

COMMISSION OF THE EUROPEAN COMMUNITIES

Directorate-General Employment, Industrial Relations and Social Affairs

MISSOC

**SOCIAL PROTECTION IN THE MEMBER STATES
OF THE COMMUNITY**

Situation on July 1st 1992 and evolution

100



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**Commission of the European Communities
200, Rue de la Loi**

B-1049 Brussels

**MISSOC-Secretariat:
ISG Institut für Sozialforschung
und Gesellschaftspolitik GmbH
Barbarossaplatz 2**

**D-5000 Cologne
Federal Republic of Germany
Tel.: (49) 221/23 54 73
Fax: (49) 221/21 52 67**

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Introduction

This latest publication by MISSOC, the Community information system on social protection, provides up-to-date information on the situation of social protection systems in the member states of the European Community on the 1st of July, 1992, and on the most important measures initiated between 1.7.1991 and 30.6.1992.

MISSOC is an information system created at the suggestion of the European Commission, directorate-General V, to provide brief, up-to-date and comparable information for the various services of the Commission, the authorities in the member states, employees and trade unions, all persons and institutions interested in the development of social protection and social protection organisations.

MISSOC consists of representatives of the Ministries and authorities responsible for social protection in the twelve member states of the European Communities, who work in close and regular cooperation with each other to collect information and prepare it for annual publication.

In 1992, the MISSOC representatives for the member states were:

Belgium:

Mr J. Donis
Mr Robert Mathieu

Ministère de la Prévoyance Sociale, Service des relations internationales, Brussels

Denmark:

Mrs Kirsten Söderblom
Mrs Anni Banke

Socialministeriet, International Relations Division, Copenhagen

Federal Republic of Germany:

Mr Rainer Pritzer

Mr Friedrich von Heusinger

Bundesministerium für Arbeit und Sozialordnung, Multilaterale Beziehungen in der sozialen Sicherheit, Bonn

Informationsbüro des Freistaates Bayern, Brussels

Greece:

Mrs A. Grammatika
Mrs Panayota Gova
Mr N. Gryllis

Ministère de la Santé, Prévoyance et Sécurité Sociale,
Direction des Conventions Internationales, Athens

Spain:

Mr F. Ferreras Alonso

Mr Jose M^a Garcia-Casillas Diaz
Mr Eduardo Larrea Santaolalla

Ministerio para las Administraciones Públicas, Director General de la Mutualidad Nacional de Previsión de la Administración Local (MUNPAL), Madrid
Instituto Nacional de la Seguridad Social, Subdirección General de Servicios Técnicos, Madrid

France:

Mrs Françoise Turoche

Mrs Nicole Deletang

Ministère des Affaires Sociales et de l'Intégration,
Direction de la Sécurité Sociale, Division des Conventions Internationales, Paris
Centre de Sécurité Sociale des Travailleurs Migrants, Paris

Ireland:

Mrs Mairead Gaffney
Mrs Anne McManus

Department of Social Welfare, EC/International Division, Dublin

Italy:

Mrs Cordalina Coppola
Mrs Laura Crescentini
Mrs Gioia Mantero

Ministero del Lavoro e della Previdenza Sociale, Direzione Generale della
Previdenza ed Assistenza Sociale, Rome
Ministero dell'Interno, Direzione Generale dei Servizi Civili,
Ufficio Studi e Cooperazione Internazionale, Rome

Luxembourg:

Mr Claude Ewen

Ministère de la Sécurité Sociale, Inspection générale de la sécurité sociale, Luxembourg

Netherlands:

Mrs Renée Kuipershoek
Mr Ivo van der Steen

Ministerie van Sociale Zaken en Werkgelegenheid, Hoofdafdeling Verdragen,
Directoraat-Generaal Sociale Zekerheid, The Hague

Portugal:

Mrs Sara Cardigos
Mrs M. Do Carmo Martins

Ministerio do Trabalho e Segurança Social, Direcção-Geral dos Regimes de Segurança Social,
Lisbon

United Kingdom:

Mr Mike Bradley
Mr James Copping

Department of Social Security, International Relations, London

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As in previous years, the publication begins with a concentrated analysis of the development of social protection and an account of the most important measures introduced in individual member states. This section of the report was compiled by Mr Edward James on the basis of national reports from the member states.

The publication consists mainly of information on the central areas of social protection in the twelve member states. As in previous years, this data is presented in the form of comparative tables. The tables deal not only with organisation and financing but also with basic benefits to cover the risks listed in the IAO Convention, No. 102; cash benefits and benefits in kind in the event of illness, maternity and invalidity, benefits for the elderly and for surviving dependants, benefits in the event of employment injuries or occupational illnesses, family allowances and unemployment benefits. The 1991 MISSOC edition already contained a short table on systems to guarantee a minimum level of resources.

Since the 24th of June, 1992, when the Council approved a recommendation put forward by the Commission on joint criteria for guaranteeing sufficient resources as part of the social protection systems (92/441/EEC), this area has acquired central significance for the development of social policy. For that reason, this table has been extended considerably in this edition. In addition to the presentation of general systems to guarantee sufficient resources, non-contributory benefits to ensure a minimum income for particular groups or people in a special situation were included, and presented in brief within the framework of minimum benefits provided by contributory systems.

This edition, like its predecessors cannot claim to provide a complete survey. The aim was not to present every benefit in detail, but to demonstrate the main features of legislation in individual countries and to facilitate quick comparison. In the interests of comparability, the amount of benefits has been given in ECUs as well as in the respective national currencies. The figures were calculated at the official rates on the 1st of July, 1992:

BFR	42.15360	FFR	6.893500
LFR	42.15360	IR£	0.768147
DKR	7.88002	ITL	1,550.060000
DMK	2.04832	HFL	2.308730
GDR	249.34700	ESC	171.182000
PTA	129.43600	UK£	0.70728100

The data provided in the comparative tables refer, in general, to the 1st of July, 1992. However, as most benefits in Luxembourg were increased on the 1st of August, 1992, the higher rates have been included here.



TRENDS IN SOCIAL SECURITY WITHIN THE EUROPEAN COMMUNITY

1st July 1991 to 30 June 1992

Progress and Prudence

Undoubtedly one of the most important events in the development of social security over the last year has been the extension of the reformed German pension scheme to the five new eastern Länder, completing their integration into the Federal social security system. In the space of two years a population of sixteen million people has been given a new and highly developed social security system, organised on radically different lines to the system previously in force. At the same time a series of special employment measures has been introduced to ease the transition to the market economy.

This is of course just one part of the fundamental change in the pattern of social protection which is unfolding largely outside the (present) confines of the European Community, as the Communist system of social security in central and eastern Europe is abandoned in favour of western models. At the same time the further development of social security systems on the NW European model in Portugal, Spain and Greece, which was such a marked feature of the last two decades, still continues as these three countries narrow the gap between themselves and the longer established member states in their levels of social protection.

Meanwhile in those other member states the pattern of caution, restraint and review established in the later 1980s still prevails, as governments struggle to restrain current costs and review their long term commitments. This is manifest mainly in two areas, unemployment benefits and retirement pensions.

The slow growth and in some countries even the contraction of the economy with the resulting increase in unemployment has prompted a variety of responses. Unemployment benefit schemes operate in a paradoxical situation, for they raise their money by taxing the very commodity, labour, which is in short supply when their expenses are greatest and whose supply must be expanded if they are ever to escape from their predicament. On the one hand therefore we find extensions in the unemployment benefit arrangements taking place over the last year in several countries (eg Ireland and Italy) to cushion the shock of mounting job losses. On the other hand, at the same time and to some extent even in the same countries, benefits are being restricted to contain costs (eg Spain). Ireland illustrates an attempt to resolve this dilemma by finding the savings to offset the rising cost of unemployment benefits and allowances by narrowing the scope of benefits elsewhere in the social protection system.

In the field of pensions the challenge is more long term, with the "greying" of the European population as birth rates remain low while the expectation of life increases, inexorably raising the ratio of pensioners to contributors. This in itself would not pose a major threat to pension schemes were it not that the schemes themselves are also reaching "maturity", the stage at which most pensioners are retiring with full contribution records, revalued in line with current earnings. Not only are there more elderly people to be supported by a smaller work force but the younger generations are committed to supporting their seniors at higher standards than ever before. The time has come when the pension schemes set up after the second world war and continuously extended until the 1970s are being called upon to keep their promises.

Over the last few years each of the older Member States has been lead to re-examine the long term future of its pension arrangements. In some cases this means calling into question changes made as recently as the 1970s and early '80s, when in several countries pension ages were lowered and early retirement made easier in an attempt to clear older workers from a crowded labour market. The labour market is once again crowded but with the "Baby Boom" generation of 1946 now approaching their 50s early retirement will become a costly option.

The new pension scheme implemented throughout Germany this year is the product of one such reappraisal, with provision for the progressive raising of the pension age from the year 2001, to achieve a common age of 65 for both sexes regardless of employment status by 2012. The French White Paper on pensions published in the Spring of 1991 was a topic of discussion throughout the year, with its suggestions for raising the contribution requirement for a full pension, changes in the formula linking pensions to past earnings and a different system of revaluing pensions in payment. In Italy it seems as if the

long heralded reform of the pension scheme may at last be headed for the statute book, raising the pension age (at present the lowest in Europe) and altering the pension formula and the method of revaluation. Even the UK, which carried out a major reform of its pension scheme in 1986, is discussing further changes with the publication in December 1991 of the White Paper "Options for Equality in State Pension Age". This last is primarily an exploration of ways to achieve equal treatment between the sexes and "levelling up" the pension age is only one option. However, it is clear that the drive towards equal treatment is taking place throughout Europe in the context of an overall rise in pension ages, rather than the reverse, which was the general assumption when the first EC Directive on Equal Treatment was adopted in 1979.

In the Netherlands attention has focussed on the reform of the sickness and disability scheme as the state tries to contain, and perhaps even reverse, the upward trend in costs. Whatever the statutory pension age, the de facto pension age is steadily falling across much of Europe as individuals increasingly take early retirement through the invalidity benefit scheme. The hard fought break with the former Dutch system linking benefit levels to the movement of current earnings is also typical of a general movement in the older EC states away from automatic revaluation of benefits in line with earnings, reversing the trend of the 1970s. While all Member States are still committed to maintaining the real value of pensions and other benefits, it is no longer generally accepted that pensioners as individuals must be guaranteed a share in any increases in national income.

The most constructive way to lower the cost of invalidity benefits is to promote the reintegration of disabled people into the work force. Moves in this direction have been evident in several states, notably the Netherlands and the UK. These have included a mixture of measures to get employers to take on more workers with disabilities through quota systems and financial incentives and to give greater encouragement to disabled people to re-enter the labour market through tax and contribution concessions and subsidies to low earnings.

This has also been a busy year at Community level, as the different measures set out in the Social Action Programme, which implements the Social Charter, are fashioned into legal instruments. The two Recommendations on "Common Criteria for Minimum Incomes and Benefits in Social Protection" (92/441/EEC, see annex) and on the "Convergence of Objectives and Policies in Social Protection" (92/442/EEC, see annex) were adopted by the Council of Ministers in June and July 1992 respectively. In June the Council also decided to nominate 1993 as "European Year of the Elderly and of Solidarity between Generations" with a programme of activities to highlight this aspect of the Community's social dimension.

In July 1991 the EC Commission sent a Communication to the Council on occupational social protection schemes. Such schemes, although an important part of the overall system in several countries, are not covered by the Community co-ordination Regulations and the Commission identified several significant obstacles to the mobility of labour which they can present. In this context it is worth noting that from 1993 the EC co-ordination arrangements will have an enhanced significance, as from that date they will apply to a "Community" of 19 states, with the creation of the European Economic Area.

Finally, readers who wish to know more about the statistical aspects of EC trends in social protection over the last decade will be interested to note the report published by Eurostat entitled "Social Protection: Expenditure and Receipts 1980-1989 (Statistical Document, series 3c, 1991), outlining trends from 1980 to 1989 and including a brief retrospective on the 1970s. MISSOC is not structured to handle statistical data and its tables and reports should be read alongside the data on social protection published by the European Statistical Office in Luxembourg.

BELGIUM

In contrast to the previous year there have been no major changes to the Belgian social security and social protection systems in the period under review. The main concern has been to balance the social security accounts, principally in the areas of medical care and unemployment.

This concern is evident above all in a series of measures to increase social security contribution income, for example:

- the special levy on single persons and childless couples (675 BF) and the withholding on family allowances (375 BF) has been replaced by a 1 % increase in contributions, to finance medical care benefits.
- a special levy on employers whose workers are on short time has been introduced to help finance unemployment benefits.

Several measures have also been taken to control costs by imposing overall limits on certain types of spending (limiting the amount of medical care delivered in residential homes for the elderly which can be charged to the social security scheme). Other measures are due to be introduced later.

The most important change in the principles underlying the social security system has undoubtedly been the abolition of the five year residence requirement for entitlement to Belgian non-contributory benefits (the "minimex", the guaranteed income for the elderly, the allowances for the disabled and the guaranteed family allowances). This relaxation applies to European Community nationals, stateless persons and refugees, and has been taken to comply with Community law. From now on the only condition will be that such people are for all practical purposes resident in Belgium.

As regards Unemployment benefits the regulations have been redrafted, without any changes of substance, and the daily signing on requirement for the unemployed has become twice monthly requirement.

The eligibility criteria for non-contributory benefits for the Disabled have been widened to admit young people who had become disabled before age 21 but after they had ceased to give their families entitlement to family allowances. In addition automatic entitlement is now given to claims from young people reaching age 21, whatever their nationality, who had previously qualified for the higher rate of family allowance for handicapped children.

In the field of Old Age benefits certain forms of discrimination between men and women which still remained for the guaranteed income for the elderly have been abolished.

Meanwhile the Government is maintaining its long term objective of making Family Allowances a universal benefit and ending the link with employment status.

Finally, there has been an increase in benefits for lone parent families in the main Guaranteed Income scheme, the Minimex. Such families will now receive the same amount as two parent families with equivalent numbers of children. Also to cover additional expenditure arising from the relaxation in residence requirements the central government has raised its contribution to the cost of Minimex benefits for claimants not on the local population register. Hitherto the central government and the local Centre for Public Aid had born the cost in equal shares.

DENMARK

Government policy continues to focus on improving the position of pensioners, improving family benefits and reinforcing measures to integrate the unemployed into the work force.

The Danish system of Early Pensions, which brings together in a single benefit a range of beneficiaries who would elsewhere be covered by the provisions for Invalidity, Survivors and long term Unemployment, has been the subject of a study Commission which reported in February 1992. The Commission studied all aspects of the system, including administration, appeals, rehabilitation and part time employment. A further Commission was set up in May to look into the questions of phased and flexible retirement.

The financing of Early Pensions was changed at the same time, giving responsibility for awards to the local commune while reserving for regional authorities responsibility for pensions for higher levels of invalidity. The appeal system was modified accordingly.

Family Benefits were increased from 1st July 1992. The contribution required from parents using public child care facilities was reduced and the number of free places was increased during the latter part of 1991. The system of charges was also revised, in particular to help larger families, and parents were given a greater role in the management of child care establishments. The conditions of eligibility for fathers taking parental leave on the birth of a child have been relaxed.

As regards Unemployment benefits, the employment opportunity scheme for young people mentioned the 1991 edition of the MISSOC tables has now been extended to the young unemployed over age 20.

In the context of the mounting cost of unemployment and related benefits two study Commissions were set up during the year. The first, which is due to report in September 1992, is examining the use of public funds to promote more active employment policies, including guaranteed job opportunities. The second Commission (the Zeuthen Commission), which reported in July, looked into the structural problems of the labour market and the financing of the unemployment benefit system. It concluded that low paid workers tended to be over-compensated when unemployed, that vocational training should be preferred to subsidised employment, and that the duration of benefit should be reduced. On the other hand a special allowance was proposed for those with particular employment difficulties: As regards financing of benefits, the Commission proposed the introduction of employer's contribution to supplement the present contributions from the State and the employee.

FEDERAL REPUBLIC OF GERMANY

The great achievement of 1992 was to complete the assimilation of the new eastern Lander into the German social security scheme. Sixteen million people had been given a new, highly developed social security system within the space of two years.

The New Year also saw the implementation of the new Pensions Law reforming the structure of Old Age benefits. This was extended to the eastern lander on the same date via the Pension Adaptation Law. The pension reform alters the financing of the pension scheme to stabilise the contribution form general taxation over the long term, to ensure that the increased charges arising from demographic trends are shared equitably between pensioners, contributors and the Federal Government. It also makes the scheme fairer to women by allowing contributors to take into account time spent out of employment caring for children, invalids or elderly relatives. Contributors can now retire on a partial pension while continuing in part time work. The pension age will be raised in stages to achieve a common age for both sexes by the year 2000.

The rising Unemployment generated by the transition to a market economy in the eastern Lander continues to present a challenge to the newly unified state, which is being met by stronger measures to encourage new jobs and to develop employment training schemes.

GREECE

The year 1991-2 has seen relatively several changes in the greek social security system.

As regards the Financing of benefits, the penalties levied on employers for the late payment of contributions which apply in the main statutory scheme (IKA) have been extended to all schemes in the Greek social security system (the system includes over 300 insurance institutes). These penalties can raise the amount due to up to 120 % of the unpaid charges.

The ceiling on total Old Age pension income from the various schemes in the system has been raised and is now 50 times the notional minimum wage for the 22nd category of contributors in the IKA scheme (the lowest category is the 25th). All pension income is taken into account except from schemes where the main part of the cost is born by the members. The ceiling is based on net pension income after tax and health insurance charges.

Eligibility for Invalidity pension under the IKA scheme has been opened up to persons who are unable to work as the result of acts of terrorism, irrespective of their employment record. Survivors benefits have also been made available on the same provisions were later extended to all other social security schemes.

The conditions of eligibility for the special allowances paid to quadraplegics and paraplegics have been eased. Previously these were payable only for persons totally unable to work. They can now be paid in addition to earnings provided that the person concerned is assessed by a medical board as at least 67 % disabled.

SPAIN

The most important social security changes in Spain in the course of the year have been in the field of unemployment benefits and employment policy, but there has also been considerable progress in the modernisation of the Spanish social security system.

As regards Organisation, a network of social security information centres is being set up. 124 centres were in operation by the end of June out of the planned network of 357. Their function is to provide information on individual entitlements to citizens and to assist the provincial management services in the prompt payment of benefits, as well as to manage certain short term benefit payments on their own account, such as cash sickness benefits. These they can pay immediately using their own data base and documentation.

Similar information systems are being introduced in other parts of the social security system to facilitate collection of contributions. A National Data Centre has been set up equipped with the latest optical reading systems for the rapid processing of contribution records and a network of 22 local units has been established to enforce contributions following legal action.

Draft legislation has been prepared to consolidate all the various statutes and regulations on social security which is expected to be approved by the end of 1992.

The reform of social security Financing has also been completed. The principal changes are:

- a) The state will henceforward bear the full cost for non-contributory benefits.
- b) The share of the cost of contributory benefits borne by employer and employee contributions is decreased from 69.2 % in 1991 to 67.7 % in 1992.
- c) The share of medical care costs borne by contributors is limited to a fixed amount per contributor per year and the state will meet the difference between the amount collected and the actual cost, as well as the cost of care for citizens not covered by the contributory system.

The cost of health care to the state budget continues to cause anxiety and several measures are being studied to contain it without curtailing the provision of services or medicaments. These include re-organising the structure of the medical services, new payment systems for medical personnel and improved control of the cost of pharmaceuticals.

As usual Old Age pensions have been increased in line with the price index, but the minimum Widows' pension has been raised more than this to equalise the minimum pensions for people of the same age. The pension schemes for the self-employed and family workers have been brought into line with the main scheme, so that all pensioners now receive 14 payments per year.

The slow-down in the growth of the economy and the employment market has led to a financial imbalance in the Unemployment benefit scheme which has prompted a series of urgent measures to limit public expenditure and encourage active employment policies, especially for young people and workers aged over 45. These include increasing the contribution period to qualify for unemployment benefit and altering the formula relating the benefit to previous earnings. Measures have also been taken to encourage vocational training.

FRANCE

Social security policy in France continues to be dominated by two major issues; the continuing deficit of the social security funds due mainly to the rising cost of medical care and the problem of the long term future of the pay-as-you-go retirement schemes in the face of an aging population and the build up of acquired rights.

The change of Government in May 1991 has not altered the direction of social policy and no fundamental reforms have been introduced. The year under review has been a time of waiting and uncertainty.

Several steps have been taken to cope with the slow down in economic growth and in particular the rise in unemployment, through employment promotion measures and changes in the method of financing the social security system. As a follow up to the Generalised Social Contribution (CSG) which came into effect in February 1991 (as reported in the last MISSOC publication) the ceiling on the employer's contribution to the old age insurance scheme has been removed and the contribution rate for the family allowance scheme has been lowered. Certain other contributions have been raised such as those for the sickness insurance scheme, the employer's and the employee's shares being increased by 0.2 and 0.9 % respectively. The additional contribution for the housing assistance scheme lived on non-agricultural employers with more than 9 staff was increased from 0.2 to 0.4 %.

The effort to control the rising cost of Health care to which the government has been committed since the beginning of 1991 has been maintained, by limiting social security payments, the search for an agreement with the health care professions and a new hospital law.

The schedule of prices for the reimbursement of medical and para-medical services has been frozen, certain products have been removed from the list of reimbursable pharmaceutical products and the flat rate daily charge born by the patient for hospital in-patient care has been raised.

A series of agreements has been concluded with the different health care professions (biologists, kintherapists, etc) to limit expenditure without prejudicing the quality of care. The sickness insurance scheme continues to accept the cost of treatment and targets are to be negotiated annually to fix the overall level of expenditure. Other agreements permit general practitioners to be paid in advance for their services on a "season ticket" basis.

The enforcement of the law on the RMI (1/12/88), planned until 30/6/92, was extended until 30/12/92.

The new Hospital Law of July 1991 aims to optimise the supply of hospital care by adapting it to the needs of the population, to improve health care planning and to develop closer relations between hospitals and the social security organisations.

The debate on the future of Old Age benefits continued unabated in the wake of the White Paper of April 1991. As noted by MISSOC last year, the White Paper raised several possibilities for controlling the long term cost of pensions, for instance by increasing the contribution requirement for a full pension (from 37.5 years to 41 or 42), calculating the pension on average earnings over 25 years (currently 10 years) and increasing pensions in line with prices rather than earnings. It is also suggested that the cost of certain non-contributory enhancements to the pension should be taken over by the Family Allowance Funds.

A parallel report on "Dependance" appeared in September 1991, along with studies on the dependent elderly (Boulard report July 1991 and national consultations October 1991).

The regulation making payment of the pension conditional on giving up paid employment was renewed until the end of 1992.

In the field of Family Benefits there has been a redeployment of financing arrangements, the income paid to the Family Allowance Funds from the new CSG being offset by a reduction in the contribution levied on employers. There has been no overall increase in the resources devoted to this branch of social security. The system of family allowances for the overseas Departments has been brought into line with the system in metropolitan France.

The Housing allowance scheme has been further developed and its gradual extension to the whole of France is in progress. Eligibility for the allowance is based solely on financial need.

IRELAND

Social security policy in Ireland during 1991-2 was conducted within the framework of the Programme for Economic and Social Progress, agreed between the Government and the two sides of industry earlier in 1991. This committed the Government to maintaining the real value of benefits while improving the lowest rates. In fact the general increase in 1992 was slightly above the anticipated rate of inflation (4 % against 3.75 %) with increases of up to 6 % in certain benefits.

The other main concern during the year was to cope with the increasing financial cost of the rising levels of unemployment.

Several measures were taken during the year to rationalise the structure of benefits and the Organisation of the social security scheme. Some benefits have been amalgamated (eg there is now a single maternity allowance covering all employed women) and others have been standardised. The arrangements for pensioners with careers divided between the public service and the general scheme have been improved. A regional structure for the Department of Social Welfare was announced in August 1991, with the establishment of eight regional management centres.

The arrangements for Unemployment assistance were made more flexible, by relaxing the "signing on" requirement for older claimants and by lowering the age limit for the pre-retirement allowance from 60 to 58.

The savings aimed at offsetting the rising cost of payments to the unemployed have been sought by restricting access to certain benefits elsewhere in the social protection system, while continuing to reach those whom the benefits are principally designed to help (ie "targeting"). Thus an earnings qualification has been introduced for the Deserted Wives Benefit and stricter contribution conditions have been imposed on claimants for Disability and Treatment Benefits.

ITALY

As in many EC countries the development of social security policy in Italy is dominated by immediate problems arising from the deteriorating employment situation and longer term issues raised by adverse demographic trends over the next few decades.

The long running effort to agree a reform of the Old Age pension scheme reached a further stage during the year, with the preparation of a new draft pension law, which had been approved by the Chamber of Deputies by September 1992 and was under consideration by the Senate.

The bill proposes a progressive raising of the pension age from the present 55 for women and 60 for men to a common age of 65. The minimum period of contributions will rise progressively from 15 to 20 years. The pension will be calculated on average earnings over the last ten years before retirement, rather than the last five years as at present (for contributors with less than 15 years contributions the calculation will be based on the average for the entire contribution period).

A system of partial retirement is proposed for persons within five years of full retirement age, with a pension reduced in proportion to the reduction in working hours. On the other hand the possibility to combine pension with full-time earnings from self-employment is to be abolished. Pensions in payment will be revalued in line with the movement of prices, with discretion to take account of the movement of earnings, and the differential system of revaluation for the element of the pension above the minimum is to be abolished. The increase in pension for a dependent spouse will be reduced from 60 % to 50 %.

The proposed reform also affects the minimum pensions paid to low income contributors as well as the minimum for contributors with full contribution records. The income limit to qualify for the minimum pension for a married person on grounds of low income is to be fixed a 2.5 times the minimum for low income households. Up to five years spent in vocational training or domestic responsibilities can be taken into account in calculating the contribution record.

Common rules will apply to all statutory pension schemes, although they will continue to be under separate management.

Finally general principles are laid down for the regulation of occupational pension schemes. These require a system of advance funding (ie not pay-as-you-go); individual contracts with scheme members; participation of members in the management of schemes; and the setting up of a Guarantee Fund to protect acquired rights, for instance on the winding up of a scheme. In return approved schemes will receive tax advantages.

The Unemployment benefits scheme has been supplemented by a new "Mobility" procedure for persons losing their jobs for economic reasons. This arrangement is open to firms employing 15 or more people over the six months prior to the claim.

The new law specifies procedures to be followed by employers when laying off workers, including the selection of workers to be released (age, family commitments etc). Those released onto the employment market are to be placed on a Mobility Register, giving them a certain priority in the offer of alternative employment as well as a maximum four years duration of benefit - for the first year at 80 % of previous earnings and for the rest of the benefit period at 80 % of the rate for the first year. The period of benefit also counts towards the retirement pension and qualifies for the receipt of family allowances.

Stop Press

Shortly after the end of the year under review the Government issued a decree (19 September) imposing a series of economy measures in pensions and medical care. This has immediate effect and the Government has until 30 November to have it enacted by the legislature. The decree suspends the award of new "seniority pensions" (ie pensions payable before age 55/60 by virtue of 35 years contributions) until the end of 1993 and the revaluation of pensi-

ons due in November 1992 will not take place. For 1993 pensions will not be revalued in line with earnings but by 3.3 %, 1 % below the expected rate of inflation. Income limits are also imposed for receipt of free medical care under the health service, apart from hospital care.

LUXEMBOURG

The earlier part of 1991 saw a major reform of the Luxembourg pension scheme, reported in some detail in the last MISSOC publication, and the first revaluation of benefits in accordance with the new Act took place in November 1991, with an adjustment of the earnings limits for contributions in January 1992.

