</sup> The 2-year period is however increased by 78 days for each employment period lasting 312 days.

<sup>2</sup> More favourable measures for unemployed in regions affected by industrial restructuring.

<sup>3</sup> FF 89 per day for certain older unemployed.

<sup>4</sup> If the retirement benefit is at least 65% of the last gross earnings and the job is given to someone else, the Federal Employment Institute reimburses 35% of the benefit.

## Unemployment

Table XI-3

Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom
<p>(a) Flat-rate benefit: IRL 41.10 per week Pay-related benefit: First 141 days: 25% next 234 days: 20% of reckonable weekly earnings between IRL 58 and IRL 220 The combined flat-rate and pay-related benefits may not exceed 85% of net weekly earnings in current tax year</p> <p>(b) Unemployment assistance (per week): Urban areas: IRL 34.03 maximum<sup>2</sup> Other areas: IRL 33 maximum<sup>2</sup> (means tested)</p>	<p>(a) and (b) Standard rate: LIT 800 per day Where unemployment is due to redundancy because of cessation of the enterprise or of reduction in staff a special unemployment allowance equal to two-thirds of the last daily earnings is paid for 180 days (contribution condition reduced to 13 weeks)</p>	<p>80% of reference earnings, but the indemnity cannot exceed 2<sup>1</sup>/<sub>2</sub> times or twice the minimum social salary if unemployment lasts for more than 182 calendar days during a 12-month period For the period of complementary indemnity, the ceiling is fixed at 1<sup>1</sup>/<sub>2</sub> times the social minimum wage 60% of reference earnings if income of unemployed person's wife or companion living with him in cohabitation is 2<sup>1</sup>/<sub>2</sub> times the legal minimum income</p>	<p>(a), (b) and (c) 70% of reference earnings Minimum earnings taken into account: HFL 140.87 per day for family support</p>	<p>(a) 60% of reference wage Maximum: 3 × minimum guaranteed wage Minimum: minimum guaranteed wage unless worker's remuneration is below that level (b) 70% to 100% of minimum wage in line with number of dependants</p>	<p>UKL 30.80 per week</p>
<p>(a) 1 dependent adult: IRL 26.40 1st child: IRL 9.40 2nd child: IRL 10.50 3rd to 5th child: IRL 8.70 6th and subsequent children: IRL 6.95 a week</p> <p>b) 1 dependent adult (weekly amounts): Urban areas: max. IRL 24.60<sup>2</sup> Other areas: max. IRL 23.95<sup>2</sup> 1 adult + 1 child (weekly amounts): Urban areas: max. IRL 32.75<sup>2, 3</sup> Other areas: max. IRL 32.10<sup>2, 3</sup></p>	—	—	—	—	<p>1 dependent adult: UKL 19 per week</p>
—	<p>See 'Early pension' in Table VII 'Old-age'</p>	<p>Waiting allowance for early retirement<sup>1</sup> applicable to employees in iron and steel industry in 1986 (possible extension to other employees)</p>	<ol style="list-style-type: none"> <li>1. Prolongation of benefit duration</li> <li>2. Possibly, early retirement pension as part of agreements secured by collective bargaining</li> <li>3. Prolongation of benefit duration but at minimal rate</li> </ol>	<p>Early retirement for unemployed persons over 62</p>	<p>Job release scheme<sup>4</sup></p>

<sup>1</sup> The indemnity is paid by employers and partially reimbursed by the unemployment fund.  
<sup>2</sup> Higher rates are payable after 390 days benefit or assistance have been received.  
<sup>3</sup> Additional amounts for each additional child.  
<sup>4</sup> Not considered as a social benefit in the UK, but as part of employment promotion.