The year beginning July 1991 has been dominated by discussions about the Health insurance scheme and ways to deal with the accumulated deficit and control future expenditure. A bill reforming the Health insurance scheme was put to the Parliament, after several changes following discussions with employers, trade unions and health care professionals, which became law in July 1992. The law will progressively introduce structural changes to enable the scheme to balance its budget.

There have been no major changes in the Invalidity benefits scheme, but a new law has come into effect to help workers with disabilities. Employers are now obliged to reserve a certain number of jobs for them, depending on the size of the firm. Self-employed workers who are registered as disabled have been exempted from social security contributions which will now be paid by the state.

The Government reaffirmed its intention to bring in a package of measures aimed at helping low income and large families. Following the tax reform which included several measures to help families, the Government moved on to a second step consisting of a set of housing measures for families, including low interest loans and grants for the purchase and construction of homes. The third step, completed in July 1992, principally concerns family benefits. In particular family allowances and the "new school year" allowance have been increased, and the conditions for the award of the child raising allowance have been eased. The law also extends the maximum length of time after the birth of a child during which the state will pay contributions to the pension insurance scheme for the "caring" parent.

NETHERLANDS

The Netherlands channels a higher proportion of its national product into social protection than any other member state in the European Community. For some years past the Government has been seeking ways to control and even reduce this level and this has continued to be the main theme of the social security debates in the year to July 1992. This year the debate has centred around the ending of the statutory provision for the adjustment of the minimum wage and various social security benefits in line with the movement of earnings as well as ways to control expenditure in the sickness and invalidity insurance scheme.

The reform of the Health care system was also carried a stage further during the year. This is part of a series of reforms to create a single basic medical care scheme for all residents in the Netherlands, in such a way as to preserve a degree of freedom of choice in the coverage and cost of insurance.

Phase 2 of the reform was adopted in November 1991 and came into force on 1st January 1992. The reform processed consisted essentially of widening the scope of the Exceptional Medical Expenses scheme, which covers all residents against the risks of long-term care and high cost treatment, to include other benefits and services hitherto provided by private schemes and the scheme for public servants. Eventually the stage will be reached when the Exceptional Medical Expenses scheme can be transformed into a general health insurance programme.

Under the second stage of the reform the various insurers operating within the Exceptional Medical Expenses scheme are required to cover their costs in part from a flat rate charge on the individuals insured with them, and no longer entirely by payments from the Exceptional Medical Expenses Fund. Schemes are free to set their own flat rate charges and individuals are free to enrol in the scheme of their choice. In this way it is hoped to generate price competition between schemes and so provide an incentive to efficiency. To help in this insurers are no longer obliged to make contracts with all health care providers which request them, but can now be selective in their contracts.

Individuals have the possibility of paying lower levels of "luxury" in the care provided or to cover themselves for certain levels of care through other third party arrangements.

Until January 1992 the minimum wage and the levels of most social security benefits were in theory governed by the Adjustment Mechanism Act, which required a twice yearly adjustment in line with the movement for earnings. In practice these provisions had been set aside by special legislation since 1980, for economic reasons, but the Adjustment Mechanism Act remained on the statute book. It has now been replaced by an Act "on the indexation of minimum wages and benefits to the development of stages with the possibility of deviation".

The new Act provides for unemployment and certain disablement benefits to be indexed in line with so-called "contract wages", while retirement pensions, survivors benefits and other disablement benefits remain linked to the minimum wage on a net basis. The Act also has an in-built provision to deviate from this mechanism in the event of negative economic developments.

A report on Social Security submitted to the Government in September 1991 noted the rising number of claimants for Sickness and Invalidity benefits and the increasing cost to the social security system. This prompted a set of Government proposals to improve rehabilitation, reduce the level of sick absence and limit the increase in the numbers of invalidity pensioners. These were embodied in three Parliamentary bills, one of which, the Act "for the reduction in the number of Disablement benefit claimants", has already become law and most of its provisions came into effect in March 1992.

The main provisions of the Act are to link the rate of social security contributions for the employer (and to some extent the employee) to the level of sickness benefit claims from the enterprise, and to introduce a bonus/malus system to reward employers who take on workers with disabilities and to penalise those who lay off workers disabled in their service. The bonus/malus equals about 6 months pay. The Act also introduces wage subsidies paid to employers who take on disabled workers (up to 20 % for 2 years), subsidies to employers for sick pay for disabled employees and measures to encourage participation in retraining schemes. It is also compulsory for employers to register employees disabled in their service.

The other two bills, "for the reduction of absenteeism due to sickness" and "for the restriction of claims in the disablement benefits" were expected to be enacted and enter into force by July 1992, but it now seems that they will not come into force until January 1992. The second of these bills provides for major changes in the Invalidity benefit system, with benefits becoming subject to the age of onset of the disability (older claimants will get higher benefits) and in principle becoming temporary (awards will be for five years with the possibility of extension). It is hoped to achieve a net saving through this package of measures of Fl 977 million in 1994 and a 31000 reduction in the number of invalidity pensioners.

The Survivors benefits scheme is also under revision. At present benefits are available to widows and widowers with dependent children at the rate of 100 % of the net minimum wage and to those without dependent children who were either disabled or over age 40 at the rate of 70 %. A bill introducing a new "General Survivors Act" (AWW) is currently before Parliament. Under this scheme, which is expected to come into effect on 1st January 1993, all survivors will receive a temporary basic benefit for the first six months after bereavement, at the rate 50 % of the minimum wage for those with children and 30 % for the others. This benefit can be prolonged until the youngest child reaches age 18 or until the widow or widower reaches age 65, if she or he is over age 50 at the time of bereavement or is disabled. Both the basic and the extended benefit can be supplemented by up to another 40 % of the minimum wage on an income-related basis, taking account of all forms of earned income.

PORTUGAL

Portugal continues to extend and improve its social security system both through the co-ordination of the existing schemes and their extension to meet changing social conditions.

All flat rate benefits and pensions in payment have been revalued at above the rate of inflation. New regulations have been adopted on social protection for people working from their own homes, so as to bring them into the schemes for salaried employees or for the self-employed as appropriate.

Measures have been taken to improve co-ordination between the main statutory pension scheme and the scheme for public servants to enable persons changing schemes to build up a continuous contribution record and a new system for the cumulation of benefits between different schemes has been introduced to help assure pensioners a minimum income.

Studies have been undertaken with a view to reforming the Old Age and Invalidity pension schemes, as regards the pension age, the pension formula and the revaluation of earnings used for the calculation of earnings-related benefits. The study on the revision of the levels of disability used for calculating benefits under the invalidity pension scheme was completed during the year.

In the field of Unemployment, the Government has defined the scope of the pre-retirement scheme, paid by employers, and its relationship to the main pension scheme. In cases where the scheme is used by employers to restructure their businesses because of economic difficulties, the scheme can provide for early retirement at age 60 and temporary exemption from social security contributions.

Legislation to improve Maternity benefits was currently before Parliament at the end of the year under review, to extend the duration of benefit and to improve the allowance payable for sick children.

Enforcement of social security contributions remains an important concern, and a new set of procedures has been drawn up to simplify payment of contributions and to make the recovery of unpaid contributions more effective.

Finally a Code has been approved setting out the standards to be observed by administrative bodies in their relations with the public, emphasising the rights and obligations of citizens and in particular their right to information.

UNITED KINGDOM

The most important changes in the UK social security system in the year under review have been the introduction of new benefits for disabled people and legislation on child support.

The Organisation of the social security system also entered a new phase as the Benefits Agency set up in April 1991 (as reported in last year's MISSOC publication) began a review of all aspects of the provision of benefits, to create an improved and more efficient service to the public. The new financial structure for the administration of the National Health Service, dividing it between "purchasers" and "providers", continues to evolve, with more hospitals opting to be financially independent of the District Health Authorities.

There have been no major changes in Old Age benefits but in December 1991 the Government published a White Paper, "Options for Equality in State Pension Age", which considered alternatives for achieving a common pension age for men and women.

The changes in the benefits for disabled people centre on a range of benefits which are usually paid in addition to the contributory Invalidity benefit or the non-contributory Severe Disablement Benefit, to compensate for the extra expenses of disability. These are awarded on medico-social criteria without any conditions on contribution record or income. This set of benefits was reformed in April 1992 with the introduction of the Disability Living Allowance, which replaced the Mobility Allowance, for people who had difficulty in walking, and the Attendance Allowances paid to people under age 65 (Attendance Allowance is still available over age 65).

The new benefit covers a much broader range of disability and the procedure for making claims has been simplified, to allow a greater degree of self-assessment.

Disability Working Allowance was introduced at the same time. This is a wage subsidy paid to workers with disabilities, to give disabled people more incentive to re-enter the work force.

There have been no changes in the system of Family Benefits, but steps have been taken to improve the situation of single parents with the passage of the Child Support Act in July 1991. The objective is to make it easier for a parent left alone with the care of a child to obtain regular financial support from the absent parent, through a new system of assessment, collection and enforcement of child maintenance. A Child Support Agency is to be set up next year to bring together the work of the different bodies currently involved in handling child maintenance.

The boundary between the two main schemes for providing a Minimum Income, the one for people not in employment (Income Support) and the other for low-income families in employment (Family Credit), has been adjusted by lowering the number of hours worked per week to qualify for Family Credit, from 24 to 16. This will give a greater incentive for part time work, particularly for single parents.

I Organization

II Financing

III Health care

IV Sickness - Cash benefits

V Maternity

VI Invalidity

VII Old-age

VIII Survivors

IX Employment injuries and occupational diseases

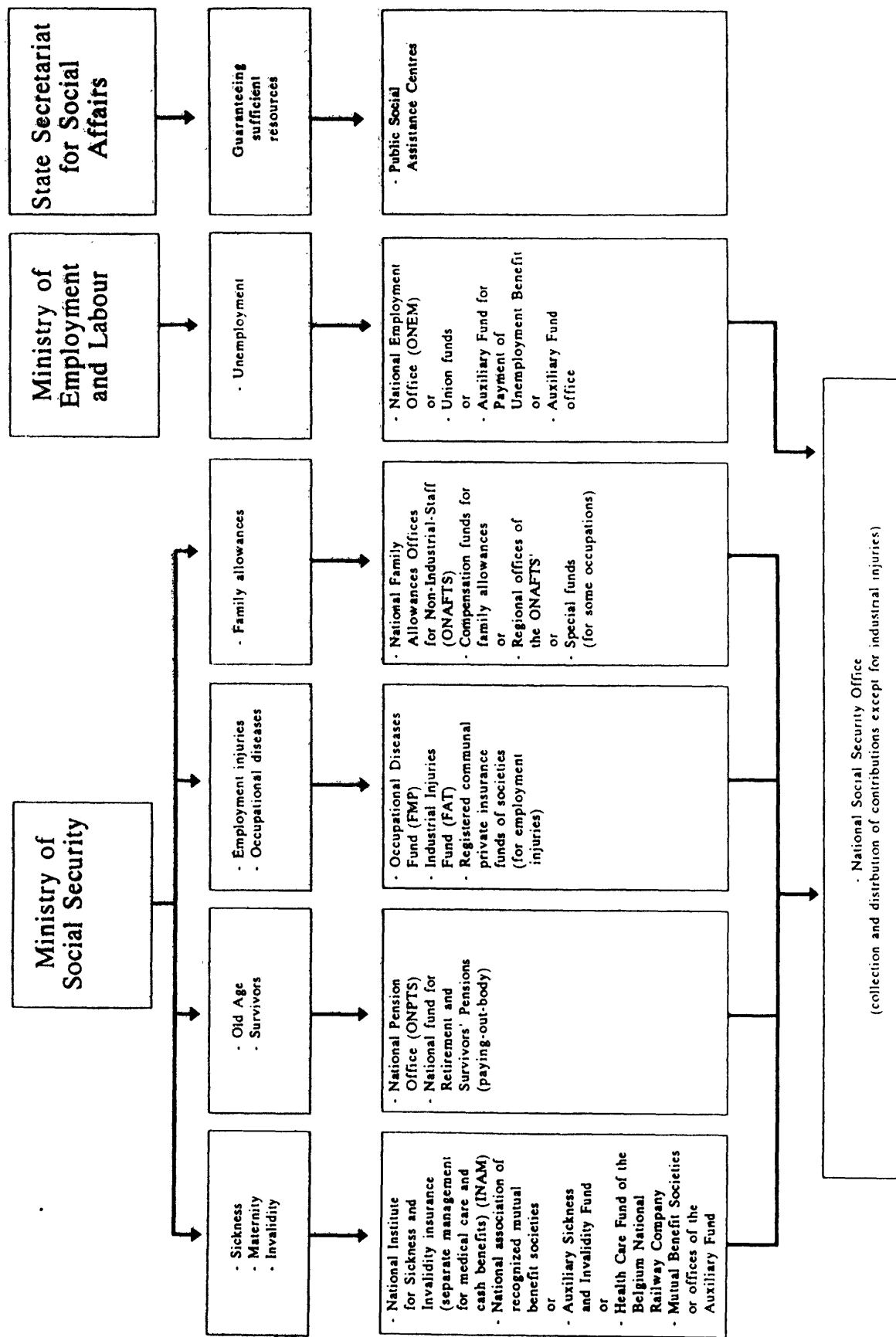
X Family benefits

XI Unemployment

XII Guaranteeing sufficient resources

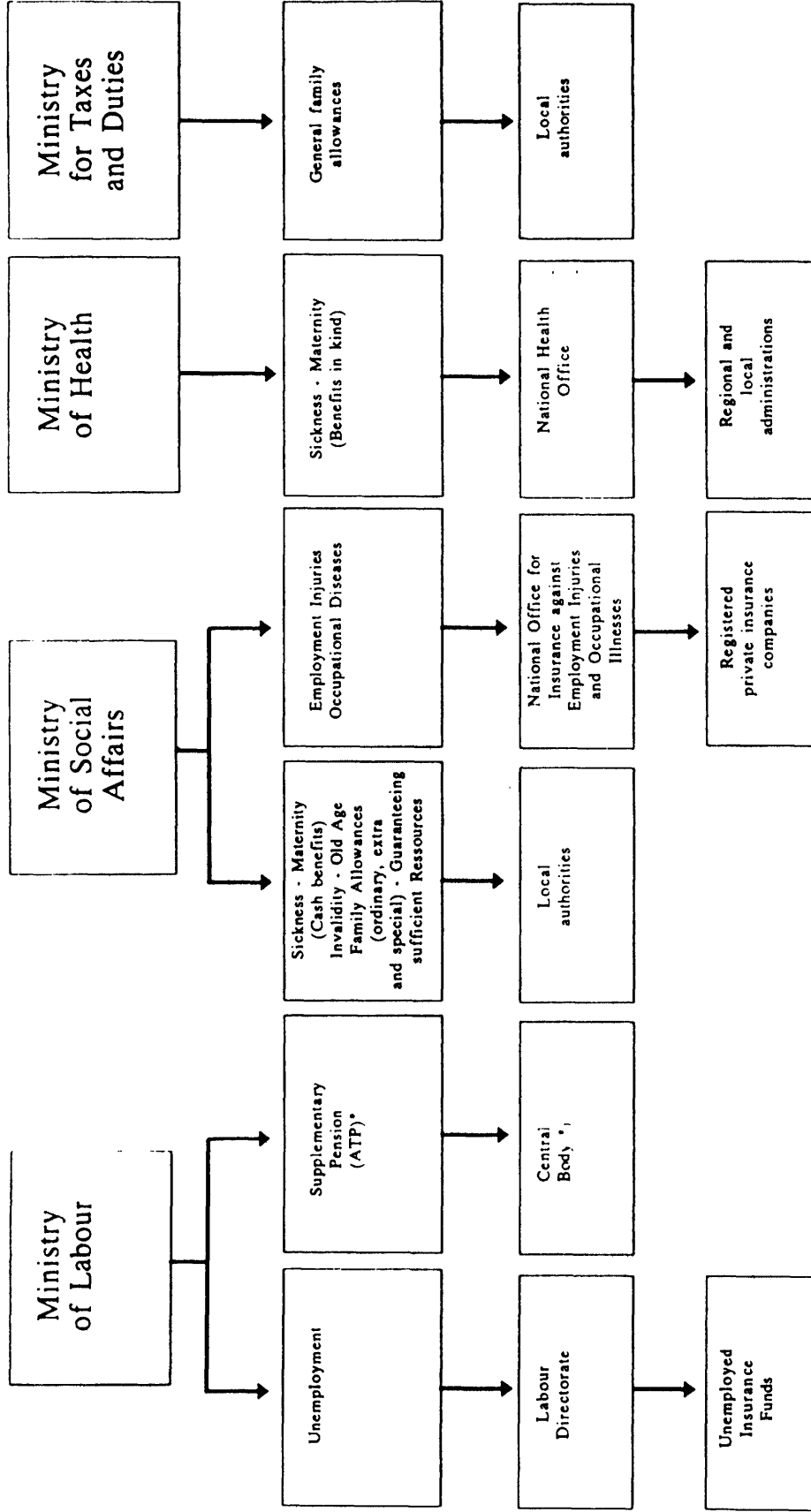
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Organization in Belgium



Organization in Denmark

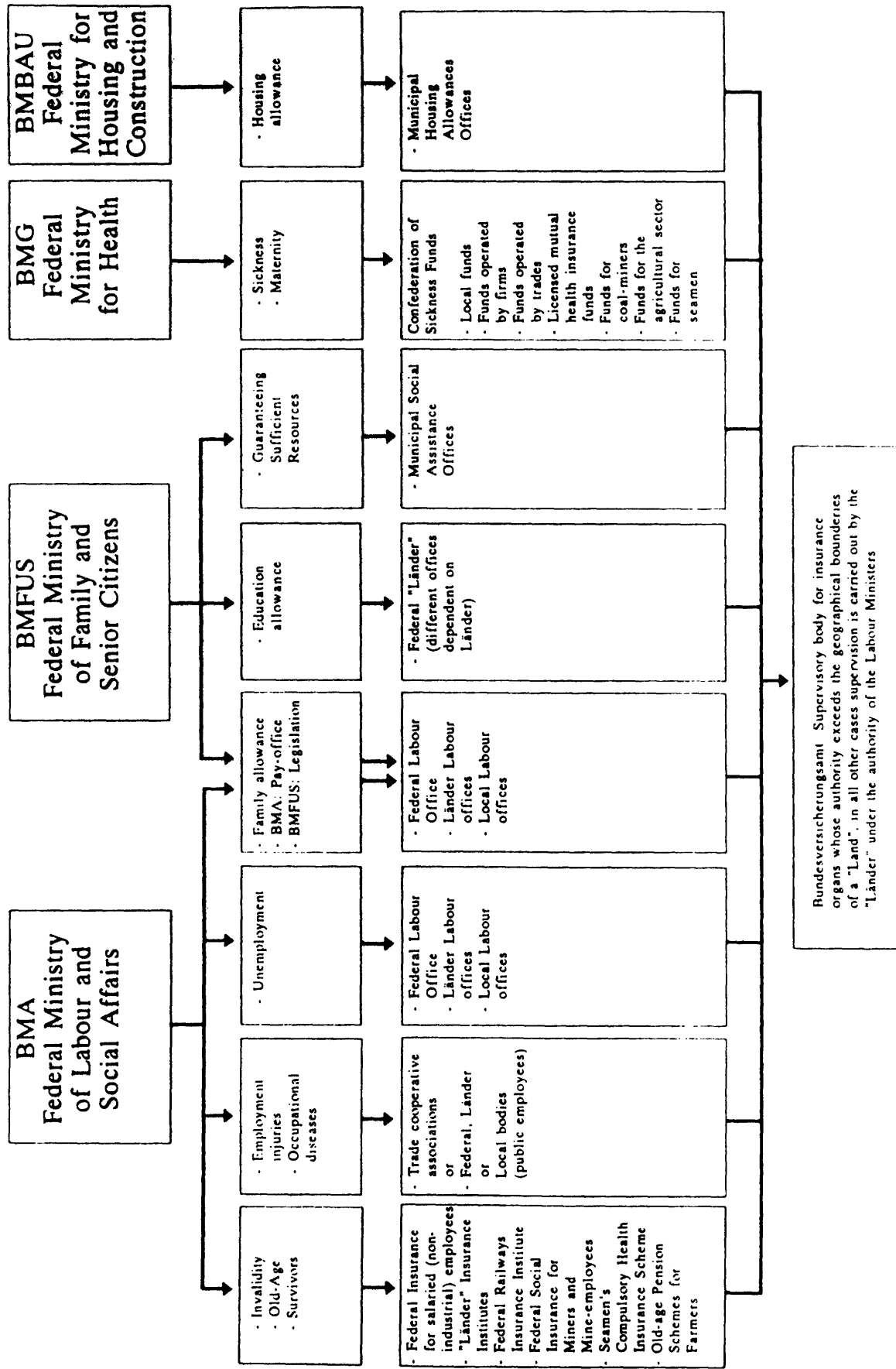
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*) The Labour Market Supplementary Pension Scheme (ATP) is administered centrally by an independent body run jointly by employers and employees.

Table: I

Organization in Germany



Organization in Greece

Table: I

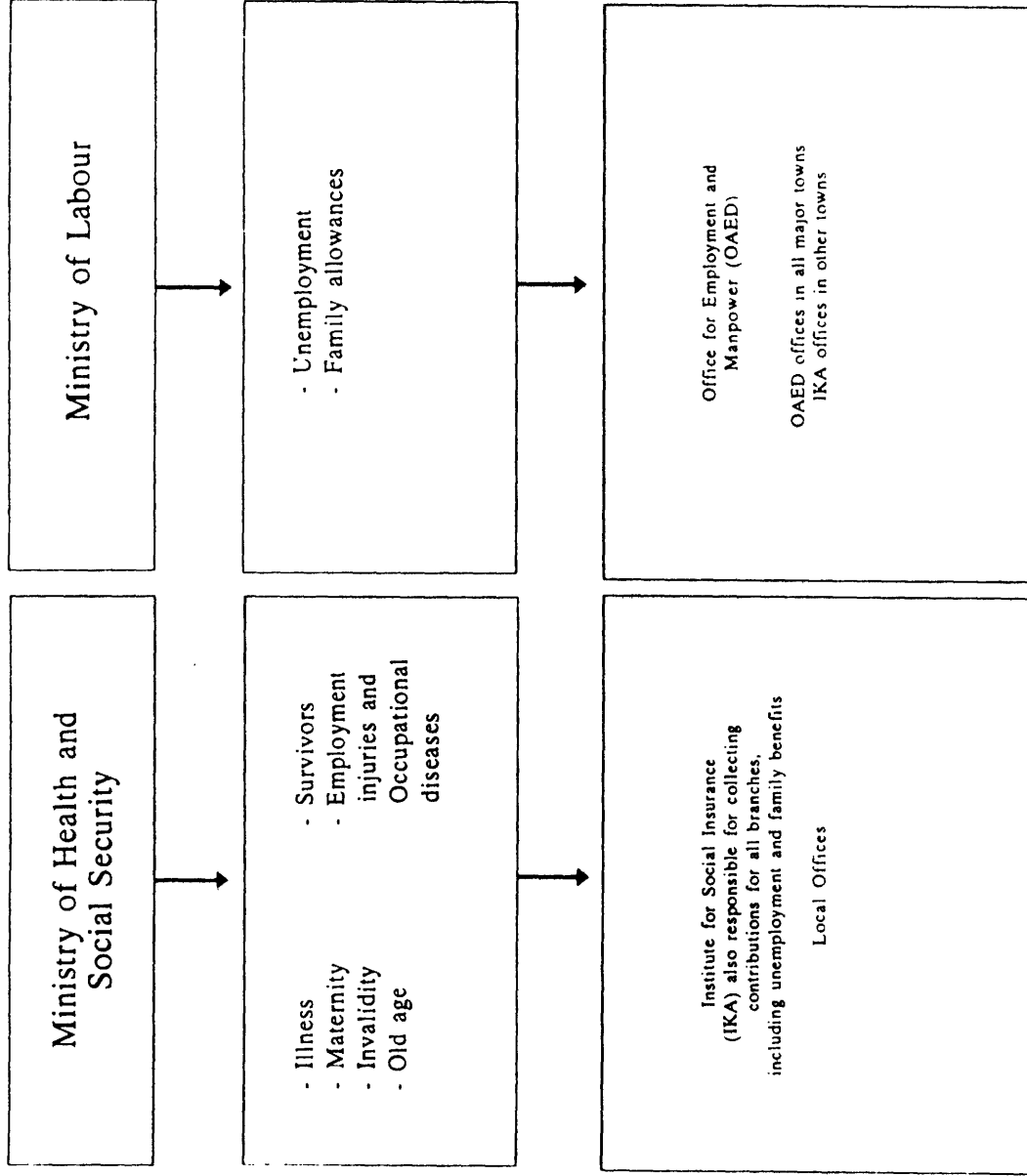
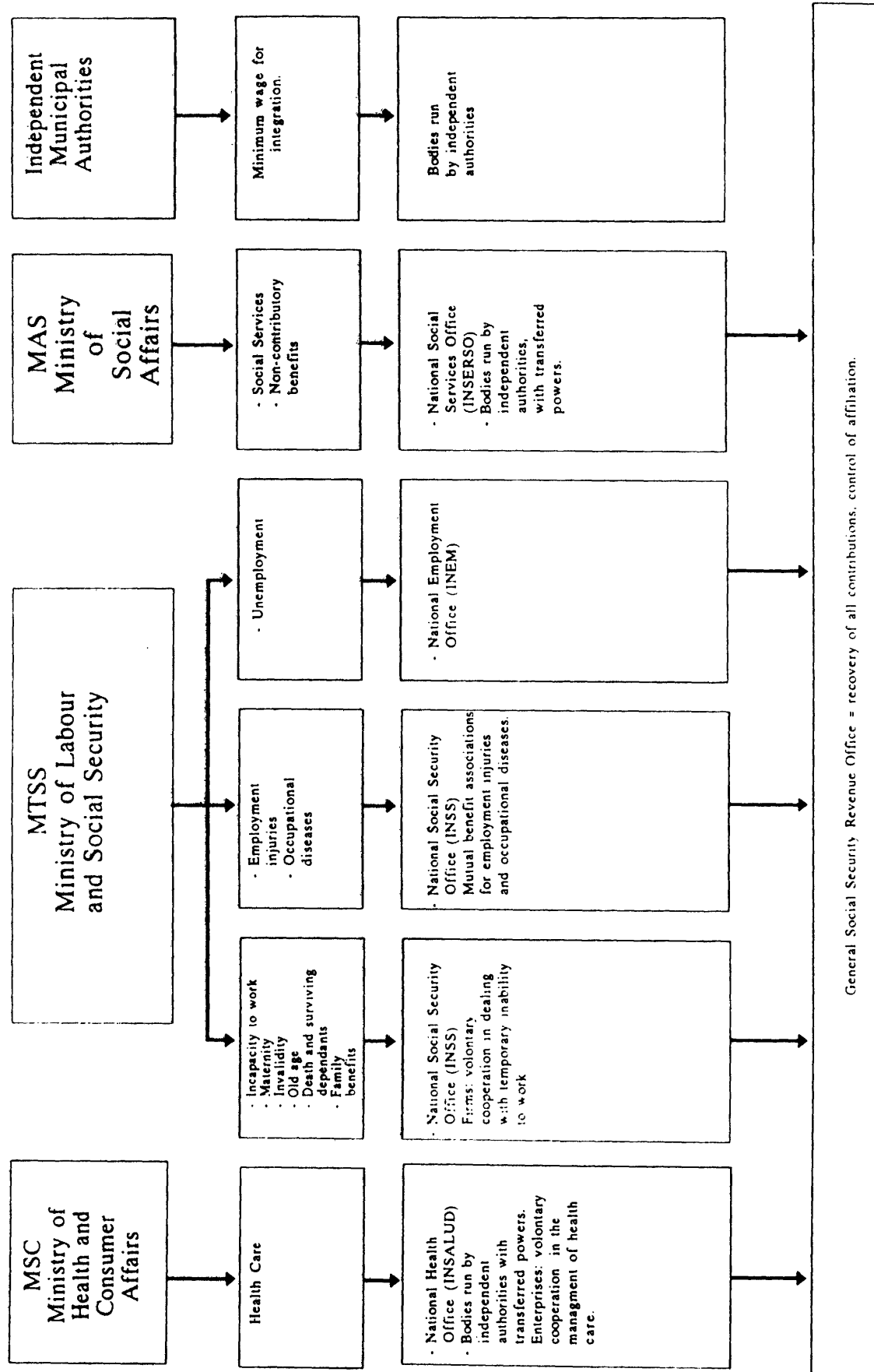
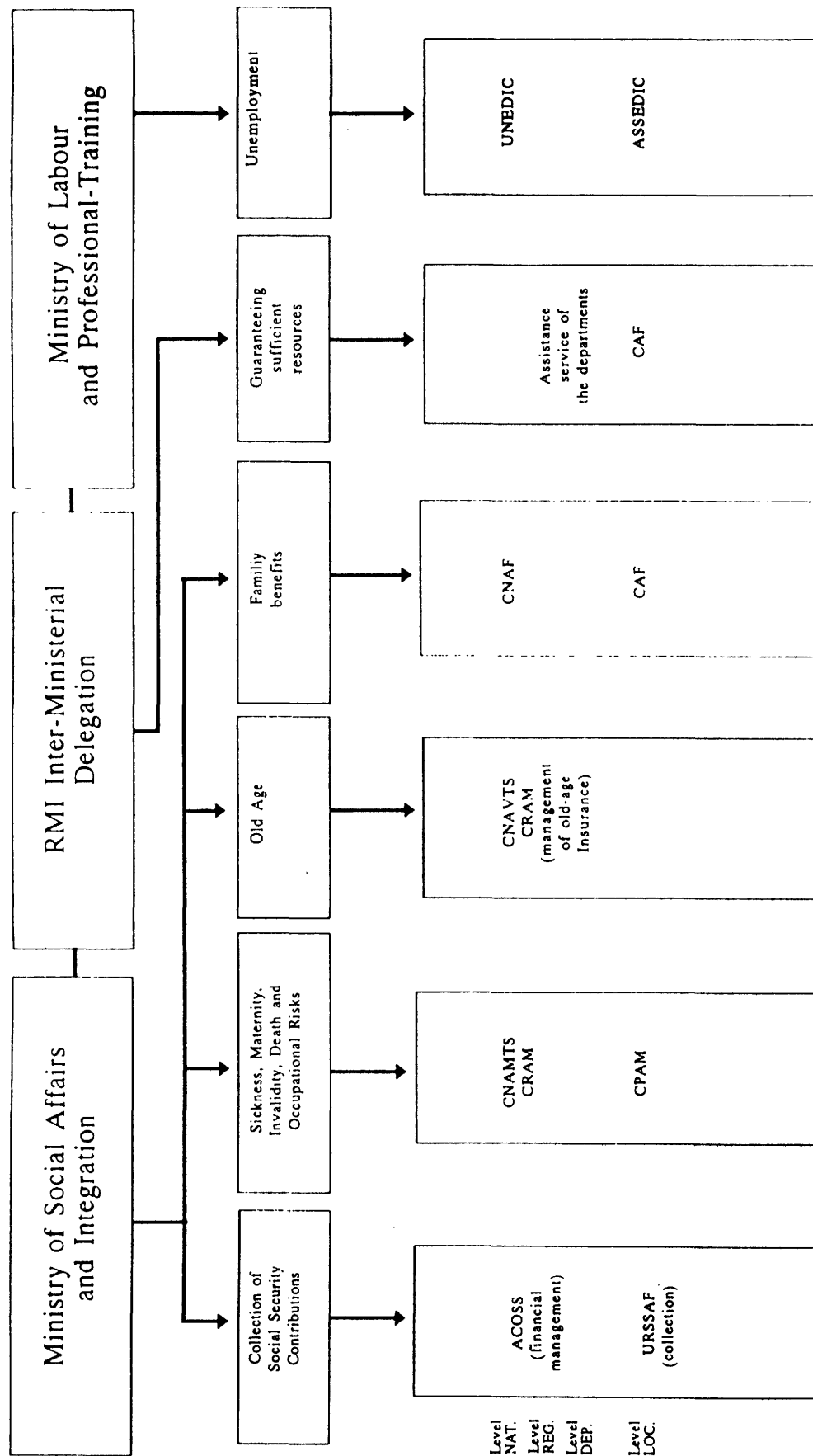


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Organization in Spain





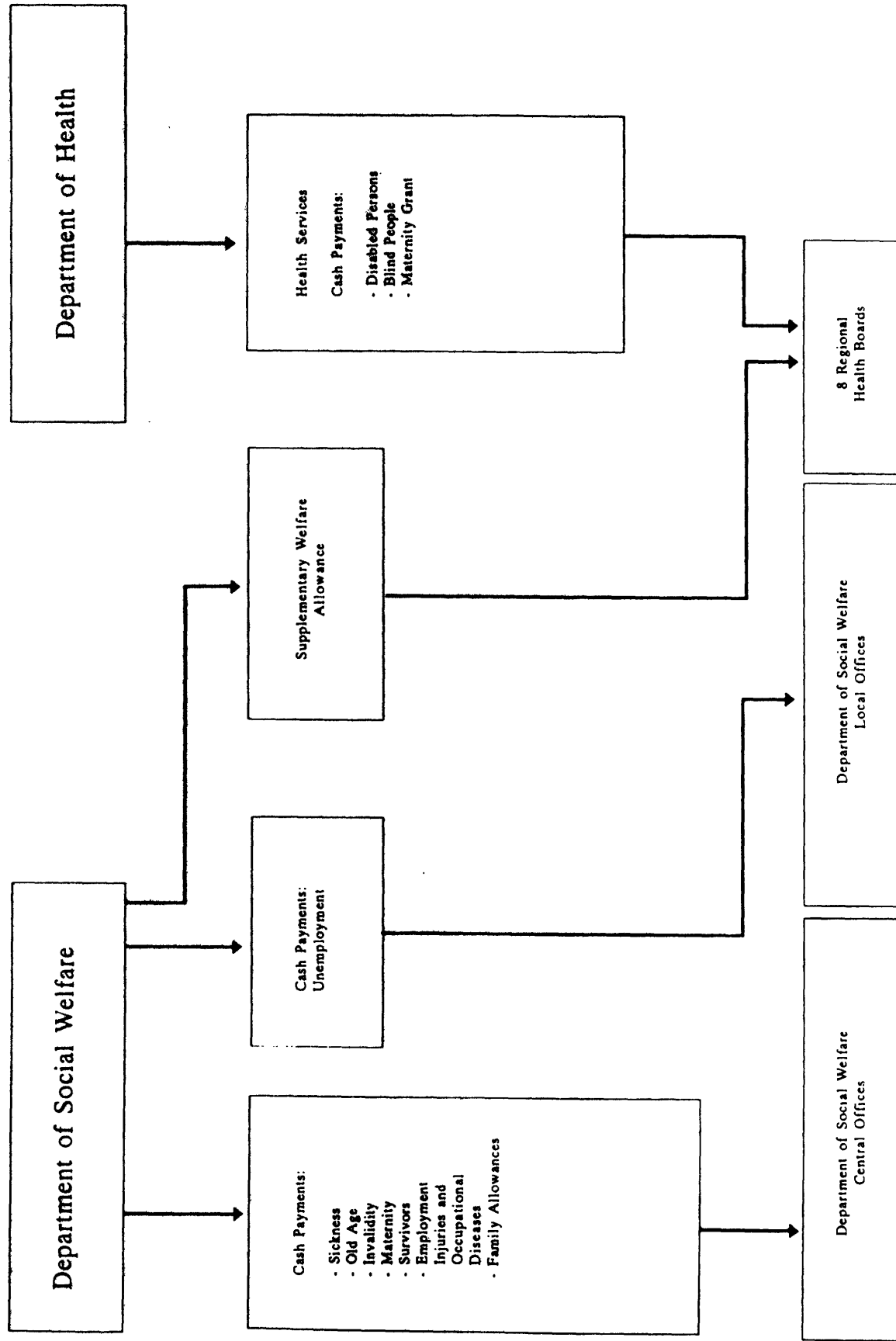
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ACOSS: Central Office of the Social Security Organizations. ASSEDIC: Association for Employment, in Industry and Commerce. CAF: Family Allowances Fund
 CNAF: National Family Allowances Fund. CNAMTS: National Sickness Fund for Employees. CNAVTS: National Old-age Insurance Funds
 CPAM: Primary Sickness Insurance Funds. CRAM: Regional Sickness Insurance Funds. URSSAF: Association for the Collection of social insurance and family allowance contributions.
 UNEDIC: National Inter-occupational Union for Employment in Industry and Commerce.

Table: I

Organization in Ireland



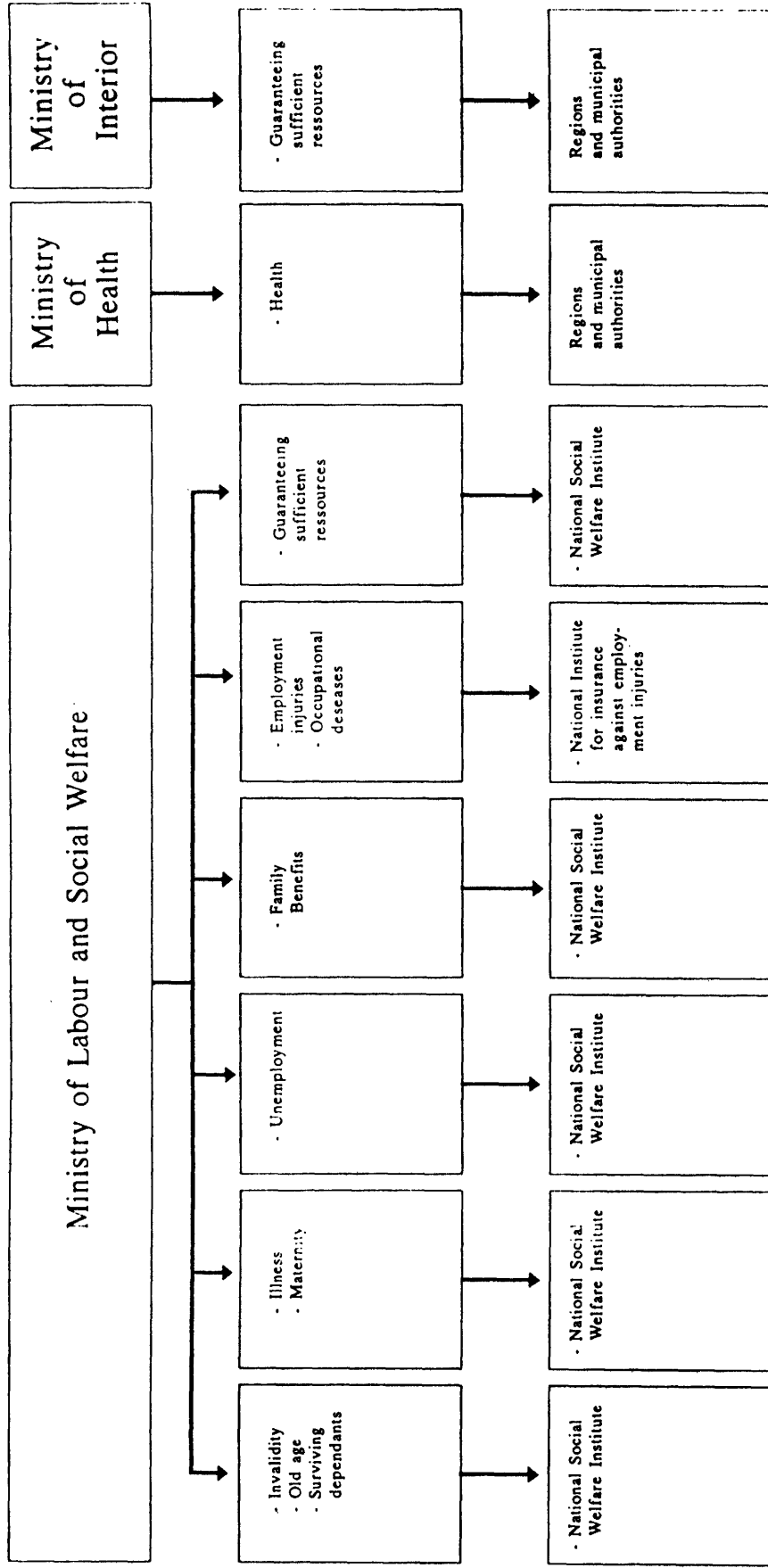
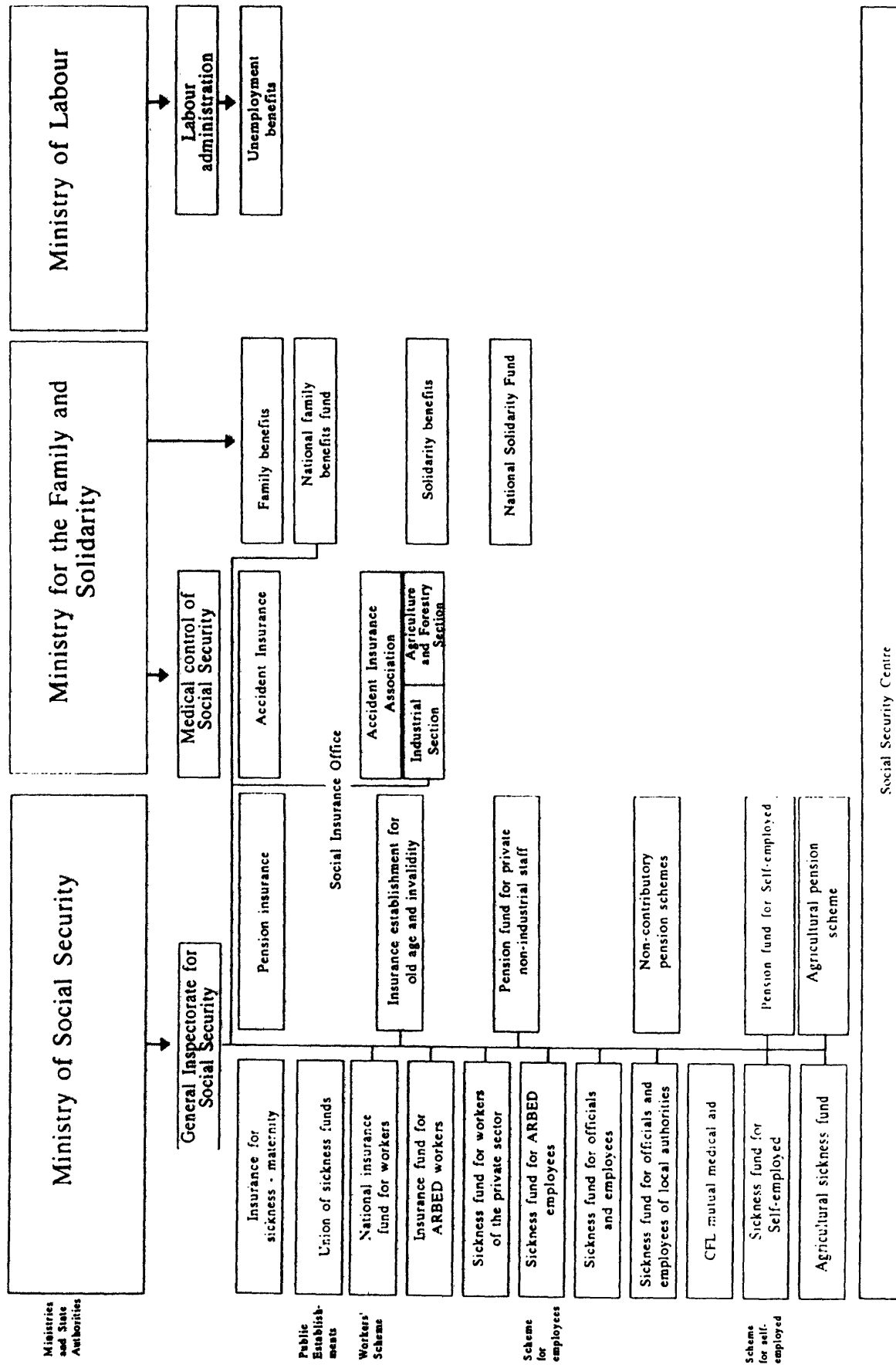


Table: I

Organization in Luxembourg



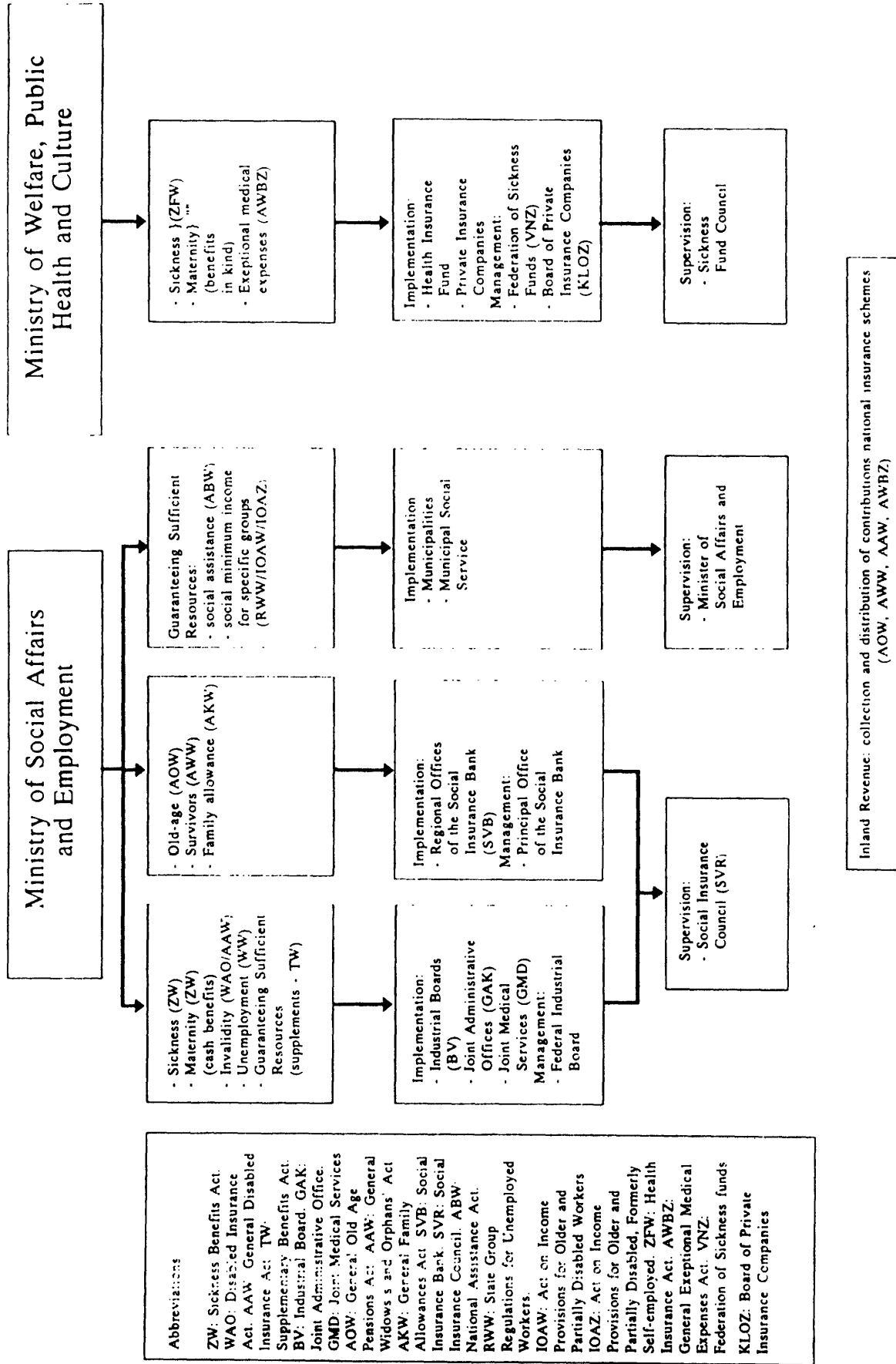
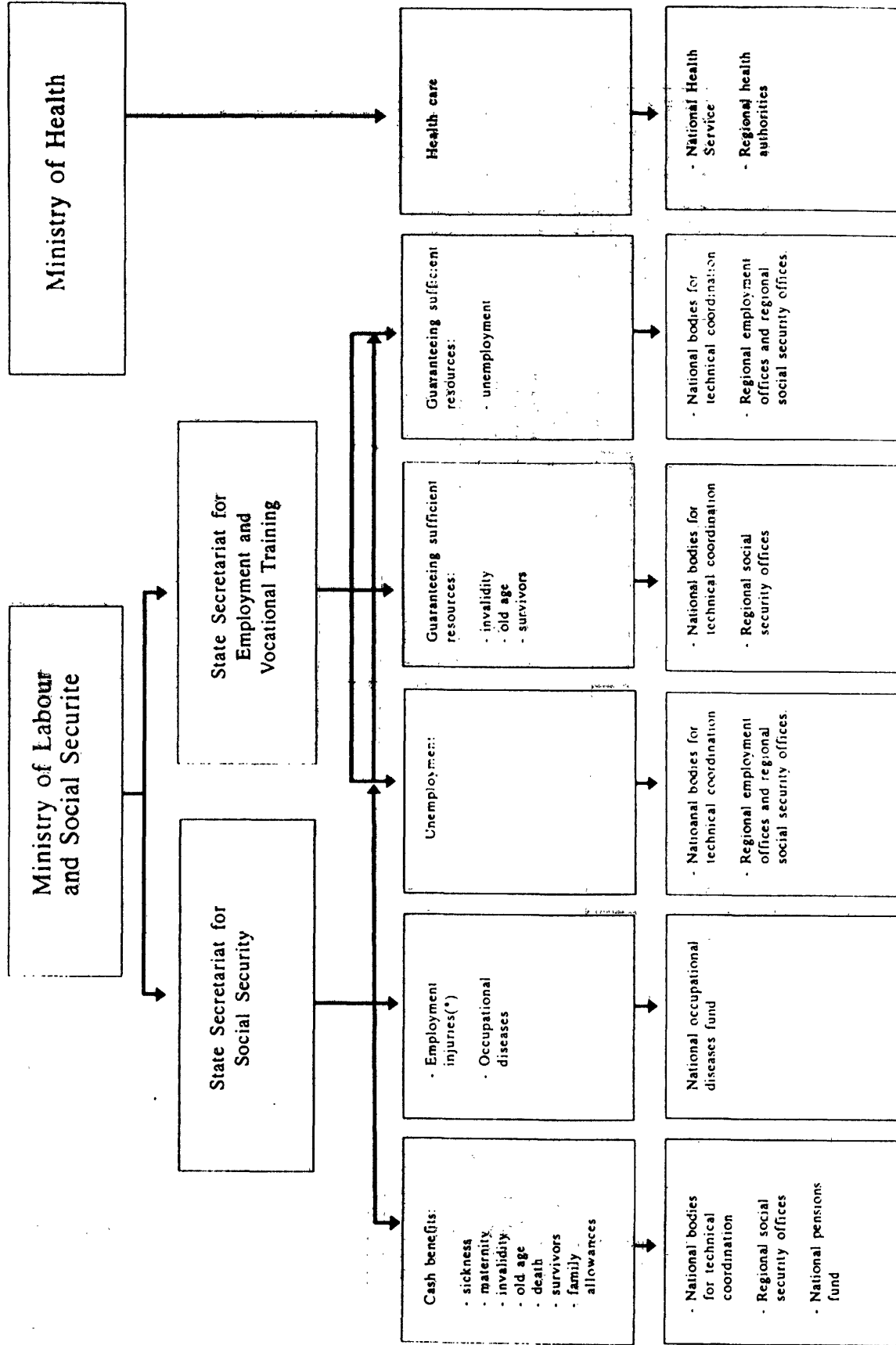


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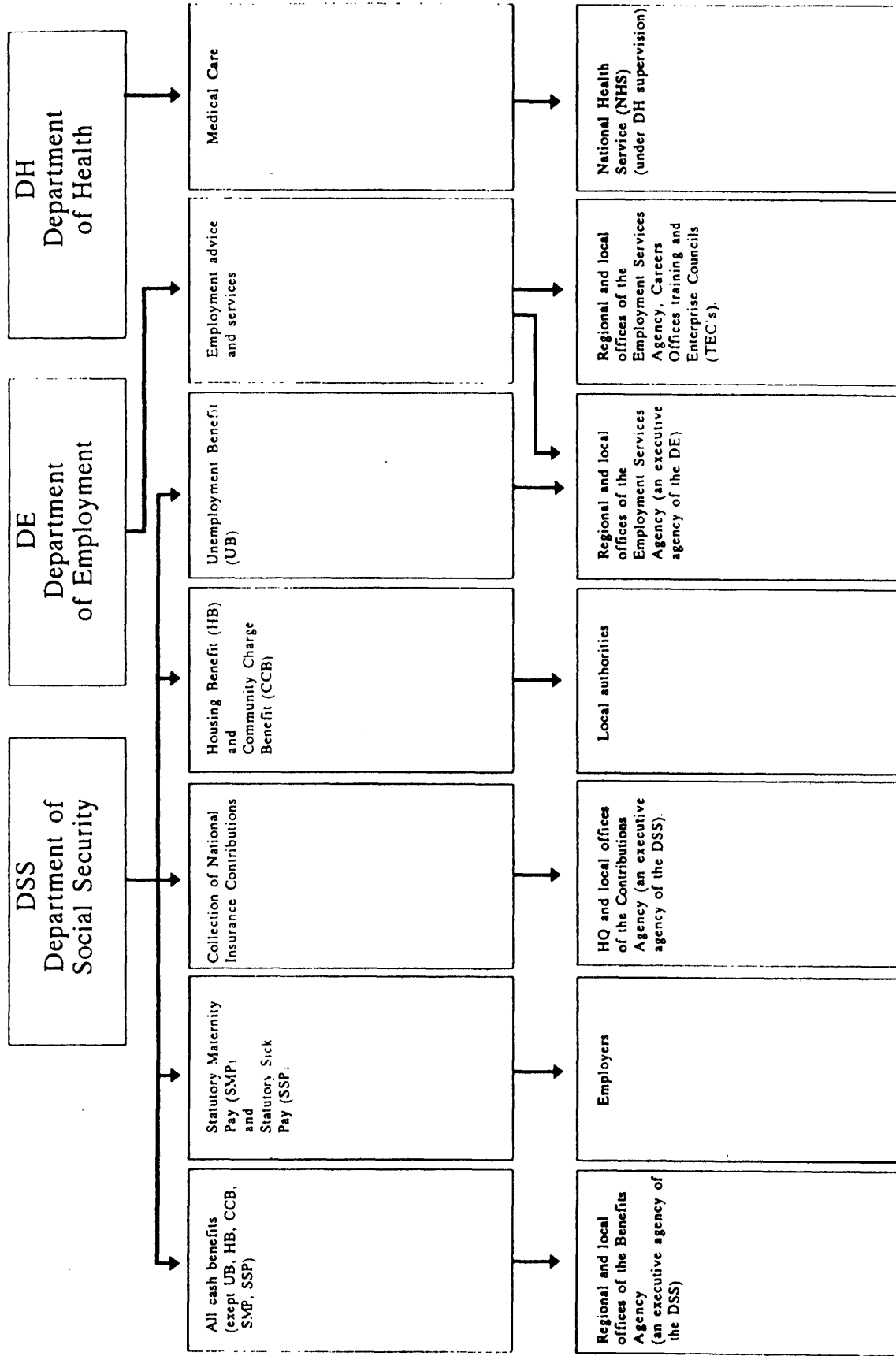
Organization in Portugal



(*) private insurance companies supervised by the Finance Ministry, as regards employment injuries

Table: I

Organization in the United Kingdom



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IX Employment injuries and occupational diseases

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Table: II

Financing

	Belgium	Denmark	FR of Germany	Greece	Spain	France
Financing principle:						
1. Sickness and maternity	Contributions.	Tax financed.	Contributions.	Contributions.	Contributions.	Contributions.
2. Invalidity	Contributions.	Tax financed.	Contributions.	Contributions.	Contributions.	Contributions.
3. Old-age, survivors	Contributions.	National pension: Tax financed. Supplementary pension: Contributions.	Contributions.	Contributions.	Contributions.	Contributions.
4. Employment injuries and occupational diseases	Contributions.	Contributions.	Contributions.	Contributions.	Contributions.	Contributions.
5. Unemployment	Contributions.	Contributions.	Contributions.	Contributions.	Contributions.	Contributions.
6. Family allowances	Contributions.	Tax financed.	Tax financed.	Contributions.	Contributions.	Contributions.