Table XI-4

## Unemployment

	Belgium	Denmark	FR of Germany	Greece	Spain	France
<i>Conditions</i>	<ol style="list-style-type: none"> <li>See 'Early pension' in Table VII 'Old-age'</li> <li>To be aged 55</li> <li>To be entitled to employment benefit</li> <li>To be made redundant</li> <li>To leave employment voluntarily</li> </ol>	<p>Aged between 60 and 67</p> <p>Member of unemployment fund for at least 10 years within the last 15</p> <p>Fulfilling the conditions for unemployment benefit</p> <p>Resident</p> <p>Not receiving old-age pension</p> <p>Working for not more than 200 hours a year</p>	<p>Unemployed for at least 1 year during the last 18 months</p> <p>At least 8 employed contribution years in the last 10 years</p>	—	<ol style="list-style-type: none"> <li>Existence of agreement providing for such benefits Worker must meet all conditions for entitlement to a retirement pension except age criterion Jobs freed to be filled immediately by young workers or unemployment benefit beneficiaries</li> <li>Claimant aged 55 or over Application submitted by firm to labour administration setting out details of crisis situation Declaration of crisis issued by labour administration</li> <li>Claimant aged 62 or over Need for manpower rationalization in firm in question</li> </ol>	<p>To be aged at least 55</p> <p>To have worked for at least 1 year in the last 5 and have belonged to social security organization for last 10 years</p> <p>Not to be entitled before 60 to old-age pension (anticipated) at full rate</p> <p>Not to have asked for cash liquidation of retirement pension rights</p>
<i>Rates</i>	<ol style="list-style-type: none"> <li>See 'Early pension' in Table VII 'Old-age'</li> <li>A complementary indemnity<sup>1</sup> is added to unemployment benefit equal to half the difference between the net earnings (upper limit) and the unemployment benefit</li> </ol>	<p>During the first 2<sup>1</sup>/<sub>2</sub> years, including periods of unemployment benefit, same amount as unemployment benefit, same upper limit of DKR 2 052 per week.</p> <p>During the next 2 years, including periods of unemployment benefit, not more than 80% of upper limit</p> <p>After that period, not more than 70% of upper limit</p>	See Table VII 'Old-age'	—	<ol style="list-style-type: none"> <li>100% of pension due at normal retirement age</li> <li>From 55 to 60 years of age, 80% of average wage for 6 months preceding restructuring declaration for sector in question From 60 to 65 years of age, 75% of average remuneration for 6 months preceding early retirement</li> <li>Same formula as for ordinary retirement. Reduced pension payable in line with the pensioner's residual working hours</li> </ol>	65% of reckonable earnings until 60 (plus 50% beyond ceiling)
<i>Partial unemployment</i> Definition of partial unemployment	Days or half days during which the execution of the work contract is suspended	No special definition	Insurance only: unavoidable short-time working affecting at least one third of staff and at least 10% of normal working time <sup>2</sup>	—	Provisions come into play when working day or number of days worked reduced by at least one third from normal level, providing reduction accompanied by proportional reduction in wages	<ol style="list-style-type: none"> <li>Assistance: temporary closure or short-time working (under 40 hours per week) affecting at least 20% of the staff</li> <li>Insurance: payment of supplementary hours allowance</li> </ol>
<i>Conditions</i>	See 'Total unemployment'	See 'Total unemployment'	See 'Total unemployment', and over 10% reduction of normal working time	—	In addition to those applying in the case of total unemployment, entitlement to benefit for partial unemployment is dependent on decision by labour administration within the framework of a reorganization plan	See 'Total unemployment'
<i>Compensation</i>	60% of ceiling of reference wage	Proportional rate as for total unemployment	Per hour of unemployment, rate as for total unemployment (official scale)	—	The benefit paid is in principle calculated as for total unemployment but in proportion to reduction in working time	<ol style="list-style-type: none"> <li>Hourly allowance: FF 9.828 (maximum 500 hours p.a.)</li> <li>Hourly allowance: 50% of gross hourly wage (allowance under (a) above included) Minimum: FF 23.00</li> </ol>

<sup>1</sup> The indemnity is paid by the employers.<sup>2</sup> In the building sector, in the event of unemployment due to weather conditions (1 November to 31 March).<sup>3</sup> In case of long service in a firm, it is obliged to reimburse benefits received by the person unemployed.