Table: II

Financing

Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom	Financing principle: 1. Sickness and maternity
Contributions plus state subsidy.	Contributions.	Contributions.	Contributions. <i>see note NL-1.</i>	Contributions and taxes.	Contributions and taxes.	1. Sickness and maternity
Contributions plus state subsidy.	Contributions.	Contributions.	Contributions.	Contributions.	Contributions.	2. Invalidity
Contributions plus state subsidy.	Contributions.	Contributions.	Contributions.	Contributions.	Contributions.	3. Old-age, survivors
Contributions.	Contributions.	Contributions.	No application.	Accidents: insurance premiums Diseases: contributions.	General taxation.	4. Employment injuries and occupational diseases
Contributions plus state subsidy.	Contributions.	Special tax	Contributions.	Contributions	Contributions.	5. Unemployment
Tax financed.	Contributions.	Contributions.	Public means.	Contributions.	Tax financed.	6. Family allowances

Table: II

Financing

	Belgium	Denmark	FR of Germany	Greece	Spain	France
Contributions: Rates and ceiling						
1. Sickness and maternity	<p>Health care: 7.35 % (total) 3.55 % employee 3.80 % employer. No ceiling.</p> <p>Cash benefits: 3.50 % (total) 1.15 % employee 2.35 % employer. No ceiling. See note B-1.</p>	<p>No contributions. National health insurance tax financed.</p>	<p>Old Länder: 12.30 % (average) (total) 6.15 % employee 6.15 % employer. Ceiling: DM 61,200 (ECU 29,878) per year.</p> <p>New Länder: 12.80 % (average) (total) 6.40 % employee 6.40 % employer. Ceiling: DM 43,200 (ECU 21,000) per year. See note B-1.</p>	<p>Benefits in kind: 5.55 % (total) 1.85 % employee 3.70 % employer. Ceiling: DR 346,000 per month = DR 4,152,000 per year (ECU 16,651).</p> <p>Cash benefits: 1.20 % (total) 0.40 % employee 0.80 % employer. Ceiling: DR 346,000 per month = DR 4,152,000 per year (ECU 16,651).</p>	<p>28.8 % global contribution for social protection: 4.8 % employee 24.0 % employer. Ceiling: PTA 321,420 per month = PTA 3,857,040 per year (ECU 29,799). See note B-1.</p>	<p>19.5 % contribution for sickness, maternity, invalidity and death. 6.8 % employee 12.6 % employer. No ceiling. See note F-1.</p>
2. Invalidity	<p>Contribution is included in the overall rate shown under "Sickness and maternity" above.</p>	<p>No contributions. Social pension tax financed.</p>	<p>Contribution is included in the overall rate shown under "Old age, survivors".</p>	<p>Contribution is included in the overall rate shown under "Old age, survivors".</p>	<p>Contribution is included in the overall rate shown under "Sickness and maternity" above.</p>	<p>Contribution is included in the overall rate shown under "Sickness and maternity" above.</p>

Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom
<p>Health Service: 1.25 % for self-employed and employees. No ceiling. <i>For employees, see note IR-2.</i></p> <p>Cash benefits: 5.5 % employee 12.2 % employer. Ceiling: IR£ 19,000 (ECU 24,735) (employee) and IR£ 20,300 (ECU 26,427) (employer) per year. <i>For employees, see note IR-2.</i></p>	<p>1. Workers: 15.96 % (total) 0.90 % worker 15.06 % employer. Ceiling: LIT 40,000,000 (ECU 25,805) per year.</p> <p>2. Salaried employees: Industry: 13.74 %, 0.90 % employee 12.84 % employer Commerce: 15.96 %, 0.90 % employee 15.06 % employer. No ceiling. <i>See note IT-1.</i></p>	<p>1. Benefits in kind: 5.0 % (total) 2.5 % employee 2.5 % employer. Ceiling: HFL 46.636 (ECU 20,200) per year. <i>See note NL-2.</i></p> <p>General insurance against serious risks (AWBZ): 7.30 %, paid by the employees.</p> <p>Ceiling: HFL 42,966 (ECU 18,610) per year.</p> <p>Cash benefits (ZW): 7.95 % (total) 1.20 % employee 6.75 % employer. Ceiling: HFL 73,320 (ECU 31,758) per year. <i>See note NL-3.</i></p>	<p>Benefits in kind (ZFW): 6.35 % (total) 1.20 % employee 5.15 % employer. Ceiling: HFL 46.636 (ECU 20,200) per year. <i>See note NL-2.</i></p> <p>General insurance against serious risks (AWBZ): 7.30 %, paid by the employees.</p> <p>Ceiling: HFL 42,966 (ECU 18,610) per year.</p> <p>Cash benefits (ZW): 7.95 % (total) 1.20 % employee 6.75 % employer. Ceiling: HFL 73,320 (ECU 31,758) per year. <i>See note NL-3.</i></p>	<p>35 %, global rate for the systems of social security (with the exception of employment injuries and occupational diseases): 11 % employer. 24 % employee. No ceiling. <i>See note P-1.</i></p>	<p>Contributions vary with the level of earnings: Employers: No contribution is paid if the weekly earnings are below £ 54 (ECU 76). In other cases: 2 % of £ 54 plus 9 % (7 % if member of approved occupational schemes) of earnings between £ 54 and £ 405 (ECU 573). Employer: No contribution for weekly earnings below £ 54. In other cases, 4.6 %, 6.6 %, 8.6 % or 10.4 % depending on the level of earnings (no upper limit). If the employee is a member of an approved occupational scheme, the above rates apply, except for earnings between £ 54 and £ 405 where the rates are reduced by 3.8 %. <i>See note GB-1.</i></p>
<p>Contribution is included in the overall rate shown under "Sickness and maternity" above.</p>	<p>Contribution is included in the overall rate shown under "Old age, survivors".</p>	<p>Contribution is included in the overall rate shown under "Old-age, survivors".</p>	<p>Benefits in kind (WAO): 12.0 %, paid by the employees. Ceiling: HFL 73,320 (ECU 31,758) per year. General insurance (AAW): 2.75 %, paid by the employees. Ceiling: HFL 42,966 (ECU 18,610) per year. <i>See note NL-4.</i></p>	<p>Contribution is included in the overall rate shown under "Sickness and maternity" above.</p>	<p>Contribution is included in the overall rate shown under "Sickness and Maternity" above.</p>

Table: II

Financing

	Belgium	Denmark	FR of Germany	Greece	Spain	France
Contributions: Rates and ceiling						
3. Old-age, survivors	16.36 % (total) 7.50 % employee 8.86 % employer. No ceiling. <i>See note B-2.</i>	National pension: Tax financed, no contributions. Supplementary pension: Contribution of DKR 194.40 (ECU 25) per month: 1/3 employee 2/3 employer.	17.70 % (total) 8.85 % employee 8.85 % employer. Annual ceiling: DM 81,600 (ECU 39,838) in the old Länder and DM 57,600 (ECU 28,121) in the new Länder.	17.25 % (total) 5.75 % employee 11.50 % employer. Ceiling: DR 346,000 per month = DR 4,152,000 per year (ECU 16,651). <i>See note EL-1.</i>	Contribution is included in the overall rate shown under "Sickness and maternity" above.	General contribution: 14.75 % (total) 6.55 % employee 8.20 % employer. Ceiling: FF 12,150 per month = FF 145,800 per year (ECU 21,150). Survivor contribution: 1.70 % (total) 0.10 % employee 1.60 % employer. No ceiling.
4. Employment injuries and occupational diseases	Insurance premiums or contributions to employers' joint funds are fixed by contract for industrial injuries. Contributions to the Employment Injury Fund 0.3 % and to the Disease Fund 0.65 % + 0.45 % (special premium), paid by the employer.	Insurance contribution varies according to risk, paid by the employer.	Collective rates according to the risks in the various occupational sectors. Contributions are fixed by the professional associations ("Berufsgenossenschaften") and calculated on the base of the total gross earnings for different risk groups (scale of risks). Paid by the employer.	Contribution is included in the overall rate shown under "Sickness and maternity" above.	Rates fixed by government decree according to the different levels of risks of activities, industries and jobs.	Collective, individual or mixed rates according to the number employed in the firm and to the degree of risk. Contributions based on total salary; paid by the employer.

Financing

Table: II

Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom
<p>Employees and employers: Contribution is included in the overall rate shown under "Sickness and maternity" above. Self-employed: 5.0 % Ceiling IR£ 19,000 (ECU 24,735) per year.</p>	<p>26.47 % (total) 7.54 % employee 18.93 % employer. No ceiling. <i>See note II-2.</i></p>	<p>24.0 % (total): 8.0 % employee 8.0 % employer 8.0 % State. Ceiling: LFR 2,180,232 (ECU 51,721) per year.</p>	<p>15.50 %: 14.35 % old age AOW 1.15 % survivors AWW paid by the employees. Ceiling: HFL 42,966 (ECU 18,610) per year.</p>	<p>Contribution is included in the overall rate shown under "Sickness and maternity" above.</p>	<p>Contribution is included in the overall rate shown under "Sickness and Maternity" above.</p>
<p>Contribution is included in the overall rate shown under "Sickness and maternity" above.</p>	<p>Collective rates according to the degree of risk in the various occupational sectors. The rate, varying between 0.5 % and 16.0 %, is calculated on the basis of the total wage.</p>	<p>Collective rates according to the degree of risk, fixed by the insurance association. The rate, varying between 0.5 % and 6 %, is calculated on the basis of the total wage (minimum: LFR 36,337 (ECU 862) per month for an adult worker, maximum: LFR 2,180,232 (ECU 51,721) per year.</p>	<p>No application.</p>	<p>Employment injuries: insurance premiums varying according to risks, paid by the employer. Occupational diseases: 0.5 %, paid by the employer. No ceiling.</p>	<p>General taxation.</p>
					<p>Contributions: Rates and ceiling 3. Old-age, survivors 4. Employment injuries and occupational diseases</p>

Table: II

Financing

	Belgium	Denmark	FR of Germany	Greece	Spain	France
Contributions: Rates and ceiling						
5. Unemployment	2.22 % (total) 0.87 % employee 1.35 % employer. No ceiling. See note B-3.	Employees: Flat-rate contributions fixed every year based on legal maximum rate of daily payment. At present: 8 times this rate per year. Employers: Flat-rate contributions based on turnover subject to VAT (MOMS) payable by the employer.	6.30 % (total) 3.15 % employee 3.15 % employer. Annual ceiling: DM \$1,600 (ECU 39,836) in the old Länder and DM 57,600 (ECU 28,121) in the new Länder.	3.35 % (total) 1.00 % employee 2.35 % employer. Ceiling: DR 346,000 per month - DR 4,152,000 per year (ECU 16,651).	Unemployment insurance: 7.3 % (total) 1.1 % employee 6.2 % employer. Wage Guarantee Fund: 0.4 %, paid by the employer. Vocational training: 0.7 % (total) 0.6 % employee 0.1 % employer Ceiling: FF 4,331,000 per month - FF 5,857,040 per year = ECU 29,799. See note B-1.	Monthly income up to FF 12,150 = FF 145,800 per year (ECU 21,150): 4.90 % (total) 1.67 % employee 3.23 % employer. Monthly income from FF 12,150 to FF 48,600 = FF 583,200 per year (ECU 84,601): 5.40 % (total) 2.17 % employee 3.23 % employer. Monthly ceiling of FF 12,150 (ECU 1,763) and of FF 48,600 (ECU 7,050). See note F-2.
6. Family allowances	7.0 % paid by the employer. No ceiling.	Tax financed, no contributions.	Tax financed, no contributions.	2.0 % (total) 1.0 % employee 1.0 % employer Ceiling: DR 346,000 per month - DR 4,152,000 per year (ECU 16,651).	Contribution is included in the overall rate shown under "Sickness and maternity" above.	5.4 %, paid by the employer. No ceiling. See note F-3.

Financing

Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom
<p>Contribution is included in the overall rate shown under "Sickness and maternity" above.</p>	<p>5.44 % (total) in industry: 0.30 % employee 5.14 % employer. 1.91 % in commerce: 0.30 % employee 1.61 % employer. No ceiling. <i>See note IT-3.</i></p>	<p>Financed by taxation. The employment fund is financed by solidarity taxes from individuals and legal persons and by a general annual contribution from the State.</p>	<p>2.40 % (total) 1.20 % employee 1.20 % employer. Ceiling: HFL 73,320 (ECU 31,758). <i>See note NL-5.</i></p>	<p>Contribution is included in the overall rate shown under "Sickness and maternity" above.</p>	<p>Contribution is included in the overall rate shown under "Sickness and Maternity" above.</p>
<p>Tax financed.</p>	<p>6.2 %, paid by the employers. No ceiling. <i>See note IT-4.</i></p>	<p>1.8 %, paid by the employers. Ceiling: LFR 2,180,232 (ECU 51,721) per year.</p>	<p>Public means.</p>	<p>Contribution is included in the overall rate shown under "Sickness and maternity" above.</p>	<p>Tax financed.</p>
					<p>Contributions: Rates and ceiling 5. Unemployment</p>
					<p>6. Family allowances</p>

Table: II

Financing

	Belgium	Denmark	FR of Germany	Greece	Spain	France
Public authorities' contributions						
1. Sickness and maternity: Benefits in kind	80 % of medical expenses provided to widows, orphans, pensioners, recipients of invalidity benefits and their dependants.	Financed by local and central government except for a small contribution by the insured.	No participation of public authorities.	Annual subsidy to cover any deficit.	Progressive State contributions charged on a permanent basis to the general budget; contributions for exceptional expenses and for special circumstances due to the economic situation.	No participation of public authorities.
2. Sickness and maternity: Cash benefits	No participation of public authorities.	The local communities cover the costs of maternity allowances and of sickness periods exceeding 2 weeks (except for the public sector where the employers cover the whole sickness period). The State reimburses 100 % of the costs incurred during the first 13 weeks of a period of sickness and 50 % of the costs after the 13th week. Only 40 % of the costs of the voluntary insurance are covered by contributions.	Lump sum payment of DM 400 (ECU 195) drawn from Federal funds for each maternity grant paid.	Annual subsidy to cover any deficit.	Progressive State contributions charged on a permanent basis to the general budget; contributions for exceptional expenses and for special circumstances due to the economic situation.	No participation of public authorities.
3. Invalidity	50 % of expenses paid in the 2nd year, 75 % for the 3rd and 95 % from the 4th year of incapacity; 100 % of funeral expenses.	Basic pensions: State covers all costs for pensions of persons over 60 years and reimburses 50 % of the costs for pensions to persons under the age of 60 to the local communities.	Annual Federal subsidies fixed according to variations in the general basic earnings. Financing of periods of children's education.	Annual subsidy to cover any deficit.	The minimum pension guaranteed by the contributory system is financed by state (see table XII).	No participation of public authorities.

Financing

Table: II

Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom	Public authorities contributions
<p>State contributions approximately 90 % of costs of benefits in kind. Workers' and employers' contributions account for remainder of costs.</p>	<p>Besides contributions to sickness insurance, the National Health Fund is financed by contributions from the regions, provinces, local communities and other public institutions as well as from the surplus of the tuberculosis insurance.</p>	<p>50 % of administrative and staff costs (except funds operated by firms). The State covers certain benefits prescribed by law (e.g. maternity, certain accidents, mental and congenital illness, tuberculosis, cancer, poliomyelitis etc.). The State covers the deficits of the sickness insurance of pensioners.</p>	<p>Fixed annual subsidy (indexed) for general insurance (serious risks).</p>	<p>Financed by the State.</p>	<p>Services provided by the National Health Service: financed by the Government.</p>	<p>1. Sickness and maternity: Benefits in kind</p>
<p>State subsidy to cover deficit.</p>	<p>No participation of public authorities.</p>	<p>See "Benefits in kind".</p>	<p>No participation of public authorities.</p>	<p>No participation of public authorities.</p>	<p>Statutory Sick Pay and Statutory Maternity Pay financed by the government.</p>	<p>2. Sickness and maternity: Cash benefits</p>
<p>State subsidy to cover deficit.</p>	<p>A part of the total amount of pensions paid by the general system is financed by the State.</p>	<p>State and local authorities: 1/3 of the total contribution rate fixed at 24 %; State covers 50 % of the administrative and staff costs.</p>	<p>Annual subsidy to cover expenditure on handicapped young people.</p>	<p>No participation of public authorities.</p>	<p>Full cost of Attendance Allowance, Mobility Allowance, Non-Contributory Retirement Pension and Severe Disablement Allowance, financed by the government.</p>	<p>3. Invalidity</p>

Table: II

Financing

	Belgium	Denmark	FR of Germany	Greece	Spain	France
Public authorities' contributions						
4. Old-age, survivors	20 % of total expenditure on all benefits.	Basic pensions: State covers all costs. Supplementary pensions: No participation of public authorities.	Annual Federal subsidies amounting approx. 20% of pension payments under workers' and salaried pension systems. Annual adjustment to meet development of wages and contribution rates.	Annual subsidy to cover any deficit.	The minimum pension guaranteed by the contributory system is financed by state (see table XII).	No participation of public authorities.
5. Employment injuries and occupational diseases	No participation of public authorities.	No participation of public authorities.	For farmers: Annual Federal subsidies. Public accident insurance: Financed from Federal, Länder and municipal budgets.	Annual subsidy to cover any deficit.	No participation of public authorities.	No participation of public authorities.
6. Unemployment	Cover for any deficit.	The State pays the expenditure; employers pay a contribution to reduce the expenditure of the State.	The Federal government covers any insurance deficit and the cost of unemployment assistance.	Annual subsidy to cover any deficit.	The State covers the cost of unemployment assistance benefits.	Flat-rate subsidy by the State (solidarity scheme).
7. Family allowances	No participation of public authorities.	Financed by the State.	Financed by the Federal State.	Annual subsidy to cover any deficit.	The non contributory family allowances are financed by the state.	No participation of public authorities.

Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom	Public authorities' contributions
State subsidy to cover deficit.	The State covers completely expenditure for social pensions, early retirement, topping-up pensions to minimum and a part of the total amount of pensions paid by the general system.	State and local authorities: 1/3 of the total contribution rate fixed at 24 %; State covers 50 % of the administrative and staff costs.	No participation of public authorities.	No participation of public authorities.	Full cost of Attendance Allowance, Mobility Allowance, Non-Contributory Retirement Pension and Severe Disablement Allowance, financed by the government.	4. Old-age, survivors
No participation of public authorities. Cost met by employers' contribution.	No participation of public authorities.	1/3 of costs of adapting and adjusting pensions; 50 % of the administrative and staff costs.	No application.	No participation of public authorities.	Full cost of Disablement Benefit, Reduced Earnings Allowance, Retirement Allowance, Constant Attendance Allowance, Unemployment Supplement, Industrial Death Benefit and Hospital Treatment Allowance, financed by the government.	5. Employment injuries and occupational diseases
State subsidy to cover deficit.	Annual State subsidies.	Among others annual contribution from the State to the Employment Fund.	No participation of public authorities.	No participation of public authorities.	No participation of public authorities.	6. Unemployment
Financed by the State.	Part of the benefits is financed by the State.	The State finances birth grants and maternity grants and the administrative costs. The State also pays a contribution equal to the amount of the employers' contributions.	Financed by the State.	No participation of public authorities.	Financed by the State.	7. Family allowances

Table: II

Financing

	Belgium	Denmark	FR of Germany	Greece	Spain	France
Financing systems applicable to long-term benefits						
1. Invalidity	Current income financing ('pay as you go').	Current income financing ('pay as you go').	Current income financing ('pay as you go').	Current income financing ('pay as you go').	Financed by current revenue ('pay as you earn') and creation of a single stabilization fund for the whole social security system.	Current income financing ('pay as you go').
2. Old-age, survivors	Current income financing ('pay as you go').	National Pension: Current income financing ('pay as you go'). Supplementary pensions: mixed system ('pay as you go' and capital cover).	Current income financing ('pay as you go').	Current income financing ('pay as you go').	Financed by current revenue ('pay as you earn') and creation of a single stabilization fund for the whole social security system.	Current income financing ('pay as you go').
3. Employment injuries and occupational diseases	Employment injuries: Capitalization, financing systems of commercial insurance companies. Occupational diseases: Current income financing ('pay as you go').	Mixed system: 'Pay as you go' and capital cover.	Current income financing ('pay as you go') and creation of a reserve.	Current income financing ('pay as you go').	Employment injuries: Funding in respect of permanent pensions administered by the employment injuries mutual benefit societies (not by the National Social Security Office). Occupational diseases: Current income financing ('pay as you go').	Current income financing ('pay as you go').

Financing

Table: II

Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom
<p>Current income financing ('pay as you go') plus Ex-chequer supplement.</p>	<p>Current income financing ('pay as you go').</p>	<p>System of common funding to the contributory pension scheme, based on spreading charges over periods of seven years and the creation of a reserve fund (minimum: 1.5 times the amount of the annual benefits paid out by the four pension funds).</p>	<p>Current income financing ('pay as you go').</p>	<p>Current income financing and consolidation fund for social security (Decree-Act 259/89 of 14 August 1989).</p>	<p>Current income financing ('pay as you go').</p>
<p>Current income financing ('pay as you go') plus Ex-chequer supplement.</p>	<p>Current income financing ('pay as you go').</p>	<p>See "Invalidity".</p>	<p>Current income financing ('pay as you go').</p>	<p>Current income financing and consolidation fund (see "Invalidity").</p>	<p>Current income financing ('pay as you go').</p>
<p>'Pay as you go' (Financing is included in employers' social insurance contribution).</p>	<p>Mixed system: 'pay as you go' and capital cover system. Formation of a mathematical reserve representing the current values of permanent pensions.</p>	<p>System for spreading the charges and creation of a reserve fund (minimum: 2.5 times the amount of annual benefits, excluding the redemption of annuities).</p>	<p>No application.</p>	<p>Employment injuries: Mixed system ('pay as you go' and capital cover system). Occupational diseases: 'pay as you go'.</p>	<p>Financed by the Government.</p>

Notes to Table I : Financing

Note B-1, Belgium, *Sickness/Invalidity*:

Other sources:

1. A 5 % (in some cases 10 %) contribution is levied on car insurance premiums. A 10 % contribution is levied upon premiums for extra-legal hospitalization insurance.
2. The product of an annual royalty per public or unitary packaging of reimbursable medicines is to be paid by the pharmaceutical firms.
3. The product of a contribution on the turnover achieved with reimbursable products on the Belgian market.

Note B-2, Belgium, *Old-age/Survivors*:

In order to finance the pension plan for wage earners, 3.5 % is deducted from the sickness benefits, the legal early pensions, the contractual early pensions and the increased unemployment benefits granted to retired, licensed or fully unemployed cross-border workers.

Note B-3, Belgium, *Unemployment*:

1. The employer contributes 1,60 % of employee's remuneration for the unemployment branch; excepted are employers with less than 10 employees on 30 June of the preceding year.
2. A contribution on "wage moderation" was introduced on 1st January 1988, representing the product of three not applied index-adjustments after 1984. It is paid to the Fund of the financial balance of social security, and it serves mainly to fund the unemployment insurance. The basic rate is 5.67 % of wages, increased by 5.67 % of the employers' contribution. A special contribution of 8.86 % is levied on payments of employers towards the creation of extra-legal pension entitlements for their personnel or their beneficiaries of extra-legal advantages concerning retirement or early death.

Note D-1, Germany, *Sickness*:

1. Contributions: The rate varies according to regulations of the concerned insurance.
2. Ceiling: 75 % of the ceiling for the old age pension insurance for workers.

Note EL-1, Greece, *Old age*:

The contribution rate is increased for difficult or insalubrious work by 3.6 % (Employee: 2,2 %, employer: 1,4 %) and for enterprises with higher risks of employment injuries by 1.0 % (paid by the employer).

Note ES-1, Spain, *Ceiling of contributions*:

This is the ceiling for the occupational category comprising the largest numbers of employees. There are 8 other occupational categories with different ceilings.

Note F-1, France, Sickness:

Further contributions are levied upon social security pensions (1,40%), supplementary pensions (2,40%) and early retirement pensions (5,90%).

Note F-2, France, Unemployment:

1. A contribution of 1.4 % is deducted from unemployment benefits in excess of the legal minimum wage.
2. Supplementary pensions: A contribution of 0.8 % on former salary if unemployment benefit is higher than FF 127.67 per day.
3. Possibility of exoneration according to resources.
4. In addition, a contribution of 15 % is applied on car insurance premiums.

Note F-3, France, Family allowances (C.S.G.):

1,1 % on total salary less 5 % and on all benefits and allowances and on revenue from estate for all persons fiscally resident in France.

Note IR-1, Ireland, Sickness:

Paid by the employer for persons with full eligibility to health service. See Table III.

Note IR-2, Ireland, Sickness:

An employment and training levy of 1 % on all earnings is payable in addition to these rates.

Note IT-1, Italy, Sickness:

1. Including contributions for maternity (1,23% in industry, 1,01% in commerce), 2,01% for tuberculosis insurance, and insurance for cash indemnities (2,22% in industry, 2,44% in commerce).
2. Self-employed pay a contribution up to a ceiling of LIT 40.000.000; for incomes above this ceiling but below than LIT 100.000.000, an additional solidarity contribution of 4 % is levied. These rates apply also to income received by employed workers or pensioners apart from their wages or pensions.

Note IT-2, Italy, Old age:

Including supplementary contribution (0,50%), contribution for crèches (0,10%) and contribution for health care of retired workers (0,20).

Note IT-3, Italy, Unemployment:

Including 0,61 % supplementary contribution, 3,10% (industry) for topping up earnings (partial unemployment) and 0,73 % for mobility allowances.

Note IT-4, Italy, Family allowances:

Lower contributions for certain types of employers.

Note NL-1, Netherlands, Principle of financing:

Within the Netherlands social security system two schemes are to be distinguished:

1. National insurance schemes: General Old Age Pensions Act (AOW), General Widows and Orphans Act (AWW), General Exceptional Medical Expenses Act (AWBZ), General Disability Benefits Act (AAW) and the General Family Allowances Act (AKW). These insurance schemes (except AKW) are financed by contributions paid by the employees/social security beneficiaries and remitted together with wage taxes to the Inland Revenue. As a compensation of the payment of all AAW/AWBZ contributions the employees/social security beneficiaries receive a so-called transfer allowance. According to tax scales a certain amount is free of contribution with a minimum of HFL 5,225 per year. The cash benefits are fixed amounts and therefore independent from the amount of contributions paid and from (previous) earnings.
2. Employee insurance schemes: Sickness Benefits Act (ZW), Disablement Insurance Act (WAO), Compulsory Health Insurance Act (ZFW) and Unemployment Insurance Act (WW). The contributions are paid by the employees and employers (Except WAO) and remitted to the industrial boards (ZW, WAO and WW) and to the Health Insurance Fund (ZFW). The cash benefits are dependent on the previous earnings.

Note NL-2, Netherlands, Sickness benefits in kind:

Pensioners pay a contribution of 0.75% of the AOW-benefit and 6.35% of eventual wages or supplementary pensions. Next to the health insurance contributions a so-called nominal contribution of HFL 198 per adult and HFL 99 per child (upt to 2 children) is due annually.

Note NL-3, Netherlands, Sickness - Cash benefits (ZW):

The contributions mentioned is an average; they may vary according to branch of industry.

Note NL-4, Netherlands, Invalidity:

In respect of the WAO there is a franchise of HFL 98 per day.

Note NL-5, Netherlands, Unemployment:

The contributions mentioned is an average; they may vary according to branch of industry.

Note P-1, Portugal:

Reduced contributions for certain activities and employers, in particular for non-profit-organizations, and for certain groups as for young people looking for their first job, and for the employment of handicapped people.

Note GB-1, United Kingdom, Sickness:

Benefits in kind are almost entirely financed under the National Health Service (NHS), e.g. mostly tax financed.

I Organization

II Financing

III Health care

IV Sickness - Cash benefits

V Maternity

VI Invalidity

VII Old-age

VIII Survivors

IX Employment injuries and occupational diseases

X Family benefits

XI Unemployment

XII Guaranteeing sufficient resources

Table: III

Health Care

	Belgium	Denmark	FR of Germany	Greece	Spain	France
Legislation						
1. First law	Law of 28 December 1944.	Law of 1892.	Law of 15 June 1883.	Law of 1934.	Law of 14 December 1942.	Laws of 5 and 30 April 1930.
2. Basic legislation	Law of 9 August 1963, supplemented and amended. Law on hospitals, coordinated on 7 August 1987. Law of 29 June 1981.	National health service: Law of 9 June 1971, amended. Hospitals: Law of 19 June 1974, amended.	Social Insurance Code of 19 July 1911 (Reichversicherungsordnung), most recently changed by Law of 18 December 1989. Social Code: General Section of 11 December 1975; Fifth section: Statutory social Insurance of 20 December 1988.	Law of 14 June 1951, modified.	General Law on Social Security in the version of Decree no. 2065 of 30 May 1974. Decree no. 2766 of 16 November 1967. Decree no. 1088 of 8 September 1989. Law 14 of 25 April 1986 (General Health Law).	Social Security Code. Decree of 29 December 1945, amended.
Beneficiaries:						
1. Field of application	1. All workers bound by a contract of service and assimilated categories. 2. Pensioners (including widows and widowers, orphans, and disabled persons). 3. Unemployed persons. 4. Handicapped persons. 5. Higher education students. 6. Persons otherwise un-protected.	All residents.	1. All persons in paid employment and those receiving vocational training, trainees. 2. Pensioners with a sufficient period of insurance. 3. Unemployed, receiving benefits of unemployment insurance. 4. Handicapped persons in sheltered employment. 5. Trainees in vocational rehabilitation so as people being trained for some form of employment in special youth training institutions. 6. Students of recognized higher education. 7. Farmers, and cooperating members of their family. 8. Artists, and writers. 9. Personally insured etc. 10. Dependants.	1. Employees and persons assimilated thereto. 2. Pensioners. 3. Unemployed.	1. All salaried workers in industry and the service. 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. 4. All residents with insufficient means of existence.	1. All employees or persons assimilated thereto. 2. Pensioners. 3. Unemployed persons. Certain categories of persons are included in the general scheme so as - Beneficiaries of certain allowances (API, AAH, RMI) - Students - Priests and members of religious congregations - prisoners - Personally insured....

Health Care

Table: III

Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom	Legislation
<p>Law of 1911. 1970 Health Act. 1991 Health Amendment Act.</p>	<p>Law of 20 May 1928, no. 1132. Law of 23 December 1978, no. 833, instituting the National Health Service.</p>	<p>Law of 31 July 1901. Books I and IV of Social Insurance Code, modified in particular by the Law of 2 May 1974.</p>	<p>Law of 1st November 1941. Law of 15 October 1964. Law of 14 December 1967 introducing general insurance for serious risks.</p>	<p>Law of 1935. Decree no. 45266 of 23 September 1963, as since amended on several occasions. Law 56/79 of 19 September 1979. Law 48/90 of 24 August 1990.</p>	<p>Law of 1911. National Health Service Act 1946, amended.</p>	<p>1. First law 2. Basic legislation</p>
<p>All residents. Full eligibility: needy persons whose incomes are below a certain threshold. Limited eligibility for remainder of population.</p>	<p>All residents including foreign residents.</p>	<p>1. All persons in paid employment. 2. Pensioners. 3. Unemployed persons. 4. Persons whose sole remuneration is their keep. 5. Beneficiaries of a supplement to the guaranteed minimum income. 6. Persons voluntarily insured.</p>	<p>1. All persons under 65 in paid employment. 2. Pensioners. 3. Unemployed persons. For general insurance: all residents.</p>	<p>All residents. Subject to reciprocity principle where nationals of other states are concerned.</p>	<p>All residents.</p>	<p>Beneficiaries: 1. Field of application</p>

Table: III

Health Care

	Belgium	Denmark	FR of Germany	Greece	Spain	France
Beneficiaries:						
2. Membership ceiling	No ceiling.	No ceiling.	Old Länder: DM 61,200 (ECU 29,878); New Länder: DM 43,200 (ECU 21,090).	No ceiling.	No ceiling.	No ceiling.
3. Dependants	Dependants, subject to certain conditions.	All residents.	Spouse and children, income lower than DM 500 (ECU 244) in old Länder and DM 300 (ECU 147) in new Länder per month, provided they are not insured in their own right, or active as self-employed. Age limit for children, and some other exclusions.	Dependant members of the insured's family.	Persons living with and dependant on the insured person: spouse, children, brothers and sisters, relatives in the ascending line and their spouses and, exceptionally, <i>de facto</i> dependants. Divorce does not forfeit entitlement to health care of spouse and dependants.	Spouse, dependant children, relatives in the ascending, descending and collateral lines (subject to certain conditions), partner living in concubinage with the insured person.
4. Special rules for pensioners	Reduction of 2.55 % in benefits as long as payment not reduced below BFR 41,607 (ECU 987) per month or BFR 35,107 (ECU 833) if no dependants.	No special rules for pensioners.	Same entitlement for the pensioner himself and for his (her) dependants. Pensioner's participation in obligatory contributions in old Länder amounts to 12.5 % of pension and 12.8 % in new Länder, half each being paid by pensioner and body granting pension.	No special rules for pensioners.	Do not pay contributions. Are not required to contribute towards the cost of pharmaceutical products.	1. Holders of an invalidity pension are covered 100 %. 2. Those receiving a pension due to work injury at a rate > 66.66 % are covered 100 % together with their family members.

Health Care

Table: III

Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom
No ceiling.	No ceiling.	No ceiling.	HFL 54,400 per year (ECU 23,563).	No ceiling.	No ceiling.
Dependant members of the insured person's family.	All residents.	Dependant members of family living in the insured's household who have no insurance of their own.	Persons living with and dependant on the insured person, until the age of 65.	All residents under reserve of reciprocity concerning foreigners from third countries.	All residents.
There are higher income guidelines for persons aged 66 or over.	No special rules for pensioners.	<p>Pensioners: compulsory contribution of 5 % of the pension, half being paid by the body granting the pension. If the beneficiary carries on an occupational activity, membership is required by reason of those activities.</p> <p>The maximum contribution is the same as for employed insured persons. Minimum contribution: payable on the minimum social salary plus 30 % (LFR 47,238 = ECU 1,121). 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.</p>	<ol style="list-style-type: none"> Beneficiaries of incapacity pensions if the incapacity is over 45 % Beneficiaries of widows' or orphans' pensions. Conditions for beneficiaries of old-age pensions: compulsory insurance only if they were members of the compulsory scheme for at least three years after the age of 60. 	No special rules for pensioners.	Same rules as for the rest of the population except that when pensioners are in hospital their pension is reduced after the first 6 weeks, and further reduced after 52 weeks.
					4. Special rules for pensioners

Table: III

Health Care

	Belgium	Denmark	FR of Germany	Greece	Spain	France
Conditions:						
1. Qualifying period	The proof of payment of minimum contributions for the past year which opens entitlement to benefits for the insured person and his dependants, for the period from 1st of July of the current year to 30 June of the following year to justify a condition covered by the insurance. In special cases a qualifying period must be accomplished (waiting period of 6 months comprising 120 working or assimilated days).	6 weeks for new residents.	No period of work and membership required.	50 days of work subject to contribution over the preceding year, or in the 12 first months of the 15 months preceding the illness.	No qualifying period required.	Period of work and membership required: 1200 hours during the year or 600 per half year or 200 per quarter or 120 hours per month. Entitlement to benefits might be examined according to the contributions paid during a certain period.
2. Commencement of benefits	From beginning of illness, or exceptionally from end of qualifying period.	From beginning of illness.	From beginning of illness.	From beginning of illness.	From beginning of illness.	From beginning of illness.
3. Duration of benefits	Unlimited as long as conditions for entitlement are fulfilled.	Unlimited.	Unlimited. When an employee withdraws from the insurance scheme, benefits cease to be paid basically at the end of membership; for compulsory members entitlement to benefits continues for maximum one month after end of membership.	Unlimited.	Unlimited. In case of cessation of contributing membership, benefits will be continued - subject to condition of duration of membership in relation to seniority - for: 1. If care commenced prior to cessation of membership, 52 weeks for insured person and 39 weeks for dependants. 2. If care commenced after cessation of membership, 39 weeks for insured person and 26 weeks for dependants.	Unlimited (or until 12 months after termination of membership).

Health Care

Table: III

Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom	Conditions:
Must be "ordinarily resident" in Ireland.	No qualifying period required.	No period of work and membership required, except for voluntary insurance where a three-month period is applicable.	No qualifying period required; subject to enrolment with a sickness fund in time.	No qualifying period required.	No qualifying period required.	1. Qualifying period
From beginning of illness.	From beginning of illness.	From beginning of illness.	From beginning of illness.	From beginning of illness.	From beginning of illness.	2. Commencement of benefits
Unlimited.	Unlimited.	Unlimited.	Unlimited.	Unlimited.	Unlimited.	3. Duration of benefits

Table: III

Health Care

	Belgium	Denmark	FR of Germany	Greece	Spain	France
Organisation:						
1. Doctors						
a) Approval	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, doctors in hospitals.	Doctors employed by the insurance institute (IKA).	Public Health Services (Servicios Públicos de Salud) appoint doctors to vacancies on the basis of competitive examinations.	All doctors qualified to practice.
b) Payment	Scales of fees fixed by agreement between the insuring bodies and doctors' organizations or, failing this, laid down officially. If no contract exists or for non-approved doctors, fees fixed freely by doctors and the insurance refund is laid down by royal decree.	Fees are fixed by agreement between the Doctors' Organization and the public health insurance. Fees are calculated according to the number of patients registered and of the medical services performed. Specialists are paid a flat-rate sum for each medical action.	Payment in full to the association by the fund: <ol style="list-style-type: none"> 1. lump sum, or fixed amount per medical act, 2. fixed amount per head, 3. fixed amount per sick case or 4. 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 institution.	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, there- by 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 interministerial decree. These scales may be exceeded: for agreed physicians working in the so-called "free fee" sector, or having acquired a special qualification before 1980.
2. Hospitals	Establishments approved by the Minister of 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 may conclude agreement with some of the private hospitals.	The sickness funds approve in-patient care in university clinics and hospitals included in the Land's hospital requirement plan or with which agreements have been concluded. Rates fixed by negotiation.	Public hospitals and registered private clinics and hospitals of IKA.	Hospitals of the Public Health Services (Servicios Públicos de Salud). Public or private hospitals operating under agreement with the National Health Office.	Public hospitals rates fixed by the public authority. Private establishments: after approval by the regional committee, or partially by agreement on fees concluded with the sickness funds.

Health Care

Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom	Organisation
<p>Doctors participate in the general medical services on the basis of agreement reached by the Department of Health with the "Irish Medical Organisation".</p>	<p>Doctors employed either by the regional health administrations, or by the hospitals. General practitioners and specialists approved under special contracts.</p>	<p>All the doctors qualified to practice.</p>	<p>Approval by the sickness funds by contract with the doctor. Rights and obligations of doctors and sickness funds and fees for assisting persons insured by sickness fund are fixed by agreement.</p>	<p>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 purpose of consultations for persons unable to reach an official clinic within a specified time.</p>	<p>Doctors under contract with the Local Family Health Services Authority (FHSA)</p>	<p>1. Doctors a) Approval</p>
<p>Doctors are paid an annual capitation fee per eligible patient in accordance with a scale of fees agreed with the "Irish Medical Organisation".</p>	<p>Employed doctors: variable monthly wages, determined by the government according to professional categories. Approved doctors: flat-rate amount per capita.</p>	<p>Fees: pursuant to collective agreements, or 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.</p>	<p>Direct payment of fees by the sickness fund: flat-rate per insured person according to the system of lists (family doctor principle).</p>	<p>Employed doctors: monthly salary set by government, varying according to professional category. Approved doctors: flat-rate payment per item of service.</p>	<p>GPs are reimbursed all expenses associated with providing general practice and in addition are paid an income. Some particular expenses (for example, staff and premises costs) are reimbursed directly. Other expenses (such as purchase of equipment, heating and lighting and telephone costs) and the GP's income are delivered through a system of fees and allowances. See note GB-1.</p>	<p>b) Payment</p>
<p>Public health care is provided by hospitals run by the regional Health Boards and by those run on a voluntary basis (e.g. by religious orders). Private hospitals do not provide public health care.</p>	<p>Care is provided on a regional basis, both public hospitals and approved private clinics.</p>	<p>Agreements with association of hospitals.</p>	<p>Special agreements between hospitals and regional sickness funds.</p>	<p>Public hospitals. Admission to private hospitals and clinics where public hospitals cannot provide treatment required within a period of three months.</p>	<p>All the hospitals administered by the National Health Service (most hospitals in the country).</p>	<p>2. Hospitals</p>

Table: III

Health Care

	Belgium	Denmark	FR of Germany	Greece	Spain	France
Benefits:						
1. Choice and payment of doctor	Free choice of doctor. Advance on fees by insured person, or paying third party. Refund at the agreed or official rate. Direct payment of provider of care by the insurance fund, if beneficiary is hospitalized.	Category 1: Free choice of a registered GP every 6 months. No fees payable. Category 2: Free choice, but the insured person has to pay part of the costs.	Free choice among sickness fund doctors. System based on benefits in kind. No fees paid by insured; fees are paid by the association of sickness fund doctors.	There is no option for the doctor's choice. 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 based upon agreed or official rate.
2. Patient's contributions towards medical expenses	Insured person's share must not exceed 25 % for general medical care. In principle, no share borne for technical benefits. Preventive treatment for certain groups (<i>see note B-1</i>).	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 participation.	No participation.	No participation.	Share borne by insured person (statutory): 25 %, but reduced to 20 % for treatment given during hospitalization or consultations given in hospitals. Not required for certain complaints and for those complaints only.
3. Hospitalization	Free choice among hospitals approved by the qualified minister. Complete refund (public ward) save for a participation of BFR 235 (ECU 5.60) per day (BFR 93 - ECU 2.20 for dependants, invalids, widowers, widows, orphans and pensioners). Participation increased after 91st day in general hospital or from the first day of the 2nd and the 6th years in psychiatric hospitals. <i>See note B-2.</i>	Public hospitals: No charge. 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 with exception of participation of DM 10 (ECU 4.90) 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. No charge, in case of hospitalization, for the insured.	Surgery: entirely free of charge. For other reasons: Authorized by administering body either automatically or on medical application where necessitated by diagnosis or patient suffering from a communicable disease or conduct or behaviour of the patient is such as to require constant attention.	Free choice among public and private (approved) hospitals. Participation of the insured: 1. 20 % in general 2. 0 % after 31st day of hospitalization for treatment or series of treatments above K 50 (scale of sicknesses). 3. Flat-rate sum for hospitalization: FF 50 (ECU 7.25). Duration of coverage: unlimited, subject to sickness fund's prior approval.

Health Care

Table: II

Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom
<p>Persons with full eligibility may choose from a list of local doctors. Doctor's fees are paid by the local Health Board.</p> <p>Persons with limited eligibility choose their own doctor and pay fees directly to doctor.</p>	<p>Free choice of doctor among those approved for the region. No fees to be paid by insured person. Payment by insurance: flat-rate per insured person.</p>	<p>Free choice of doctor (treatment abroad subject to approval of sickness fund). Fees refunded to insured person by sickness funds.</p>	<p>Free choice of doctor (twice a year) by registering with a sickness fund doctor. No fees. Direct payment (flat-rate per insured person) by the sickness fund.</p>	<p>Free choice of general practitioner/specialist working either in health centres or under agreement. No fees to be paid (National Health Service).</p>	<p>Free choice for all persons aged 16 years or over; parents or guardians choose for children under 16. No fees (National Health Service)</p>
<p>General Medical Care: for 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.</p> <p>Specialists: Specialist services in hospitals are free of charge for everybody.</p>	<p>Insured person's contribution:</p> <ol style="list-style-type: none"> LIT 15,000 (ECU 9.70) for each visit of specialist up to a maximum of LIT 70,000 (ECU 45). 50%, up to the same maximum, of laboratory costs and other expenses not included under 1. LIT 3,000 (ECU 1.90) for each prescription, relative to the costs of hospital treatment. 	<p>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.</p>	<p>No share borne by insured person, but under the general insurance scheme (serious risks) a share must be borne by insured persons over 18.</p>	<p>Variable insured person's share set by government. Exemption for some specific groups, e.g. pregnant women, children under 12 years, pensioners with income below the national minimum wage, persons responsible for certain handicapped young people, the socially and economically disadvantaged.</p>	<p>2. Patient's contributions towards medical expenses</p> <p>No charge.</p>
<p>Public hospitals: charge of IR£ 15.00 (ECU 20) per day in a public ward up to a maximum of IR£ 150 (ECU 195) in any consecutive 12 month period.</p> <p>Private hospitals and homes: patient is liable for all costs except that in some nursing homes financial aid is given towards the cost of maintenance.</p> <p>Infectious diseases treatment: Free of charge to all persons.</p> <p>Unlimited duration.</p>	<p>Free choice of public or private hospital among those registered under the scheme. Direct assistance free (sharing a room).</p>	<p>Free choice of hospital (hospital abroad subject to approval of sickness fund). Participation in maintenance costs: LFR 199 (ECU 4.70) per day of hospitalization.</p>	<p>Free choice among hospitals or psychiatric institutions which have an agreement with the sickness insurance fund and are located near the place of residence.</p> <p>Health care is entirely free for injured persons and members of their families in the lowest category of room.</p> <p>Duration of benefit: unlimited (after 1 year taken over by the general insurance scheme).</p>	<p>Free choice among public hospitals and institutions approved by the Ministry of Health. No participation in charges in public ward (or in private room if recommended by the doctor). If in private room freely chosen by beneficiaries, charges are payable in full by the beneficiaries, as well as hospital and private clinic charges.</p>	<p>3. Hospitalization</p> <p>No charge, except where the patient asks for special amenities or for extra treatment which is not clinically necessary.</p>

Table: III

Health Care

	Belgium	Denmark	FR of Germany	Greece	Spain	France
Benefits:						
4. Sanatoriums	See "Hospitalization".	See "Hospitalization".	Free if necessary. Participation of insured: DM 10 (ECU 4.90) per calendar day	See "Hospitalization".	See "Hospitalization".	Subject to sickness fund's prior approval: no share borne by insured person.
5. Courses of treatment	Preventive health centres and centres for underdeveloped children: daily contribution of insurance calculated by INAMI on real cost. Flat-rate sum from insurance for thermal cure in approved institution: BFR 1,581 (ECU 38) per day; limited number of allowances.	See "Hospitalization".	Payment of medical services for ambulatory preventive or rehabilitative courses; contribution to the other costs (accommodation, nursing, transportation) up to DM 15 (ECU 7.30) per day. Full compensation of contribution of Sickness Funds for preventive and curative courses for mothers. Full compensation for institutional preventive or rehabilitative courses, except for copayment of insured person of DM 10 (ECU 4.90) per day.	Partial contribution by the insured.	No benefits.	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 social and medical treatment provided by the sickness fund).
6. Dental treatment	Comprising preventive and conservative treatment, extractions, dental prosthesis, orthodontic treatment. Refund: 1. of cost of treatment: see medical care 2. of cost of dental plates, etc., subject to sickness fund doctor's approval, up to 100 % if patient is over 50, or if younger, affected by specific complaints justifying the intervention of the insurance.	Cost to insured: Category 1: 55 % of cost of treatments on list. For young persons (between 18 and 25): 35 % or 50 % of cost of treatment. Category 2: That part of cost which exceeds the amount fixed for Category 1.	Full compensation of conservative dental treatment, including dental prophylaxis. For dental prosthesis reimbursement of 50 % of medically necessary technical services and dental treatment. When the insured person takes measures to maintain healthy teeth, the benefit is increased by a bonus of 18 %.	As for health care but charge of 25 % for dental prosthesis.	Comprising extractions and certain types of treatment. Certain financial aids for dental prosthesis.	Comprising preventive and conservative treatment, extractions and (submit to approval) dental prosthesis, orthodontic treatment. Refund: according to fixed rate as for medical care. Share borne by the insured person: 25 %.

Health Care

Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom
See "Hospitalization".	See "Hospitalization".	No benefits.	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".
No benefits.	Thermal cures: subject to prior approval of the local health unit. Participation: 50 % of fixed rates, with a maximum of Lit 50,000 (ECU 32) for each course of treatment.	Subject to approval.	No benefits.	Reimbursement of cost of treatment in thermal centres in line with prevailing official scale, after receiving permission.	No charge, except where the patient asks for special amenities or for extra treatment which is not clinically necessary.
No charge for persons with full eligibility, children under 6 and primary school pupils. No charge for insured persons who satisfy certain contribution conditions for fillings, scalings and extractions. Limited charge for other services.	Free treatment in the centres of the national health service and from registered doctors.	Comprising preventive and conservative treatment, extractions, orthodontic treatment. Refund according to collective agreements. Contributions towards costs of prosthesis cannot exceed 20 % of the contractual rate. Share of consultations: 5 % of tariff.	Comprising conservative treatment, extractions, dental prosthesis, orthodontic treatment. Completely free treatment, conditional upon compulsory half-yearly examination. Fund's contribution towards costs dental plates, etc. Charge of 3 x HFL 20 for dental surgeon per family and per 12 months (ECU 26 per year).	Medical treatment in health centres. Reimbursement by health service in line with scale laid down by government, in the event of recourse to private health services. Dental prosthesis prescribed by Health Service: benefit of 75% of the price of the dental prosthesis according to scale. Dental prosthesis prescribed by private specialist: fees paid by patient. Refund of 75% of the fee according to official scale.	NHS dental check-up cost of a course of treatment up to a maximum of £ 3.75 (ECU 5.30) 75 % of £ 225 (ECU 318). No charge for expectant mothers, mothers who have borne a child within the preceding 12 months, persons receiving Income Support or Family Credit, those in full-time education until the age of 19 (others until 18). Persons on low incomes pay no charges or get help with paying.
					6. Dental treatment

Table: III

Health Care

	Belgium	Denmark	FR of Germany	Greece	Spain	France
Benefits:						
7. Pharmaceutical products	<p>Insured person's share: no charge</p> <p>Cat. A (serious illness): no charge</p> <p>Cat. B (useful drugs): 25 %, ceiling BFR 300 (ECU 7.10)</p> <p>Cat. C (less useful drugs): 50 %, ceiling BFR 500 (ECU 12)</p> <p>Cat. CS (ease drugs): 60 %</p> <p>Cat. CX (f.e. the pill): 75 %.</p> <p>Patients in hospital: BFR 25 (ECU 0.60) per day.</p> <p>Refund of cost of preparations by pharmacist: maximum share of insured person BFR 25 or 50 (ECU 0.60 or 1.20). Exemption made for long lasting treatments.</p> <p>Reduced participation for certain groups (<i>see note B-3</i>).</p>	<p>Cost to insured according to two lists of products:</p> <p>Very important products: 25 % of cost;</p> <p>Less important products: 50 % of cost.</p> <p>Insulin: no charge to the insured person.</p>	<p>1. Pharmaceutical products with fixed amounts: compensation to the fixed amount without co-payment;</p> <p>2. Products without fixed amounts: co-payment of DM 3 (ECU 1.50) for each medication prescribed, except children and special cases.</p> <p>3. Insured persons must pay for Comfort drugs. Certain uneconomical drugs are not paid by the insurance.</p> <p>Members of family: as for insured persons.</p>	<p>Charge of 25 % for medications prescribed by doctor.</p>	<p>Beneficiaries pay 40 % of the price of medicaments.</p> <p>No charge whatsoever for: pensioners, persons accorded provisional invalid status, patients undergoing residential hospital care, residents with insufficient means of existence.</p>	<p>Insured person's share: 30 %, or 60 % for drugs mainly meant for troubles or affections normally without gravity. 100% for ease drugs. No share required from long-term patient, only for the illness concerned.</p>
8. Prosthesis, hearing-aids	<p>Full refund of fees fixed by agreement.</p>	<p>Partial reimbursement.</p>	<p>For spectacles: contribution to the cost of frame: DM 20 (ECU 9.80). Full payment for correcting glasses, correcting hearing aids, prosthesis and other aids. If fixed amounts have been established, up to the rate of that amount.</p>	<p>Charge limited to 25 % maximum.</p>	<p>Provision and normal replacement of prosthesis, orthopaedic apparatus and wheel-chairs free of charge. Grants may be made towards spectacles, hearing aids and other special types of prosthesis.</p>	<p>Subject to sickness fund's prior approval: refund of established fees (70 %) and for major fittings (100 %).</p>

Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom
<p>No charge for persons with full eligibility.</p> <p>For those with limited eligibility, a refund of expenses over IR£ 90.00 (ECU 117) per quarter and a refund of expenses over IR£ 32.00 (ECU 42) per month for persons suffering from a long-term condition. 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 LIT 3.000 (ECU 1.90) for each item and of 50% of the medicine itself, up to a maximum of LIT 50.000 (ECU 32) per prescription.</p> <p>Share diminished in inverse relation to the yearly family income and in direct relation to the number of family members; limited to LIT 16.000.000 (ECU 10.322) per person per year.</p> <p>No share for the severely invalided, serious illnesses or child-birth.</p>	<p>Classification of drugs:</p> <ol style="list-style-type: none"> 1. drugs subject to normal reimbursement, i.e. at 80% (if hospitalized: 100%), 2. drugs subject to preferential reimbursement, i.e. at 100%, 3. non-refundable products and drugs. 	<p>Registration with a chemist under contract chosen by the insured person: direct settlement between chemist and fund.</p>	<p>Depending on type of condition, insured person's share of between 50 and 80% 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 £ 3.75 (ECU 5.30) per prescribed medicine except for children under 16, people aged 16-19 and still in full-time education, 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 receiving Income Support or Family Credit, some other people on low incomes, and persons suffering from certain chronic diseases including the housetobound. 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 £ 53.50 (ECU 76).</p>
<p>No charge for persons with full eligibility and for children under 6 years of age and primary school pupils. Limited charges only levied on insured persons who satisfy certain contribution conditions.</p>	<p>No benefits.</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>80% charge for prosthesis on the official list. Spectacles and dental prosthesis under health service prescription: 75% charge for spectacles (contact lenses if certified necessary by doctor). Spectacles prescribed by specialists in private practise: paid for by patient subject to 75% reimbursement on prices according to official scale.</p>	<p>8. Prosthesis, hearing-aids</p> <p>Spectacles: No spectacles supplied free. Vouchers available to help with purchase of spectacles for certain groups: see note GB-2. Others pay privately - average price £ 13 . £ 16 (ECU 18 . ECU 23).</p> <p>Prosthesis and hearing-aids: No charge for provision and fitting of National Health Service appliances.</p>

Table: III

Health Care

	Belgium	Denmark	FR of Germany	Greece	Spain	France
Benefits:						
9. Other benefits	As laid down in by-laws of insurance fund. Flat-rate contribution from a special "solidarity fund" of the National Institute (INAMI), for certain expensive treatments not provided under the official list of reimbursable services.	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 and physiotherapy.	Home care: basic nursing and treatment as well as household assistance, in the cases determined by law or by the statutes of the Fund. Household aid, i.e. replacement in the household, or payment of cost of household assistant, in cases determined by the law or the statutes of the Fund. Benefits in cases of severe need of assistance: assistant for care at home when carer takes holidays or is unable to perform also assistant for care at home for up to 25 days per month or, instead of the latter allowance, a monthly cash benefit of DM 400 (ECU 195). Individual or group prophylaxis for certain groups, for prevention of dental disease. Examination of children for early discovery of diseases. Medical examination of insured persons after the age of 35 for early discovery of heart, circulation or kidney diseases and of diabetes. Examinations for early discovery of cancer.	Various benefits, such as cost of travelling for the sick living in distant regions, subject to certain conditions.	Other types of benefit available either to all beneficiaries or to certain categories of beneficiary: home help for retired people, invalids, the mentally handicapped, etc.; 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 for social and medical treatment provided by the sickness fund such as: - medical aids, - transportation in case of hospitalisation - preventive benefits etc.