## Unemployment

Table XI-4

Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom
		To have fulfilled in 1989 the conditions for old-age or anticipated retirement pension To have left employment	1. As for full unemployment and aged at least 60 2. Vary according to employment sector 3. As for total unemployment and aged between 50 and 60	To have exhausted entitlement to unemployment insurance benefit To have applied for an old-age pension	1. Men aged 64, women aged 59 2. Men aged 63 and disabled men aged 60-62 who: (i) have been working at least 30 hours a week; (ii) have resigned with agreement of employer and relevant trade union; (iii) will be replaced by registered unemployed person (disabled person if possible)
		Percentage of previous gross earnings, as follows: 85 % during 1st 12 months 80 % during 2nd 12 months 75 % during 3rd 12 months Benefit taxed and insurance contributions payable	1. As for full unemployment (c) until 65 2. Vary according to employment sector 3. 70 % of statutory minimum wage	See Table VII 'Old-age'	1. Single: UKL 51.95 per week (tax free) Married: UKL 65.50 per week (tax free) 2. Single: UKL 60.65 per week (taxed) Married: UKL 74.00 per week (taxed) Wife's net income not to exceed UKL 13.00 per week
Short-time working is employment in which the number of days systematically worked in a working week is temporarily less than the normal number of days in the employment concerned	Additions to salary where the enterprise reduces or ceases activities: (i) because of reasons of its own or temporarily (ordinary additions); (ii) because of the sectoral or local economic situation, restructuration or reconversion of the enterprise (extraordinary additions)	Short-time working or two or more days of unemployment in a normal working week	Short-time working (under 48 hours per week) or alternating periods of employment with the approval of the authorities	—	Any day of unemployment on which a person would normally work
See 'Total unemployment'	Request made by the employer. Authorization by INPS or by decree	Employees normally employed by the enterprise at the time of partial unemployment	See 'Total unemployment' (interim allowance)	—	See 'Total unemployment'
One fifth of the weekly unemployment benefit rate for each day of unemployment, but the sum of the number of days worked and the number of days benefit may not exceed 5 in the week. No pay-related benefit is payable	80 % of the total remuneration for unworked hours between 0 and 40 hours a week for 3 months (ordinary additions); this duration can be extended (maximum LIT 892 822 per month)	80 % of the gross hourly earnings although the benefit cannot exceed the 2 1/2 times ceiling for the minimum hourly social salary. The first 8 hours of each month are not indemnified	See 'Total unemployment'	—	See 'Total unemployment'

Table XI-5

## Unemployment

	Belgium	Denmark	FR of Germany	Greece	Spain	France
<i>Accumulation</i>	Benefit from a full early pension: no unemployment benefit Benefit from a partial early pension: benefit is reduced where the accumulation exceeds 140% of the total of unemployment benefit	Pensions: accumulation permitted but duration of benefits is limited Sickness cash benefits: no accumulation Income from other gainful activity: the general rule excludes accumulation. In a number of special cases, however, accumulation is possible	Pensions: no accumulation Sickness allowance: no accumulation	—	(a) With earnings from unemployment: not permitted, except in the case of short-time working benefit. Persons drawing unemployment assistance benefit may take part-time jobs With other social security benefits: not permitted as regards: retirement pensions, invalidity pensions and related family income supplements; provisional invalidity benefits and related family supplements; sickness benefit. Permitted in principle as regards: widow's and orphan's pensions, family benefits, death grants and other benefits (b) No accumulation with income from any source exceeding national minimum wage	(a) Basic allowance: no accumulation with unemployment assistance (b) Solidarity scheme: no accumulation with allowances to old workers and invalidity pensions

## Unemployment

Table XI-5

Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom
<p>Normally not payable with other social insurance benefits</p>	<p>(a) No accumulation of unemployment allowances with exceptional allowances                      No accumulation with sickness allowance or invalidity pension                      No accumulation with pensions over guaranteed minimum                      (b) No accumulation with pensions above guaranteed minimum</p>	<p>—</p>	<p>(a) and (b) Any compensation paid by the employers is deducted                      (c) Part of supplementary income is deducted from the allowance</p>	<p>Not payable with sickness benefit, maternity benefit or equivalent benefits for fathers, invalidity and old-age pensions</p>	<p>Not normally payable with other social insurance benefits</p>