Health Care

Table: III

Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom
<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>Free home help service, subject to certain conditions.</p> <p>Free transport to hospital, subject to certain condition.</p>	<p>No other benefits.</p>	<p>Transportation cost reimbursable under certain conditions.</p>	<p>Transport for the sick. Within the general insurance framework: treatment in institutions for the mentally sick and for the handicapped, stay in a home, 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, in cases of medical need, reimbursement of hospital travelling costs in certain cases.</p>
<p>Benefits:</p>					
<p>9. Other benefits</p>					

Notes to Table III: Health Care

Note B-1: Belgium - Participation to medical treatment:

Preferential treatment for certain groups the disabled, pensioners, widows/widowers and orphans whose incomes are less than BFR 421,332 (ECU 9,995) per year (beneficiary) + BFR 78,000 (ECU 1,850) per dependant.

Note B-2: Belgium - Hospital treatment:

Fixed contribution by the insurance for approved homes for the aged, nursing homes and psychiatric homes.

Note B-3: Belgium - Pharmaceutical products:

Charge reduced for widows, widowers, invalids, pensioners, orphans: Cat. B: 15 %, ceiling BFR 200 (ECU 4.70). Cat. C: ceiling BFR 300 (ECU 7.10). Refund of cost of preparations by pharmacist: 0 Bfr, exemption made for preparations equal to drugs of category Cs or Cx: BFR 50 (ECU 1,20).

Note GB-1: United Kingdom - GP fees

These fees and allowances depend on, for example, the age and number of patients on the list, whether the patients live in a rural or deprived area, the provision of particular services (such as health promotion clinics, minor surgery, contraceptive services, maternity services, etc.) and certain "bonus payments" for achieving particular levels of coverage in the population (for example, immunising children).

Note GB-2: United Kingdom - Prosthesis etc. participation:

Vouchers available to help with purchase of spectacles for certain groups: to children under 16 or under 19, still in full-time education, or people receiving income support or Family Credit or sometimes if on low incomes or requiring complex lenses, and certain war pensioners. No charge for sight tests for the above categories, plus blind, partially sighted, diabetic or glaucoma patient, or aged 40 or over and the brother, sister, parent or child of a glaucomed patient.

I Organization

II Financing

III Health care

IV **Sickness - Cash benefits**

V Maternity

VI Invalidity

VII Old-age

VIII Survivors

IX Employment injuries and occupational diseases

X Family benefits

XI Unemployment

XII Guaranteeing sufficient resources

Table: IV

Sickness - cash benefits

	Belgium	Denmark	FR of Germany	Greece	Spain	France
Legislation						
1. First law	Law of 28 December 1944.	Law of 1892.	Law of 15 June 1883.	Law of 1934.	Law of 14 December 1942.	Laws of 5 and 30 April 1930.
2. Basic legislation	Law of 9 August 1963, supplemented and amended. Law on hospitals, coordinated on 7 August 1987. Law of 29 June 1981.	Law of 20 December 1989.	Social Insurance Code of 19 July 1911 (Reichsversicherungsordnung), most recently changed by Law of 18 December 1989. Social Code: General Section of 11 December 1975; Fifth section: Statutory social insurance of 20 December 1988.	Law of 14 June 1951, modified.	General Law on Social Security of 30 May 1974. Decree No 3158 of 23 December 1966 and other provisions.	Social Security Code Book III. Decree of 29 December 1945, amended
Beneficiaries:						
1. Field of application	All workers bound by a contract of service and categories assimilated thereto.	All employees and self-employed, including spouse if helping.	All persons in paid employment and assimilated.	Employees and assimilated.	All employees in industry and the services.	All employees or persons assimilated thereto.
2. Membership ceiling	No membership ceiling.	No membership ceiling.	DM 61,200 (ECU 29,878) in old Länder DM 43,200 (ECU 21,000) in new Länder.	No membership ceiling.	No membership ceiling.	No membership ceiling.

Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom
<p>Law of 1911. Social Welfare (Consolidation) Act 1981, amended.</p>	<p>Law of 11 January 1943, Nr. 138. Law of 23 December 1978, Nr. 833, instituting the National Health Service.</p>	<p>Law of 31 July 1901. Books I and IV of Social Insurance Code, modified in particular by the Law of 2 May 1974.</p>	<p>Law of 1913. Law of 5 June 1913 on sickness insurance, amended and supplemented.</p>	<p>Law of 1935. Decree-Law 132/88 of 20 April 1988.</p>	<p>Law of 1911. Social Security Contributions and Benefits Act 1992.</p>
<p>With some exceptions, all persons aged 16 years and over employed under a contract of service or apprenticeship. Notable exceptions - civil servants and other public service employees.</p>	<p>Industrial staff or persons assimilated thereto. For TB: member of insured person's family. 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.</p>	<p>All active persons and pensioners in paid employment</p>	<p>All persons under 65 in paid employment.</p>	<p>All insured employees.</p>	<p>Beneficiaries: 1. Field of application Sickness Benefit (SB): All employed and self-employed persons (except married women who opted before April 1977 not to be insured). Statutory Sick Pay (SSP): employees only.</p>
<p>No membership ceiling.</p>	<p>No membership ceiling.</p>	<p>No membership ceiling.</p>	<p>No membership ceiling.</p>	<p>No membership ceiling.</p>	<p>2. Membership ceiling No membership ceiling, but employees do not pay contributions on any earnings above the upper earnings limit - £ 405.00 (ECU 573) per week.</p>

Table: IV

Sickness - cash benefits

	Belgium	Denmark	FR of Germany	Greece	Spain	France
Conditions	<p>1. Period of work and membership required: six months, in which 120 days of work or assumed periods (unemployment, holidays, etc.).</p> <p>2. Proof of payment of minimum amount of contributions.</p> <p>3. To have ceased all activities because of reduction of earning capacity of at least 66%.</p> <p>4. To have provided the sickness fund doctor with a "notice of cessation of work" within 2 days.</p>	<p>Employees:</p> <p>1. period of work of at least 120 hours in 13 weeks immediately preceding illness, or</p> <p>2. accomplishment of vocational training or studies for a period of at least 18 months or</p> <p>3. unemployed entitled to benefits from unemployment insurance.</p> <p>Self-employed:</p> <p>1. occupational activity during 6 months, in the last 12 month period, of which one at least immediately preceding the illness.</p> <p>2. Voluntary insurance for self-employed and helping spouse: 6 months period (except work injury).</p>	<p>Incapacity for work certified by doctor from 3rd day of sickness on. No work period nor qualifying period required.</p>	<p>Incapacity for work certified by the Institute's doctor.</p> <p>1. 100 days of work subject to contributions during the 12 first months of the 15 preceding the illness (duration of benefit: 182 days)</p> <p>2. 300 days subject to contributions during the 2 years, or 27 months of the 30, preceding the illness (duration of benefit: 360 days)</p> <p>3. 1,500 days of insurance during the last 5 years preceding the incapacity for work due to the same illness (duration of benefit: 720 days).</p>	<p>1. Contributions paid for 180 days during 5 years immediately preceding illness.</p> <p>2. Receiving health care paid for by social security scheme.</p> <p>3. Doctor's certificate to be sent to employing firm, and received within 5 days of its dispatch.</p> <p>4. Doctor's certificate concerning unfitness for work to be sent on 4th day of absence and received by employing firm within 2 days following its dispatch.</p>	<p>1. for the first 6 months, 200 hours of employed work in the calendar quarter of the 3 months preceding the date of interruption of work.</p> <p>2. 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 three months or 800 hours of the 4 quarters preceding the cessation of work of which 200 hours during the first quarter.</p>
Waiting period	One working day. No waiting period: If the insured person has been unemployed for at least 9 days within the 21 days prior to the incapacity for work; if incapacity is due to pregnancy or confinement; for unemployed persons in the employment of the public authorities; if the worker has been in contact with someone suffering from an infectious disease.	<p>Employees: No waiting period.</p> <p>Self-employed: 3 weeks.</p> <p>Voluntary insurance for self-employed and helping spouse may cover the first 3 weeks.</p>	One day. No waiting period if incapacity to statutory sick pay under labour law or if sickness is due to a work injury or a professional disease or if hospital treatment is required.	3 days.	3 days.	3 days.
						In both cases, entitlement may be weighted against contributions paid in a given period.

Sickness - cash benefits

Table: IV

Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom	Conditions
<p>1. 39 weekly contributions paid 13 of these must have been recently paid and</p> <p>2. 39 weekly contributions paid or credited during the contribution year preceding the benefit year. The benefit year begins on the first Monday of January and the contribution year is the last tax year preceding that date.</p>	<p>No work period nor qualifying period required.</p> <p>For TB: TB in active phase.</p>	<p>No work period nor qualifying period required.</p>	<p>No qualifying conditions.</p>	<p>Six months membership with registered salary and 12 days salary registered during the 4 months prior to the one proceeding the day of incapacity.</p>	<p>1. Statutory Sick Pay: Employees' earnings before sickness must have reached the lower earnings limit for payment of National Insurance Contributions.</p> <p>2. Sickness Benefit: Must have paid sufficient contributions in any one tax year, and have been paid or been credited with sufficient contributions in two relevant tax years; normally the two preceding the year of the claim.</p>	
3 days	3 days. For TB: None.	No waiting period.	<p>2 days.</p> <p>No waiting period if the employed person's industrial board has such a provision in its regulations.</p>	<p>3 days per period of absence owing to incapacity. None in the event of hospitalization or maternity.</p>	3 days.	Waiting period

Table: IV

Sickness - cash benefits

	Belgium	Denmark	FR of Germany	Greece	Spain	France
Benefits:						
1. Duration of benefits	Maximum of 1 year (= period of "primary incapacity for work").	52 weeks in 18 months; pensioners not more than 13 weeks in a 12-month period. Not included: the first two weeks of a period of sickness (covered by employer). Benefits can be paid for a longer period under certain conditions.	For the same illness, limited to 78 weeks over a 3-year period.	Duration of benefits dependent on the length of the period of contributions: 182, 360 or 720 days. See above "conditions".	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".
2. Amount of the benefits	60% of earnings (maximum earnings taken as basis: BFR 3,350 - ECU 79 per day). For industrial staff account must also be taken of the law on the minimum wage for 14 days (80%, the collective agreements extend thus to a 30 days' minimum wage and to 100%) and for non-industrial staff the law on contracts of employment (100% for one month).	1. Employees: Calculated upon the basis of the hourly wage of the worker, with a maximum of DKR 2,556 (ECU 324) per week or DKR 69.08 (ECU 8.80) per hour (37 hours per week), and upon the number of hours of work. Period to be covered by the employer: two weeks. 2. Self-employed workers: the daily benefits are calculated on the basis of the earnings from the occupational activity of the self-employed person, with the same maximum as mentioned above. The self-employed persons who have taken out a voluntary insurance (see above), are entitled to at least 2/3 of the maximum amount.	80% of the normal salary but not exceeding the net salary. Normal salary: wages and income from work, normally received (during last 3 months), insofar as subject to contribution. Continued payment of wages by the employer for 6 weeks. After 1 year adjustment as for pensions.	1. For the first 15 days: 25% of average earnings in one of the 28 classes of insurance to which the real earnings correspond. Upper limit for the total benefit: DR 1,891 (ECU 7.60) per day. Minimum amount without family allowances: DR 321 (ECU 1.30). 2. After 15 days: 50% of the average earnings. 10% increase of the benefit for every dependent (maximum 4). Upper limit for the total benefit: DR 3,529 (ECU 14) per day. Minimum amount without family allowances: DR 642 (ECU 2.60).	1. From 4th to 20th day of sick leave inclusive, 60% of reference wage. 2. From the 21st day, 75% of reference wage. Calculation basis: daily salary (contributing basis) for month preceding commencement of unfitness for work, increased by average daily value of salary supplements during previous year.	1. 50% of daily earnings, maximum of FF 202.50 (ECU 29) 2. with 3 children, 66.66% ceiling, maximum FF 270 (ECU 39) 3. Minimum for protracted complaint after 7th month: 1/365th of minimum invalidity pension - FF 43.29 (ECU 6.30) per day.

Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom
<p>Unlimited if the claimant has paid 260 weekly contributions.</p> <p>Limited to 52 weeks if between 39 and 260 weekly contributions paid.</p>	<p>Maximum of 6 months (180 days) per year.</p> <p>For TB: no limit during treatment; maximum of 2 years for post-sanatorium allowance; 2 years for the treatment allowance (renewable every 2 years).</p>	<p>52 weeks. Entitlement ends if there is a invalidity pension paid.</p>	<p>12 months (52 weeks).</p>	<p>Maximum 1095 days (then, possibly, invalidity). In the event of tuberculosis: unlimited.</p>	<p>1. Statutory Sick Pay: paid by Employer in case of illness lasting at least 4 consecutive days up to a maximum of 28 weeks, or</p> <p>2. Sickness Benefit: 168 days maximum in a period of interruption of employment, then replaced by Invalidity Benefit.</p>
<p>IR£ 53 (ECU 69) per week.</p> <p>Family supplements:</p> <p>1. Adult dependant: IR£ 34.30 (ECU 45) per week.</p> <p>2. Each child dependant: IR£ 12.50 (ECU 16) per week.</p>	<p>1. Without hospitalization: 50%; from 21st day 66.66% (earnings taken as basis: real earnings).</p> <p>2. With hospitalization: allowance is reduced to 2/5 for insured without dependants.</p> <p>3. TB daily allowance during treatment: insured person: as the sickness benefit for 180 days, then LIT 13,256 (ECU 8.60); members of the family: LIT 6,628 (ECU 4.30).</p> <p>Daily post-sanatorium allowance: insured person: LIT 22,091 (ECU 14); members of the family: LIT 11,046 (ECU 7).</p> <p>Allowance for a cure: LIT 89,130 (ECU 58) per month. The allowance is granted after the post-sanatorium treatment and is completed where earnings capacity is reduced by at least half.</p>	<p>The full salary which the insured person would have earned if he had continued to work.</p>	<p>70% of the daily wage (maximum daily wage considered: HFL 286.84 - ECU 124).</p> <p>With the minister's approval this percentage can be increased by the industrial boards.</p>	<p>1. Daily benefit: 65% of average daily wage for 6 months preceding the 2 months in which the illness began.</p> <p>2. 70% of this average wage after a period of incapacity of more than 365 days without interruption.</p> <p>3. In the event of tuberculosis: 80% of average wage or 100% during hospitalization if insured has 2 or more dependants.</p> <p>Minimum amount: 30% of the minimum wage or the average earning if it is lower than this percentage.</p>	<p>1. Statutory Sick Pay: Rates of SSP depending on weekly earnings: Earnings £ 190 (ECU 269) or more: SSP-rate £ 52.50 (ECU 74). Earnings £ 54 - 190: rate £ 45.30 (ECU 64). Earnings less than £ 54.00 (ECU 76): No benefit.</p> <p>No additions for dependants.</p> <p>2. Sickness Benefit: £ 41.20 (ECU 58) per week or up to £ 51.95 (ECU 73) if over pension age).</p> <p>Additions: Dependant adult £ 25.50 (ECU 36), or if claimant over pension age £ 32.55 (ECU 46). Dependant child £ 10.85 (ECU 15); rate reduced by £ 1.10 (ECU 1.60) for a child in respect of whom the higher rate of Child Benefit of £ 9.65 (ECU 14) is payable.</p>

Table: IV

Sickness - cash benefits

	Belgium	Denmark	FR of Germany	Greece	Spain	France
Benefits:	Death grant: BFR 6,000 (ECU 142), unindexed.	Death grant: see Table VIII "Survivors" (other benefits).				Death grant: see table VIII "Survivors".
3. Other benefits			<p>1. Sickness benefit: maximum of 10 working days (for single parents, 20 working days) if a child under 12 years is ill and needs supervision, care or assistance of the insured person. However, maximum of 25 working days per year per insured parent (50 days for single parent).</p> <p>2. Nursing allowance: insured persons requiring intensive nursing care receive DM 400 (ECU 195) monthly instead of domestic nursing aid.</p> <p>3. As a transitory measure: death benefit for persons insured under the legal sickness insurance on 1 January 1989. Members in old Länder: DM 2,100 (ECU 1,025); dependants: DM 1,050 (ECU 513); members in new Länder: DM 1,470 (ECU 718); dependants: DM 735 (ECU 359).</p>	Death grant: at least 8 times the reckonable earnings of the lowest group, i.e. DR 93,120 (ECU 373).	Death grant: PTA 5,000 (ECU 39).	

Sickness - cash benefits

Table: IV

Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom	Benefits:
Death grant: see Table VIII "Survivors".	<ol style="list-style-type: none"> 1. Death grant: LIT 20,000 (ECU 13). 2. TB: special Christmas grant of LIT 25,000 (ECU 16) + LIT 3,000 (ECU 1.90) per dependent person, if the beneficiary is the insured worker. LIT 15,000 (ECU 10) if the beneficiary is a member of the family of the insured worker. 	Death grant: LFR 34,797 (ECU 825). For children under 6: 50%. For children dead at birth: 20%.	<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>If 70% of the daily wage is less than the social minimum, a supplement can be claimed under the Supplementary Benefits Act (means tested). The maximum supplementary benefit amounts to 30% of the minimum wage for couples, 27% of the minimum wage for single-parent families and 21% of the minimum wage for single persons. Lower rates apply for single persons under 23 (see table XII).</p>	<ol style="list-style-type: none"> 1. Death grant: see Table X "Family benefits". 2. Sickness allowances for single parents payable in the event of illness of a child under age 10 (means tested), amount equivalent to sickness benefit (maximum 30 days). 	No other benefits.	3. Other benefits

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II Financing

III Health care

IV Sickness - Cash benefits

V Maternity

VI Invalidity

VII Old-age

VIII Survivors

IX Employment injuries and occupational diseases

X Family benefits

XI Unemployment

XII Guaranteeing sufficient resources

Maternity

Table: V

	Belgium	Denmark	FR of Germany	Greece	Spain	France
Field of application:						
1. Benefits in kind	<ol style="list-style-type: none"> 1. Insured women. 2. Members of the family. 	All residents.	<ol style="list-style-type: none"> 1. Insured women. 2. Spouse and daughters of insured person. 	<ol style="list-style-type: none"> 1. Insured women. 2. Spouse or dependant of insured person. 	<ol style="list-style-type: none"> 1. Employees in industry and services. 2. Pensioners and persons drawing other regular benefits. 3. 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. 	<ol style="list-style-type: none"> 1. Insured women. 2. Spouse and daughters of insured person.
2. Cash benefits	Insured women.	All employed and self-employed women, including spouse helping.	<ol style="list-style-type: none"> 1. Insured women. 2. Spouse and daughters of insured person. 	Insured women.	Employees in industry and services.	Insured women.
Conditions:	See Table III "Health care".	6 weeks of residence.	None.	50 days insurance.	Employees. Beneficiaries dependent on insured person entitled to health care:	See Table III "Health care". The entitlement to benefits begins or with the date of conception or with maternity leave.
1. Benefits in kind					<ol style="list-style-type: none"> 1. must live with or be supported by insured person, 2. must neither undertake paid work nor draw a pension or annuity exceeding twice the minimum wage, 3. must not be entitled to medical help of the social security on any other count. 	

Maternity

Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom	Field of application: 1. Benefits in kind
All women residents.	All women residents.	1. Personally insured women. 2. Spouse of insured person.	1. Insured women. 2. Spouse and daughters of insured person.	See Table III "Health care".	All women residents.	
1. Maternity allowance for insured women in employment. 2. In addition to these schemes, a maternity grant is paid by the health services to women with full eligibility (see Table III for explanation of eligibility).	Insured women or alternatively the father.	1. Maternity cash benefit: personally insured women. 2. Maternity allowance: All women residents.	Insured women.	Insured women.	1. Maternity Allowance: employed or self-employed insured women. 2. Statutory Maternity Pay (SMP): employees only.	2. Cash benefits
Residence.	No qualifying conditions.	Compulsory membership.	No qualifying conditions.	See Table III "Health care".	No qualifying conditions.	Conditions: 1. Benefits in kind

Table: V

Maternity

	Belgium	Denmark	FR of Germany	Greece	Spain	France
Conditions:						
2. Cash benefits	Contributions paid for six months.	See table IV "sickness - cash benefits".	<ol style="list-style-type: none"> 1. Maternity benefit: membership for 12 weeks between 10th and 4th month before confinement. In case of incapacity to work: entitlement to sickness benefit. 2. Confinement grant: insured without entitlement to maternity benefit. 	200 days work resulting in contributions during the last 2 years.	<ol style="list-style-type: none"> 1. affiliated employees with active contributor or equivalent status, 2. at least nine months' membership preceding confinement, 3. contribution paid for at least 180 days in the year immediately preceding the period of compulsory or voluntary leave, as appropriate, 4. 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 delivery for the purpose of calculating the period of post-natal leave. 	<ol style="list-style-type: none"> 1. See table IV "Health care - cash benefits". 2. Registration under insurance scheme for at least 10 months at the expected date of confinement <p>The entitlement to benefits begins or with the date of conception or with maternity leave.</p>
Benefits:						
1. Benefits in kind	See Table III "Health care".	Free maternity services and hospital care.	See Table III "Health care" Medical care and midwife care, maternity hospital, home care, family assistance, drugs and appliances, etc.	For birth expenses: at least 30 x the minimum wage of an unskilled worker = DR 116,630 (ECU 468).	Medical checks during pregnancy. Optional care during birth and post-natal confinement and in case 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" Rate. 100 % Obligatory medical checks before and after birth. Medical benefits during the final four months of pregnancy. No flat-rate sum for maternity confinement

Maternity

Table:

Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom
<p>Maternity allowance: 39 months before the first day of maternity leave or 39 contributions paid, and 39 contributions paid or credited in the governing tax year.</p>	<p>No qualifying conditions.</p>	<p>1. Maternity cash benefit must have been affiliated for 6 months in the year preceding the birth. 2. Maternity allowance: One year's residence and not having entitlement to insured women's maternity cash benefit</p>	<p>No qualifying conditions.</p>	<p>6 months' membership, with registered remuneration.</p>	<p>1. Maternity allowance: Contributions paid in respect of at least 26 weeks in the 52 week period ending in the 15th week before the expected week of the confinement. 2. Statutory Maternity Pay: Paid by employer to employee who has been employed by the same employer for 2 years or more or for at least 5 years part time, for higher rate. If employed by same employer for at least 6 months, lower rate payable. Must also have average earnings of at least £.54 (ECU.76) per week in the eight weeks ending in the qualifying week.</p>
<p>Maternity services and hospital care for infants under 6 weeks are free</p>	<p>See Table III "Health care"</p>	<p>See Table III "Health care" Midwife and medical assistance, stay in maternity hospital. Drugs and baby foods are covered by lump sum payment.</p>	<p>See Table III "Health care" Midwife or, in the event of complications, doctor and hospital. Maternity hospital or payment for care at home for maximum 10 days (with share in cost).</p>	<p>See Table III "Health care"</p>	<p>Free health care under the National Health Service.</p>
					<p>Benefits: 1. Benefits in kind</p>

Table: V

Maternity

	Belgium	Denmark	FR of Germany	Greece	Spain	France
2. Cash benefits Kind and duration of benefit	<p>Maternity allowance: Prenatal leave (7 weeks: 6 being optional and the week immediately preceding delivery being compulsory) is determined on the basis of expected date of delivery. The part of the optional prenatal leave that has not been used up before delivery can be taken after the postnatal leave (8 mandatory weeks after delivery) or at the time when the child comes home after a long period of hospitalization. In the case of death of the mother, part of the postnatal leave may be changed into a paternity leave under certain conditions.</p> <p>Birth grant.</p>	<p>1. For employed or self-employed women: weekly payments during 4 weeks before expected confinement and for 24 weeks after (10 of 24 weeks may be in favour of the father).</p> <p>2. Male employed or self-employed: weekly payments for 2 weeks after the birth.</p> <p>3. Employed or self-employed in case of adoption: weekly payments for 24 weeks from the date when the parent actually takes charge of the child.</p>	<p>1. Maternity allowance (on salary): 6 weeks prior to and 8 weeks after confinement (12 weeks in cases of premature or multiple birth).</p> <p>2. One-time confinement grant.</p>	<p>Maternity allowance payable to insured women 52 days before and 53 days after confinement.</p>	<p>Maternity allowance for a maximum of 16 weeks (18 weeks in case of multiple birth). If employee in receipt of benefit continues to require medical care beyond this 16-week period, she will be treated as temporarily incapable of work. In case of adoption, allowance is paid for 8 weeks (child of 9 months up to 5 years).</p> <p>If both parents work, 4 weeks (leave and allowance) may be in favour of the father.</p>	<p>Daily allowance only for employees interrupting their work:</p> <p>16 weeks (6 before confinement and 10 after).</p> <p>2 additional weeks before birth in case of pathological pregnancy.</p> <p>26 weeks (8 before confinement) in case of a third child.</p> <p>In case of adoption: maternity leave.</p> <p>If mother dies during childbirth: father entitled to paternity leave.</p>
Amount	<p>82 % of wages (without ceiling) in the first 30 days, and 75 % or 60 % of wages up to ceiling respectively, for period from 31st day, and for period exceeding the 15 weeks. Special regulations for unemployed workers and for disabled.</p> <p>Birth grant: See Table X (Family benefits).</p>	<p>See Table IV "Sickness - cash benefits". Maximum DKR 2.556 (ECU 324) per week or DKR 69.08 (ECU 8,80) per hour.</p> <p>Voluntary insurance: see Table IV "Sickness - Cash Benefits. 2/3 of the maximum during the whole period of leave</p>	<p>1. Maternity benefit: average daily net wage of insured person, reduced with legal contributions, with maximum of DM 25 (ECU 12) per day. Difference covered by employer (in case of suppression of this supplement, complement paid by the State). Women employees who are not compulsorily insured receive a maximum of DM 400 (ECU 195).</p> <p>2. Confinement grant: fixed grant of DM 150 (ECU 73) to insured persons not entitled to maintenance allowances.</p>	<p>50 % of earnings (see Table IV "Sickness - cash benefits").</p> <p>Maximum (no dependants): DR 3,397 (ECU 14) per day. Maximum (4 dependants): DR 4,756 (ECU 19) per day.</p> <p>Minimum (no dependants): DR 978 (ECU 3,90) per day.</p>	<p>75 % of 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.</p>	<p>84 % of basic salary with ceiling.</p> <p>Maximum: FF 340,20 (ECU 49) per day</p> <p>Minimum: FF 43,29 (ECU 6,30) per day.</p>

Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom
<p>Maternity allowance: 14 weeks - at least 4 must be taken before and 4 weeks after confinement. In addition, grants are available for multiple births (see Table X "Family Benefits").</p> <p>The optional supplementary leave may be requested by the father if the mother does not claim, or if the father has sole charge.</p>	<p>Maternity allowance (only if wage is discontinued): 2 months before the presumed confinement date and 3 months after (optionally, 6 supplementary months).</p> <p>The optional supplementary leave may be requested by the father if the mother does not claim, or if the father has sole charge.</p>	<p>1. Maternity cash benefit (only if wage is discontinued): 8 weeks before presumed date of confinement and 8 weeks after effective date of confinement; 4 weeks supplement for nursing mothers and in case of premature birth or multiple births.</p> <p>2. Maternity allowance: 16 weeks. Only if wage is discontinued. Non-cumulative with similar benefits or with earnings.</p> <p>3. Birth grant: see Table X "Family benefits"</p>	<p>Confinement allowance: 16 weeks (only in the case of cease of payment of salary).</p>	<p>1. Maternity benefit: per confinement 90 days (60 of which have to be after confinement) 10 to 30 days after miscarriage or delivery of a stillborn child, on medical certificate 10 days after the death of a child, with a guarantee of 30 days after confinement.</p> <p>2. Paternity benefit: In case of physical or mental incapacity of the mother: 30 or 60 days on medical certificate (not immediately after confinement). In case of the mother's death: for the time she would have been entitled (at least 10 days).</p> <p>3. Benefit in case of adoption: 60 days.</p>	<p>1. Maternity Allowance (payable only to insured women): weekly payments for 18 weeks before the expected confinement.</p> <p>Condition: only if Statutory Maternity Pay is not payable.</p> <p>2. Statutory Maternity Pay (SMP): Weekly payments for 18 weeks beginning 11 weeks before expected confinement. Higher rate payable for first 6 weeks, followed by 12 weeks at the lower rate. If not entitled to higher rate, lower rate payable for the full 18 weeks.</p>
<p>70 % of average weekly earnings in the relevant tax year (minimum IR£ 60.00 (ECU 78) per week, maximum IR£ 154 (ECU 200) per week)</p>	<p>80 % of earnings for the compulsory period, and 30 % for the supplementary period.</p>	<p>1. Maternity cash benefits (insured women): 100% of the salary the insured received during the maternity leave.</p> <p>2. Maternity allowance: LFR 3.977 (ECU 94) per week.</p> <p>3. Birth grant: see Table X "Family benefits"</p>	<p>100 % of the daily wage. Maximum daily wage considered: HFL 286.84 (ECU 124).</p>	<p>1. Daily allowances: 100 % of the average daily wages on same conditions as for sickness benefit (see Table IV). Minimum amount: 50 % of the average daily wages.</p> <p>2. Birth grant</p> <p>3. Allowance for nursing mothers: See table X "Family benefits".</p>	<p>1. Maternity Allowance: £ 42.25 (ECU 60) per week. Increases for dependants: one adult dependant £ 25.50 (ECU 36) per week. Or</p> <p>2. Statutory Maternity Pay (SMP):</p> <p>(a) higher rate: 90 % of average weekly earnings.</p> <p>(b) lower rate: £ 46.30 (ECU 65).</p>
<p>Amount</p>					

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XII Guaranteeing sufficient resources

Table: VI

Invalidity

	Belgium	Denmark	FR of Germany	Greece	Spain	France
Legislation:						
1. First law	Law of 28 December 1944.	Law of 1921.	Law of 22 June 1889.	Law of 1934.	Decree of 18 April 1947.	Law of 5 April 1930.
2. Basic legislation	See Table III "Health care".	Law of 16 May 1984, amended.	Social Legislation Code (Sozialgesetzbuch), Part 6, introduced by the pension reform law of 18 Dec. 1989, amended 25 July 1991 ("Rentenüberleitungsgesetz").	Law of 14 June 1951, amended.	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.	RAP of 29 December 1945. Social Security Code. Decree of 12 September 1960. Decree of 28 March 1961.
Risks covered	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 is considered as invalid.	A person between 18 and 67 years whose capacity to work is due to a mental or physical incapacity permanently reduced for at least half is considered as invalid. A person between 50 and 67 years may enjoy an early pension if this is necessary for health reasons or social reasons.	Occupational invalidity (<i>Berufsunfähigkeit</i>): situation of a worker when, as result of sickness or infirmity, his or her earnings fall below half of the normal earnings of a healthy insured person with similar training and equivalent skills and for whom no occupation can be found corresponding to the previous professional and social situation. General invalidity (<i>Erwerbsunfähigkeit</i>): situation of a worker when, as result of sickness or infirmity, he or she is no longer able to work regularly or cannot earn more than a minimal income.	A person is considered to be an invalid when, as a result of illness or physical or mental disability which appeared or worsened after affiliation, he or she cannot earn more than 1/3 of the normal earnings of a worker in the same category or training during at least 6 months. However, those who can no longer earn more than 1/3 of the normal earnings and those who can no longer earn more than 1/2 of the benefit obtain 50 % of the pension.	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 incapable 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.

Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom
<p>Law of 1911. Social Welfare (Consolidation) Act 1981, amended.</p>	<p>Decree of 21 April 1919, No. 603. Law of 12 June 1984, No. 222.</p>	<p>Law of 6 May 1911. Social Insurance Code, Book III, in the terms following the Law of 27 July 1987 as amended.</p>	<p>Law of 5 June 1913. Law of 18 February 1966. Law of 11 December 1975 introducing a general insurance.</p>	<p>Law of 1935. Decree No 45266 of 23 September 1963, amended on several occasions.</p>	<p>Law of 1911. Social Security Contributions and Benefits Act 1992.</p>
<p>Insured persons who have been receiving sickness benefit for at least 12 months and whose incapacity is likely to be permanent.</p>	<p>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 infirmity (physical or mental) is considered as 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).</p>	<p>An insured person who, as a result of prolonged sickness or infirmity, has lost the working capacity to such a degree that he/she is unable to carry on the occupation of the last post or another occupation suited to his/her capacity.</p>	<p>A person is considered completely or partially incapable of working when, as a result of sickness or infirmity, he/she cannot earn the same as healthy workers with similar training and equivalent skills normally earn at the location where he/she works or most previously worked, or in the vicinity. No distinction is made as to the cause of incapacity (invalidity or employment injury).</p>	<p>Any worker who, before reaching retirement age, becomes unable to earn more than one third of a normal wage, as a result of an illness or accident not covered by the specific legislation on employment injuries and occupational diseases.</p>	<p>Incapacity for work by reason of physical or mental illness or disability in a period of interruption of employment where there has been entitlement, or deemed entitlement, to Sickness Benefit for 168 days (excluding Sundays).</p>
					<p>Risks covered</p>

Table: VI

Invalidity

	Belgium	Denmark	FR of Germany	Greece	Spain	France
Field of application	Industrial and non-industrial staff.	All resident nationals.	Industrial and non-industrial staff. Handicapped persons incapable for work.	Employees and assimilated.	Employees in industry and the services.	Employees and assimilated.
Conditions:						
1. Minimum level of incapacity for work	66.66 %	50 %	Occupational invalidity: 50 % General invalidity: 100 %	50 %	33 %	66.66 %
2. Period for which cover is given	The day after the end of the primary period of incapacity until retirement age.	1. Invalidity pension: from the 1st of the month following the application. Maximum age: 66 years 2. Early pension: if degree of disability is at least 50 % or there are social reasons, from the 1st day of the month following the decision.	From the end of the month in which the conditions are fulfilled. At the age of 65, pension is converted into old-age pension when the conditions are fulfilled.	From the date when invalidity is deemed to exist and without limit on duration, except if person is eligible for an old-age pension.	1. Temporary invalidity: from day following end of entitlement to sickness benefit. Ceases when claimant is declared by doctor to be fit for work or permanently incapable, when claimant becomes entitled to draw a retirement pension, or at the end of a period of 6 years. 2. Permanent invalidity: from the date on which the responsible body declares claimant to be permanently incapable.	From the date when the state of invalidity is deemed to exist. At the age of 60, the pension is replaced by the old-age pension.

Invalidity

Table: VI

Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom	Field of application
<p>With some exceptions, all persons aged 16 years and over, employed under a contract of service or apprenticeship. Notable exceptions: civil servants and other permanent public service workers. Self-employed people.</p>	<p>All wage earners of the private sector, below pension age.</p>	<p>All persons carrying on a professional activity, as employees or non-employee, and voluntary insured persons.</p>	<p>1. Law of 18 Feb. 1966: All employees under 65. 2. Law of 11 Dec. 1975: All residents under 65.</p>	<p>All insured employees.</p>	<p>Employed and self-employed persons (except married women who chose before April 1977 not to be insured).</p>	
<p>None.</p>	<p>Incapacity allowance: 66 % Incapacity pensions: 100 %</p>	<p>None.</p>	<p>1. Law of 18 Feb. 1966: 15 % 2. Law of 11 Dec. 1975: 25 %.</p>	<p>Earnings less than 1/3 of normal occupation.</p>	<p>No level specified.</p>	<p>Conditions: 1. Minimum level of incapacity for work</p>
<p>From the date when the state of permanent invalidity is deemed to exist (normally after sickness benefit period of at least 12 months). Unlimited duration. Maximum age: none.</p>	<p>From the month following the application of the party concerned. Maximum age: retirement age.</p>	<p>1. For permanent incapacity: immediately. 2. For temporary incapacity: on expiry of entitlement to sickness benefits or, failing such entitlement on expiry of an invalidity period of 6 months without interruption. At 65, replaced by old-age pension.</p>	<p>1. Law of 18 Feb. 1966: From the end of the period for which sickness benefit is paid until the age of 65. 2. Law of 11 Dec. 1975: After 52 weeks of incapacity until the age of 65.</p>	<p>From first day of month in which claim was submitted or day determined by medical board until retirement age.</p>	<p>From the day after the end of the primary period of incapacity until retirement age. Deferment possible; maximum 5 years.</p>	<p>2. Period for which cover is given</p>

Table: VI

Invalidity

	Belgium	Denmark	FR of Germany	Greece	Spain	France
3. Minimum period of membership giving entitlement to benefits	6 months, with 120 days worked.	At least 3 years of residence between the age of 15 and 67.	<p>1. Workers and salaried staff: 60 months, of which 36 contribution months in the 5 years before onset of complaint. Requirement considered to be fulfilled when the insured person's capacity for work has been impaired by certain occurrences (e.g. employment injury) or under certain circumstances or his death has been induced by these circumstances.</p> <p>2. Handicapped: 240 months of insurance.</p>	<p>1. Required number of insured working days: 4,050 working days in 1991, 4,200 in 1992, 4,350 in 1993, 4,500 in 1994 or 10,000 days in total. 1,500 working days (600 of those in the 5 years preceding the invalidity).</p> <p>2. Period of contributions depending on age: Until 21 years: 300 days Until 22 years: 420 days Until 23 years: 540 days Until 24 years: 660 days Until 53 years: 4140 days Until 54 years: 4200 days</p> <p>3. In case of employment injury and occupational disease no minimum period of membership.</p> <p>4. If injury is due to an accident taking place out of the employment the following are required: 2025 working days, or 750 working days (350 of which in the last 5 years preceding the invalidity).</p>	<p>1. Temporary invalidity: to have exhausted periods of entitlement specified in relation to sickness benefit and to have paid contributions for a period of at least 180 days immediately preceding the incapacity for work.</p> <p>2. Qualifying period for permanent invalidity: a) regularly insured person under 26 years: half time between the age 16 and the date of onset of condition giving rise to invalidity. b) regularly insured person over 26 years: a quarter of the time between the age of 20 and the 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 not regularly insured. No qualifying period of invalidity results from non-employment related injury.</p>	<p>1. Regularly insured for at least 12 months before the 1st day of the month of interruption of work due to invalidity, or of an accident followed by invalidity, or of the medical declaration of invalidity due to a precocious attrition.</p> <p>2. Having worked as employee (or assimilated) for at least 800 hours during the last four quarters or 200 hours during the quarter before the rise of risk or 800 hours during the last 12 months of which 200 hours in the last three months.</p>

Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom
<p>1. At least 260 contribution weeks of insurable employment for which the appropriate contributions have been paid.</p> <p>2. At least 48 weekly contributions paid or credited during the contribution year preceding the claim.</p>	<p>1. General invalidity: 5 contribution years with at least 3 during the last 5 years.</p> <p>2. Occupational invalidity (caused by circumstances of employment other than industrial injury): No conditions</p>	<p>12 months of insurance in the three years prior to the invalidity. No qualifying period if invalidity is caused by an injury of any kind or occupational disease.</p>	<p>No qualifying conditions.</p>	<p>Contributions paid or credited for at least 60 months (exceptionally, after 1095 days of sickness benefit and subject to endorsement by the Medical Board).</p>	<p>Must have been entitled to Sickness Benefit payments for 168 days in the period of interruption of employment.</p> <p>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, providing they have satisfied the Sickness Benefit contribution conditions when they first got Statutory Sick Pay.</p>
<p>See Table IV "Sickness - cash benefits".</p>					<p>Conditions: 3. Minimum period of membership giving entitlement to benefits</p>
					<p>Those employees entitled to such payments for less than 28 weeks will receive sickness payments for the remainder of the 28 weeks, then become eligible for Invalidity Benefit.</p> <p>Special rules allow widows/widowers and people with industrial injuries to receive sickness benefit without having met the minimum contribution requirement.</p>

Table: VI

Invalidity

	Belgium	Denmark	FR of Germany	Greece	Spain	France
Benefits:						
1. Amount of pension	<p>1. Normal allowance: 65 % of the lost earnings (subject to ceiling) if there are dependants, 45 % if single without dependants, 40 % if cohabiting person without dependants.</p> <p>2. Minimum amounts: a) Minimum for regularly employed: (i) with dependants: BFR 1,197 (ECU 28) per day. (ii) without dependants: BFR 958 (ECU 23) per day (single); BFR 867 per day (ECU 21) (cohabitants).</p> <p>b) Minimum for non-regularly employed: (i) with dependants: BFR 960 (ECU 23) per day. (ii) without dependants: BFR 720 (ECU 17) per day.</p> <p>If incapacity commenced on or after 1 July 1983, the minimum daily amount cannot exceed 75 % of lost wages.</p>	<p>Pension according to incapacity level: 1. at least 50 % and/or social reasons: early pension - basic amount + pension supplement + amount of early pension, if applicable. 2. 67 to 99 %: medium invalidity pension = basic amount + amount of invalidity + pension supplement. 3. 100 %: maximum invalidity pension = basic amount + invalidity pension + amount for work incapacity + pension supplement.</p> <p>Basic amount: DKR 46,308 (ECU 5,877) per year, if income is not above a certain level. Invalidity amount: DKR 20,664 (ECU 2,622) per year. Married persons: DKR 17,580 (ECU 2,231) per year each, if both qualify for this supplement or the invalidity allowance.</p> <p>Incapacity of work amount: DKR 29,892 (ECU 3,793) per year. Married persons: DKR 21,624 (ECU 2,744) per year each, if both qualify for this supplement.</p> <p>Supplement payable to pensioners: DKR 11,904 (ECU 1,510) per year on condition that the earnings of the pensioner and his/her spouse do not exceed a certain level.</p> <p>Early retirement amount: If the early pension is given to a person under 60, a "pre-retirement amount" is paid as a supplement to the basic amount: DKR 10,776 (ECU 1,368) per year.</p>	<p>1. For full pension, see Table VII "Old-age". 2. If 33.33 % incapacity, amount of pension reduced by 50 %. If 67 % 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 74,420 (ECU 298) per month.</p>	<p>1. Permanent partial incapacity for habitual occupation: lump sum equal to 24 times monthly reference wage used for calculation of sickness (see Table IV). 2. Permanent total incapacity for habitual occupation: 55 % of reference wage. Increased by 20 % if over 55 and out of work (pension of 75 %). Pension may, at request of beneficiary, be commuted to a lump-sum payment equal to 84 times monthly pension (minus 12 months for every year the claimant's age exceeds 55, subject to a minimum of 12 months). Minimum pension for persons over 65: PTA 53,020 (ECU 410) with dependent spouse. 3. Permanent total incapacity for work: 100 % of reference wage. Minimum pension PTA 45,060 (ECU 348) per month or PTA 53,020 (ECU 410) for beneficiaries with dependent spouse. 4. Severe disablement: amount payable for permanent total incapacity for work plus 50 %. Minimum pension: PTA 67,590 (ECU 614) per month. For beneficiaries with dependent spouse: PTA 79,530 (ECU 614). All pensioners receive 14 times monthly pension payment each year and monthly pension must in no case exceed PTA 233,631 (ECU 1,805). Reference wage: see note ES-1.</p>	<p>1. Group 1 (those still able to work): 30 % of the average annual earnings for the best 10 years of insurance prior to interruption of work (or, when applicable, a shorter period). 2. Group 2: 50 % of the average annual earnings for the best 10 years of insurance prior to interruption of work (or, when applicable, a shorter period). 3. Group 3 (those requiring help from another person): Class 2 pension + 40 % supplement. Minimum supplement: FF 61,910.70 per year (ECU 8,981).</p>	

Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom
<p>Invalidity pension: 1. IR£ 58.70 (ECU 76) per week. 2. IR£ 63.10 (ECU 82) per week if recipient is aged 80 or over.</p>	<p>1. Invalidation allowance formula: $2\% \times n \times E$ n = number of years of insurance (maximum 40). E = average earnings during the last 5 years (adapted to consumer price index of first 4 years) with ceiling. The part of earnings above the annual ceiling of LIT 52,120,000 (ECU 33,625) is calculated as follows: 1.5 % per contribution year for the first 1/3 of the ceiling (LIT 17,199,600 = ECU 11,096); 1.25 % for the second 1/3 and 1 % for the part above 2/3 of the ceiling. The minimum pension amount (LIT 8,071,500 = ECU 5,207) is paid if the annual taxable earnings of the person concerned are less than double the minimum pension on the 1st January each year. 2. 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.</p>	<p>Comprises lump sum supplements of 1/40 per year of insurance (max. 40 years) and of proportional supplements. 1. Lump sum supplements: LFR 7,957 (ECU 189) per month for 40 years' insurance. 2. Proportional supplements: 1.78 % of total wage taken into account. 3. For invalidity before age 65: special lump sum supplements of 1/40 for each year between commencement of entitlement to pension and age 65 (max. 40 years) and special proportional supplements for years remaining from commencement of entitlement until age 55. The rate of supplement is 1.78 % of average salary gained between age 25 and the year of cessation. Minimum pension: LFR 32,551 (ECU 772) per month in case of 40 years. If this condition is not fulfilled but at least 20 years insurance, minimum reduced by 1/40 for each missing year. Number of years from beginning of pension entitlement to age 65 taken into account in computing length of time required to qualify for minimum pension.</p>	<p>1. Law of 18 Feb. 1966: Daily allowance for incapacity level between: 15 - 25 %: 14 % of 100/108 E 25 - 35 %: 21 % of 100/108 E 35 - 45 %: 28 % of 100/108 E 45 - 55 %: 35 % of 100/108 E 55 - 65 %: 42 % of 100/108 E 65 - 80 %: 50.75 % of 100/108 E 80 % and over: 70 % of 100/108 E E = daily wages. In addition holiday allowance of 8 %, payable in May. 2. Law of 11 Dec. 1975: Daily allowance for incapacity level between: 25 - 35 %: 21 % of M 35 - 45 %: 28 % of M 45 - 55 %: 35 % of M 55 - 65 %: 42 % of M 65 - 75 %: 50.75 % of M 80 % and over: 70 % of M. M = the basic amount: HFL 99.46 (ECU 43) for persons aged 23 and over. Lower rates apply to persons under 23. In addition holiday allowance of 8 %, payable in May.</p>	<p>Monthly pension: for each calendar year covered by contributions, 2.2 % of average monthly wage for the 5 years with the highest remuneration of the last 10 years. Maximum 80 % and minimum 30 % of this average wage, in any case ESC 22,800 (ECU 133) per month.</p>	<p>1. Invalidation Pension: £ 54.15 (ECU 77) per week, reduced where recipient is in-patient in hospital for more than 6 weeks. 2. In addition, Invalidity Allowance (IVA): 3 rates, varying according to the age when disability arose: persons under 40 years: £ 11.55 (ECU 16) persons aged 40 - 49: £ 7.20 (ECU 10) persons aged 50 - 59 (50-54 for women): £ 3.60 (ECU 5.10) per week. 3. Additional Pension (AP): earnings related addition based on earnings between April 1978 and April 1991. IVA may be offset by entitlement to AP.</p>

Table: VI

Invalidity

	Belgium	Denmark	FR of Germany	Greece	Spain	France
2. Annual earnings ceiling	BFR 1,045,025 (ECU 24,791).	No earnings ceiling.	No earnings ceiling.	DR 259,500 (ECU 1,041) per month - DR 3,114,000 per year (ECU 12,489).	PTA 3,854,880 (ECU 29,782)	FF 137,760 (ECU 19,984)
3. Supplements for dependants:						
Spouse	No supplements.	No supplements.	No supplements.	See Table VII "Old-age".	See "Benefits: Amount of pension".	No supplements.
Children	See Table X "Family benefits".	See Table X "Family benefits".	See Table X "Family benefits".	See Table VII "Old-age".	See Table X "Family benefits".	See Table X "Family benefits".
Adjustment	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.	The rate of adjustment (sats-reguleringsprocenten) of social pensions and other transfer incomes (overførselsindkomster) is fixed once a year, on the basis of the evolution of wages during E-VI-11-DK	Adjustment to economic situation: by automatic incidence of the current pension value (see above).	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 1st January and 1st July by statutory instrument fixing the coefficient of increase.

	Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom
No earnings ceiling.	Ceiling of LIT 52,120,000 (ECU 33,625). The part of the wages above the ceiling is taken into consideration according to the indicated percentages (see above).	LFR 2,180,232 (ECU 51,721).	Law of 18 Feb. 1966: HFL 74,578.40 per year or HFL 286.84 per day (ECU 37,302 per year, 124 per day).	No earnings ceiling.	No earnings ceiling.	No earnings ceiling.
IR£ 38.70 (ECU 50) per week.	No supplements.	No supplements.	No supplements.	No supplements.	ESC 3,600 (ECU 21) per month.	£ 32.55 (ECU 46) a week.
1st & 2nd child: IR£ 14.60 (ECU 19) per week each. 3rd & subsequent children: IR£ 12.50 (ECU 16) per week each.	See Table X "Family benefits".	No supplements.	No supplements.	See Table X "Family benefits".	No supplements.	Each child for whom child benefit is received: £ 10.85 (ECU 15) a week. Rate reduced by £ 1.10 (ECU 1.60) for a child in respect of whom the higher rate of Child Benefit (£ 9.65 - ECU 14) is payable.
Invalidity pensions are normally increased once a year	Every 6 months adjustment to cost of living For pensions above the minimum, this adjustment is partial: 1. up to twice the minimum: 100 % 2. from twice to 3 times: 90 % 3. for the part exceeding 3 times the minimum: 75 %. Annual adjustment on 1 January equal to average increase in average earnings of workers in private and public sector.	Automatic adjustment of pensions to the evolution of prices whenever the index varies by 2.5 % in relation to the preceding index. Adjustment of pensions to earnings level by special law.	Adjustment on 1 January and 1 July in accordance with the average development of contract-wages.	Normally increased once a year by government decision with regard to the inflation rate.	Adjustment by legislation at least annually in line with movements in the general level of prices.	Adjustment
						3. Supplements for dependants: Spouse Children

Table: VI

Invalidity

	Belgium	Denmark	FR of Germany	Greece	Spain	France
Other benefits	None.	<p>1. Outside assistance allowance: given for the personal aid of a third person and in case of blindness or acute short-sightedness: DKR 21,564 (ECU 2,737) per year. This allowance can be replaced by:</p> <p>2. Constant attendance allowance: when the claimant needs constant surveillance or care by a third person: DKR 43,032 (ECU 5,461) per year.</p> <p>3. Invalidity allowance: given when earnings are too high for a pension, but when invalidity (66-100%) is medically certified, and in cases of deafness resulting in serious problems of communication: DKR 20,772 (ECU 2,636) per year (if the spouse receives the same invalidity allowance in invalidity pension: DKR 16,872 (ECU 2,141) per year).</p> <p>4. Personal allowance: see Table VII "Old-age".</p>	None.	<p>1. Totally blind persons, having accomplished 4050 days of contribution, receive a pension corresponding to 10500 working days regardless of their age. This amount increases according to the increase of the employees' salaries.</p> <p>2. Insured persons or members of their family, suffering from quadriplegia-paraplegia, are entitled to a special benefit under the following conditions: 350 days of contribution in the 4 calendar years preceding the disability of which 50 days in the last 12 or 15 months, or 1000 days of total contribution. Same conditions required as under 1. above.</p>	None.	None.

Invalidity

Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom
<p>Living alone allowance: paid to pensioner aged 66 or over living alone: IRL£ 4.50 (ECU 5.90) per 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>	None.	<p>1. Death allowance: a) Law of 18 Feb. 1966: 100/108 % of daily wages. b) Law of 11 Dec. 1975: 100 % of basic amount from the day of death until the last day of the second month which follows this; if incapacity rate was fixed at 80 % or over. 2. Supplement: If invalidity benefits, together with any unemployment benefits, are lower than the social minimum, a supplement can be claimed under the supplementary Benefits Act (means tested). The maximum amount of this supplement is 30 % of the minimum wage for a couple, 27 % for single-parent families and 21 % of this wage for single persons. Lower rates apply for single persons under age 23.</p>	<p>1. Christmas bonus and Holiday bonus amounts equal to those of the pensioner for December. 2. Supplement paid to invalids definitely incapacitated for all forms of gainful employment and requiring constant attendance: ESC 8,300 per month (ECU 48).</p>	<p>1. Severe Disablement Allowance may be paid to those with insufficient national insurance contributions for Invalidity Benefit: Rate £ 32.55 (ECU 46) a week. Plus age additions: 3 rates varying according to the age when incapacity began: persons under 40: £ 11.55 (ECU 16) persons aged 40 - 50: £ 7.20 (ECU 10) persons aged 50 - 60: £ 3.60 (ECU 5). Plus increases for dependants: Adult £ 19.45 (ECU 27). Child £ 10.85 (ECU 15); rate reduced by £ 1.10 (ECU 1.60) in respect of a child for whom the higher rate of child benefit is payable. 2. Attendance Allowance: Is paid to disabled people over 65 who have personal care needs as a result of illness or disability. Amount: £ 43.35 (ECU 61) or £ 28.45 (ECU 40) per week dependent on the amount of care a person needs. <i>Disability living allowance and Invalid Care Allowance: see note GB-1.</i></p>

Table: VI

Invalidity

	Belgium	Denmark	FR of Germany	Greece	Spain	France
Accumulation with other social security benefits	Accumulation with employment injuries' or occupational diseases' pension is possible up to a variable maximum.	Accumulation possible, but some specific parts of a pension depend on the earnings of the pensioner. Limited duration of cash benefits to pensioners. An early retirement pension calculated according to unemployment regulations cannot be granted to a pensioner.	If combined with an employment injury pension, the pension payable for reduced capacity to work is suspended if the total pensions would exceed the former net income of the insured (calculated on a flat rate, adjusted to match average wage development).	Accumulation possible with widow's pension or with the pension's other funds of principle or supplementary security.	Invalidity pensions may not be drawn concurrent 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.	Accumulations with employment injuries' or occupational diseases' pension limited to the normal earnings of a worker in the same category.
Prevention and rehabilitation	Functional and occupational retraining, in accordance with decision of panel of doctors, in specialized establishments.	Measures to lessen the consequences of invalidity by: 1. assistance for special medical care; 2. maintenance allowances during vocational rehabilitation; 3. 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.	None.	1. Rehabilitation measures: medical treatment (functional rehabilitation); vocational guidance; vocational training (rehabilitation for habitual occupation or retraining for another occupation). 2. Rehabilitation allowance paid to persons not in receipt of periodic cash benefits. 3. 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.

Invalidity

Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom
<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>In case of other earnings, reduction of pension exceeded a ceiling equivalent to the average of the five highest subscription years during insured period; in case of receipt of employment injury pension, reduction of invalidity pension if both pensions exceeded prescribed ceiling or if more favourable, the earnings on which employment injury pension was based.</p>	<p>Reduction of the invalidity pension where combined with a benefit granted by foreign legislation for the same incapacity for work. Law of 18 Feb. 1966: 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 and Disability Living Allowance can be paid in addition to any other benefit except other allowances paid for the same purpose.</p>
<p>People receiving Invalidity Pension can engage in remedial work provided their earnings do not exceed IR£ 25 (ECU 33) per week.</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>Insured person must, until age 50, comply with such rehabilitation or retraining measures as may be laid down by the pension fund; otherwise pension may be suspended.</p>	<p>1. Law of 18 Feb. 1966: None. 2. Law of 11 Dec. 1975: 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>None.</p>	<p>1. Preventive medical care and medical rehabilitation are provided by the National Health Service. 2. Industrial rehabilitation and vocational training, sheltered employment and a specialized placement service are provided by the disabled persons legislation of 1944 and 1958. 3. Allowances are payable during training.</p>
					<p>Prevention and rehabilitation</p>

Notes to Table VI: Invalidity

Note E-1, Spain, Reference wage for the amount of pension:

Reference wage obtained by dividing by 112 the sum of the contribution assessment figures for 96 months preceding event giving rise to invalidity. For workers over 55 years who are unemployed and have little prospect to find work in the short term: increase of 20 % of the reference wage.

Note GB-1: United Kingdom, Other benefits:

1. Disability living allowance is paid to disabled people under 65 who have personal care and for mobility needs as a result of illness or disability. There are three rates for care needs (£ 43.35 = ECU 61 or £ 28.95 = ECU 41 or £ 11.55 = ECU 16) and two rates for mobility needs (£ 30.30 = ECU 43 or £ 11.55 = ECU 16) dependent on the amount of help a person needs.

2. Invalid Care Allowance (£ 32.55 = ECU 46) per week payable to a person under pension age and not working full-time who is providing at least 35 hours care a week to another person in the same household or in another household who is receiving disability living allowance care component at the highest or middle rate or Attendance Allowance. Dependent additions are also available.

I Organization

II Financing

III Health care

IV Sickness - Cash benefits

V Maternity

VI Invalidity

VII Old-age

VIII Survivors

IX Employment injuries and occupational diseases

X Family benefits

XI Unemployment

XII Guaranteeing sufficient resources

Table: VII

Old - age

	Belgium	Denmark	FR of Germany	Greece	Spain	France
Legislation						
1. First law	Law of 10 May 1900.	1. National pension: Law of 1891.	Law of 22 June 1889.	Law of 1934.	Royal Decree of 11 March 1919.	Law of 5 April 1910.
2. Basic legislation	Royal Decree No. 50 of 24 October 1967.	Law of 16 May 1984, amended. 2. Supplementary pension: Law of 7 March 1964, amended.	Social Legislation Code (Sozialgesetzbuch), Part 6, introduced by the pension reform law of 18 December 1989, amended 25 July 1991 (Rentenüberleitungs-gesetz).	Law of 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. 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. In addition to the statutory old-age insurance schemes there are supplementary retirement schemes prescribed by law.
Field of application	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.	Employees and assimilated.

Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom
<p>Law of 1908. Social Welfare (Consolidation) Act 1981, amended.</p>	<p>Statutory order of 21 April 1919, No. 6032. Law of 30 April 1969, No. 153. Law of 3 June 1975, No. 160. Law of 29 March 1982, No. 297. Law of 11 November 1983, No. 638. Law of 15 April 1985, No. 140. Law of 9 March 1989, No. 88.</p>	<p>Law of 6 May 1911. Social Insurance Code, Book III, in form resulting from Law of 27 July 1987 as amended.</p>	<p>Law of 5 June 1913. General old-age insurance: Law of 31 May 1956.</p>	<p>Law of 1935. Decree No 45266 of 23 September 1963, as since amended on several occasions.</p>	<p>Law of 1908. Social Security Contributions and Benefits Act 1992 and the regulations thereunder.</p>
<p>With some exceptions, all persons aged 16 years and over employed under a contract of service or apprenticeship. Also self-employed people aged 16 and over.</p>	<p>All employees of the private sector.</p>	<p>All persons carrying on a professional activity, as employees or non-employee, and voluntary insured persons.</p>	<p>All residents under 65 whatever their income or nationality.</p>	<p>All insured employees.</p>	<p>Legislation 1. First law 2. Basic legislation</p> <p>Field of application 1. Basic pension: all persons entitled to pay UK full rate contributions. 2. Graduated Retirement Benefit: all employed persons who paid graduated contributions between 6 April 1961 and 5 April 1975. 3. State Earnings Related Pension (SERPS) based on earnings from April 1978 on which full rate contributions are paid between the lower and upper earnings limits.</p>

Table: VII

Old - age

	Belgium	Denmark	FR of Germany	Greece	Spain	France
Conditions:						
1. 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.	4050 working days in 1991 which have given rise to contributions (4200 in 1992, 4350 in 1993, 4500 in 1994)	1. Entitlement dependent on a contribution record of the last 15 years, including at least 2 years in the 8 immediately preceding retirement. 2. As from 1 January 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 26/83 in force since 1 January 1985.	None.
2. Legal retirement age	Between 60 or 65 years of age, as desired by the individual concerned.	67 years.	In principle 65 years.	Men: 65 years. Women: 60 years	65 years.	60 years.

Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom	Conditions:
<p>1. Retirement pension: must have become insured before the age of 55; at least 156 contribution weeks of insurable employment for which the appropriate contributions have been paid; annual average of at least 24 contribution weeks registered (paid or credited).</p> <p>2. Old-age pension: must have become insured before the age of 56 (60 in certain cases); at least 156 contribution weeks of insurable employment for which the appropriate contributions have been paid; annual average of at least 20 contribution weeks registered (paid or credited).</p>	<p>15 years of contribution.</p>	<p>120 months of effective insurance. If this condition is not fulfilled at the age of 65, contributions (except the 1/3 part of the State) are reimbursed.</p>	<p>No qualifying conditions.</p>	<p>Contributions paid or credited for 120 months.</p>	<p>1. Basic pension: must have paid, at any time before 6 April 1975 at least 50 flat-rate contributions or must have paid in any one tax year since 6 April 1975 at least 50 (from 6 April 1978, 52) contributions as a self-employed or non-employed person or must have received in any one tax year from 6 April 1975 earnings of at least 50 times (from 6 April 1978, 52) the lower earnings level for that year.</p> <p>Requisite number of qualifying years during the contributor's working life: 10 years or less: the number of years of the working life, minus 1 11 to 20 years: the number of years of the working life, minus 2 21 to 30 years: the number of years of the working life, minus 3 31 to 40 years: the number of years of the working life, minus 4 more than 40 years: the number of years of the working life, minus 5.</p> <p>2. Graduated pension: must have paid graduated contributions between April 1961 and April 1975.</p> <p>3. SERPS: Must have paid more contributions than those due at the minimum weekly rate for the year.</p>	<p>1. Minimum period of membership</p>
<p>1. Retirement Pension: 65 years. 2. Old-Age Pension: 66 years.</p>	<p>Men: 60 years. Women: 55 years. A "seniority pension" is granted after 35 years of contributions irrespective of age, provided that the pensioner is no longer working.</p>	<p>65 years.</p>	<p>65 years.</p>	<p>Men: 65 years. Women: 62 years.</p>	<p>Men: 65 years. Women: 60 years.</p> <p>2. Legal retirement age</p>	

Table: VII

Old - age

	Belgium	Denmark	FR of Germany	Greece	Spain	France
Benefits:						
1. Amount of pension	<p>For each year taken into consideration, a pension amount is paid as follows:</p> <ol style="list-style-type: none"> single or married without dependent spouse: <ul style="list-style-type: none"> man: $S \times 60\% \times 1/45$ woman: $S \times 60\% \times 1/40$ married with dependent spouse: <ul style="list-style-type: none"> man: $S \times 75\% \times 1/45$ woman: $S \times 75\% \times 1/40$ <p>S - earnings; considered amounts:</p> <ol style="list-style-type: none"> Before 1 January 1955: BFR 371,419 (ECU 8,811). Between 1965 and 1980: Manual workers: gross earnings without ceiling. Other employees: gross earnings with ceiling (except for 1955-57, flat-rate amount). Years after 1980: gross earnings with ceiling. <p>Guaranteed minima for complete schedule of contributions: Households: BFR 373,285 (ECU 8,855); Single: BFR 298,714 (ECU 7,086).</p>	<ol style="list-style-type: none"> National pension: Basic amount: DKR 46,308 (ECU 5,877) per year. A full pension is paid if 40 years of residence after the age of 67, otherwise pension is reduced. Pension supplement: DKR 11,904 (ECU 1,511) p.y. (under the condition that the income of the pensioners and his/her spouse do not exceed a certain ceiling). A personal allowance may be granted to pensioners whose living conditions are exceptionally difficult, e.g. to cover medication or heating costs. Supplementary pension: DKR 9,060 per year (ECU 1,150) if affiliated to complementary scheme since its start on 1 of April 1964. New calculation rules in effect from 1st July 1992. 	<p>Pension formula: $PTP \times 1,0 \times CPV$ $PTP =$ Personal Income Points. $CPV =$ Current pension value. See Table VI "Invalidity".</p>	<ol style="list-style-type: none"> Basic pension: Earnings percentage for each of 28 insurance categories, corresponding to average gross earnings in previous 5 years. This percentage varies between 70 and 30 in inverse relationship to earnings. Supplement: After 3000 days of insurance, supplement of 1% of earnings for every 300 contribution days (after 7800 days, this percentage varies between 1.5 to 2.5 of earnings, depending on their amount). Minimum amount: DR 69,490 (ECU 279). 	<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>Reference wage obtained by dividing by 112 the sum of the contribution assessments 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>Maximum pension: PTA 233,631 (ECU 1,805) per month. Minimum pension: PTA 45,060 (ECU 348) per month. Annual pension = 14 x monthly figure (minimum for pensioner with dependent spouse: PTA 53,020 (ECU 410) per month).</p>	<p>Pension at full rate (50% at 60 after 37.5 contribution years or 150 quarter periods.</p> <p>If less than 37.5 years pension based on 1/150 of as many three-monthly periods of insurance and reduction of 5% for missing years until the age of 6'. This reduction is not applied to certain groups (e.g. employees with 50% incapacity, manual workers having raised at least children, manual workers who are veterans or victims).</p> <p>Minimum pension: FF 35,514,45 (ECU 5,15 p.y. for 37.5 contribution years. Reduction of the amount for incomplete careers. Minimum (means tested) FF 15,800 (ECU 2,292) p year for single persons.</p>

Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom	
<p>1. Retirement Pension: IR£ 66.60 (ECU 87) per week (max). An extra allowance of IR£ 4.50 (ECU 6) per week is granted to a pensioner aged 66 or over living alone. IR£ 71.00 (ECU 92) (max) where the pensioner is aged 80 or over.</p> <p>If average number of annual contribution weeks registered is more than 24, but less than 48, a reduced pension is payable.</p> <p>2. Old-Age Pension: IR£ 66.60 (ECU 87) per week (max). An extra allowance of IR£ 4.50 (ECU 6) per week is granted to a pensioner aged 66 or over living alone. IR£ 71.00 (ECU 92) (max) where the pensioner is aged 80 or over).</p> <p>If average number of annual contribution weeks registered is more than 20, but less than 48, a reduced pension is payable.</p>	<p>1. Old-age pension formula: $2\% \times n \times E$. n = number of years of insurance (maximum 40). E = average earnings during the last 5 years (adapted to consumer price index of first 4 years) with ceiling. For ceilings, see Table VI "Invalidity".</p> <p>The minimum pension amount (LIT 8,071,500 = ECU 5,207) is paid if the annual taxable earnings of the person concerned are less than double the minimum pension on the 1st January each year.</p> <p>2. Social Security pension: LIT 12,000 x 13 = 156,000 (ECU 101) of the annual contributory pension is provided by the Social Fund in the form of a social security pension.</p> <p>3. Social pension: Persons aged over 65 without income are entitled to a social pension, paid by the State, of LIT 4,599,200 (ECU 2,967) (non-revertible). The social pension is not paid if the beneficiary has an income (rent not included) exceeding the social pension.</p> <p>Beneficiaries of a minimum pension receive a yearly pension supplement of: LIT 650,000 (ECU 419) if aged 65 or more LIT 390,000 (ECU 252) if aged between 60 and 65 Beneficiaries of the social pension receive a supplement of LIT 1,625,000 (ECU 1,048) p.y.</p>	<p>Comprises lump sum supplements of 1/40 per year of insurance (max. 40 years) and of proportional supplements.</p> <p>1. Lump sum supplements: LFR 7,957 (ECU 189) per month for 40 years' insurance.</p> <p>2. Proportional supplements: 1.78 % of total earnings taken into account.</p> <p>Minimum pension: LFR 32,551 (ECU 772) per month in case of 40 years. If this condition is not fulfilled but if there is at least 20 years insurance, minimum reduced by 1/40 for each missing year.</p>	<p>1. Pension:</p> <p>a) Single person: HFL 1,411.54 (ECU 611) per month.</p> <p>b) Married and unmarried persons, both 65 and over (also 2 men and 2 women sharing a household): HFL 978.70 (ECU 424) per month for each person.</p> <p>c) Pensioners with a partner younger than 65: HFL 1,411.54 (ECU 611).</p> <p>Full pension payable after 50 years of insurance, otherwise reduced.</p> <p>2. Supplement: Pensioners with a partner younger than 65 who earn less than HFL 1,180.62 (ECU 511) gross per month, can receive a supplementary benefit of maximum 30 % of the minimum wage.</p> <p>Pension + maximum supplementary benefit: HFL 1,957.40 (ECU 848).</p> <p>Single-parent family: HFL 1,759.82 (ECU 726) per month.</p> <p>3. In addition a "holiday allowance" amounting to HFL 121.01 (ECU 52) per month for couples (each partner HFL 60.50 = ECU 26), HFL 84.71 (ECU 37) per month for single persons and HFL 108.91 (ECU 47) per month for one-parent family is paid.</p>	<p>Monthly pension: for each calendar year covered by contributions, 2.2 % of average monthly wage for the 5 years with the highest remuneration of the last 10 years. Maximum 80 % and minimum 30 % of this average wage, in any case ESC 22,800 (ECU 133) per month.</p> <p>Christmas and holidays grant: each corresponding to the pension amount for the relevant month.</p>	<p>1. Basic pension: £ 54.15 (ECU 77) per week (reduced if number of years is less than the requisite number but at least a quarter of that figure).</p> <p>2. Graduated pension: £ 0.0709 (ECU 0.100243) per week for each £ 7.50 (ECU 10.60) (men) or £ 9 (ECU 12.70) (women) contributed. Minimum for a person on their own contributions: £ 0.07 (ECU 0.098706) per week. Maximum: £ 6.10 (ECU 8.60) per week (men) and £ 5.10 (ECU 7.20) per week (women).</p> <p>3. SERPS pension: From 6 April 1978 introduction of an earnings-related pension based on 1.25 % of each year's revalued earnings between the lower and upper earnings limit.</p>	<p>Benefits: 1. Amount of pension</p>

Table: VII

Old - age

	Belgium	Denmark	FR of Germany	Greece	Spain	France
Benefits:						
2. Annual earnings ceiling	BFR 1,253,544 (ECU 29,735).	No earnings ceiling.	No earnings ceiling.	DR 259,600 per month = DR 3,115,200 (ECU 12,493) per year.	PTA 3,854,880 (ECU 29,732).	FF 144,120 (ECU 20,907).
3. Supplement for dependants:						
Spouse	See above.	No supplement.	No supplement.	1 1/2 of the daily minimum wage: DR 5,805 (ECU 23).	See "Benefits: Amount of pension".	Spouse aged 65 (60 if incapacitated): FF 4,000 (ECU 580) p.y. (means of spouse tested). Mothers: credit of 2 year insurance per child.
Children	See Table X "Family benefits".	National pension: see Table X "Family benefits". Supplementary pension: None.	See Table X "Family benefits". Mothers or fathers born in 1921 or later: increase of one year of insurance per child (under certain conditions).	1st child: 20 %, 2nd: 15 %, 3rd: 10 % of pension; maximum amount for all children: DR 126,350 (ECU 507).	See Table X "Family benefits".	10 % of the pension to an pensioner who has at least 3 children, including children he/she has brought up for at least 9 years before their 16th birthday. Possible accumulation with family benefits.
4. Adjustment	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.	1. National pension: see Table VI "Invalidity". 2. Supplementary pension: only adjusted when sufficient funds.	Adjustment to economic situation by automatic incidence of the current pension value (see Table VI "Invalidity").	The allowance is adapted to the increase of salaries of the civil servants.	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 will effect from 1 January an 1 July by statutory instrument fixing the coefficient of increase.

Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom	Benefits:
No earnings ceiling.	LIT 52,120,000 (ECU 33,625). See table VI "Invalidity".	LFR 2,180,232 (ECU 51,721).	No earnings ceiling.	No earnings ceiling.	No earnings ceiling.	2. Annual earnings ceiling
Retirement Pension and Old-Age Pensions: Spouse aged under 66: IR£ 42.40 (ECU 55) per week. Spouse aged 66 or over: IR£ 47.80 (ECU 62) per week.	None.	None.	Varying amounts, see above.	ESC 3,600 (ECU 21) per month.	Basic pension: £ 32.55 (ECU 46) per week. Graduated pension: No supplement. SERPS pension: No supplement.	3. Supplement for dependants: Spouse
1st & 2nd child: IR£ 14.60 (ECU 19) per week. 3rd & subsequent children: IR£ 12.50 (ECU 16) per week.	See Table X "Family benefits".	No supplement.	See Table X "Family benefits".	No supplement.	1. Basic pension: Each child for whom Child Benefit is received: £ 10.85 (ECU 15) a week. £ 9.75 (ECU 14) for a child for whom the higher rate of Child Benefit is payable. 2. Graduated pension: No supplement. 3. SERPS pension: No supplement.	Children
Pensions are normally increased once a year.	Quarterly adjustment for cost of living. For pensions above the minimum, this adjustment is partial: up to twice the minimum: 100 %, from 2 to 3 times the minimum: 90 %, for the amount above thrice the minimum: 75 %. Annual adjustments on 1 January equal to average rise of earnings of workers in private and public sectors.	Automatic adjustment of pensions to the evolution of prices 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 net legal minimum wage on 1 January and 1 July.	Normally increased once a year by government decision with regard to the inflation rate.	Adjustment by legislation at least annually in line with movements in the general level of prices.	4. Adjustment

Table: VII

Old - age

	Belgium	Denmark	FR of Germany	Greece	Spain	France
Benefits:	None.	1. Early pension: Pension to persons over 50 for social or health reasons. See Table VI "Invalidity". 2. Partial pension (Law of 4 June 1986): Employees and self-employed persons between 60 and 67 who reduce their working hours may be granted a partial pension and at the same time continue working reduced hours. Conditions: must be between 60 and 67 years; must live and work in Denmark; must reduce the number of working hours by at least one quarter; remaining number of hours must be between 15 and 30 per week. Employees: must have participated in the supplementary pension scheme (ATP) for at least 9 out of the past 20 years; must have worked at least 9 out of the past 12 months in Denmark. Self-employed: must be resident in Denmark; must have worked in Denmark for at least 4 out of the past 5 years; must have been self-employed for at least 9 out of the past 12 months. Amount: 1/37th of the basic amount of DKR 132,912 (ECU 16,867) per year for each hour of reduction in the working hours. After 2 1/2 years: not more than 80 % of the above amount. Financed by taxes, no contributions. The communities are reimbursed by the State for 100 % of the costs.	1. Men and women: a) at the age of 63 (or 60 in case of war invalids, pensioners, occupational or other invalidity) after 35 years of insurance. b) at the age of 60 after 180 contribution months if unemployed for a year in last 18 months and if at least 8 years compulsory insurance in last 10 years. 2. Women: at age 60 after 180 contribution months, if they were compulsorily insured for at least ten years since the age of 40. Old-age pensions can either be claimed in full ("full pension") or in part, i.e. a third, half or two thirds of the full pension. On a full pension, until the age of 65 earnings from professional activities must not exceed DM 500 (ECU 244) per month (West) or DM 300 (ECU 146) (East); when only a partial pension is claimed, in addition to a general limit there is also an individual ceiling which depends on the last wage or salary received.	1. With full pension: a) From 60 (55 for women) if arduous or unhealthy work; construction workers: from 58 (for men) (53 for women), b) From 62 (57 for women) if 10000 days of insurance or from 58 (men and women) for 10500 days. 2. With pension reduced by 6 % per year (1/200th per month) from 60 (55 for women) in other cases.	As a transitional measure and to secure the rights already established, persons insured under the schemes abolished on 1.1.1967 are entitled to take their pension at 60. The pension amount is then reduced according to the number of contribution years and using a reduction coefficient scale (reduction of 8 % per year for early pensions).	None.
5. Early pension						

Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom
<p>Only for older unemployed. See table XI "Unemployment" (Benefits for older unemployed).</p>	<p>No general regulation. Workers in enterprises having economic difficulties can ask for early retirement five years before normal retiring age. The missing years are deemed to be covered by contributions.</p>	<p>1. Men and women of 60 years of age, on condition that 480 months of effective or assimilated insurance can be proved.</p> <p>2. Men and women of 57 years of age, on condition that 480 months of effective insurance can be proved.</p>	None.	<p>For unemployed workers from the age of 60. In case of heavy or unhealthy work, as a rule, from the age of 55 (only for professions legally foreseen).</p>	None.
		<p>If paid employment is exercised for which monthly earnings exceed one-third of the minimum social earnings, the pension is automatically reduced by half.</p>			<p>Benefits: 5. Early pension</p>

Table: VII

Old - age

	Belgium	Denmark	FR of Germany	Greece	Spain	France
Benefits:	None.	None.	A supplement of 0.5 % of the old-age pension per calendar month after the age of 65.	None.	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 each additional year, up to the maximum of 100 %.	From 65, if 150 insurance quarters are not reached, increase of 2.5 % of the insurance period per quarter.
6. Deferment	Forbidden, except for authorized work which does not however bring in more than BFR 239,079 (ECU 3,672) p.y. or BFR 20,253 (ECU 486) per month gross (employee) or BFR 191,263 (ECU 4,537) p.y. (self-employed). These amounts are increased by 50 % when the pensioner has dependent children.					
6. Accumulation with earnings	If the gross income including increase for dependent children is above the maximum amounts, only two thirds of pension are paid. If the occupational revenue is higher than twice the above amounts, the pension corresponding to the month in which work has been performed is not paid.	1. National Pension: Permitted for basic amount when paid to persons over 70 years. Otherwise reduced by DKR 60 (ECU 7.60) for every DKR 100 (ECU 12.70) earned in excess of DKR 80,500 (ECU 10,216) (for single person) or DKR 90,700 (ECU 11,510) (for married) per year. Pension supplement is reduced by 30 % for earnings in excess of DKR 81,700 per year (ECU 10,368) for married persons each and DKR 40,800 (ECU 5,178) for others. 2. Supplementary pension: Permitted.	Possible.	Possible with monthly earnings limited to 35 times daily minimum earnings (DR 3,721 = ECU 15).	Pension suspended in case of earnings from employment/self-employment.	Accumulation possible.

Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom
None.	Workers in retirement age without full entitlement to a pension (40 contribution years) may continue to work until they achieve such entitlement, but not beyond age 65. Workers who have completed 40 contribution years may choose to take retirement at 62 instead of 60 (55 for women). Possibility of obtaining pension supplements every 2 years where the pensioner continues to work and pay contributions.	The beginning of the old-age pension may be deferred until the age of 68. The pension is increased by an actuarial coefficient.	None.	None.	Basic pension: Pension is increased by approximately 7 1/2 % for each year of deferment (maximum deferment period = 5 years). Graduated pension: None. SERPS pension: None.
1. Retirement Pension: No accumulation permitted.	Total accumulation for minimum pension. No accumulation for that part of pension above the minimum.	Accumulation is possible as far as the normal old-age pension is concerned. Accumulation with the early pension is limited to earnings resulting from a neglectable or insignificant activity.	Possible. The amount of supplement depends on earnings of the partner younger than 65.	Accumulation possible. Contributions on earnings. Pension increased by 2 % p.y.	Earnings do not affect pension entitlement. 6. Accumulation with earnings
2. Old-Age Pension: Accumulation permitted.					



I Organization

II Financing

III Health care

IV Sickness - Cash benefits

V Maternity

VI Invalidity

VII Old-age

VIII Survivors

IX Employment injuries and occupational diseases

X Family benefits

XI Unemployment

XII Guaranteeing sufficient resources

Table: VIII

Survivors

	Belgium	Denmark	FR of Germany	Greece	Spain	France
Legislation						
1. First law	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".	Law of 23 September 1939.	See Tables VI "Invalidity" and VII "Old-age".
2. Basic legislation					General Law on Social Security of 30 May 1974 and other provisions.	
Field of application	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".	See Tables VI "Invalidity" and VII "Old-age".	See Tables VI "Invalidity" and VII "Old-age".
Conditions:						
1. Deceased insured person	To be insured.	No conditions.	60 months of insurance.	See Table VI "Invalidity" or Table VII "Old-age" according to the case.	At the time of death: 1. affiliated to social security scheme; 2. 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 only if the death is provoked by a non-professional disease. Otherwise, no preliminary contribution record.	Being beneficiary of a pension or fulfilling the conditions for a pension at the time of the death.

Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom	Legislation
<p>Law of 1935.</p> <p>Social Welfare (Consolidation) Act 1981, as amended.</p>	<p>Law of 6 July 1939, No. 1239.</p> <p>See Tables VI "Invalidity" and VII "Old-age".</p>	<p>Law of 6 May 1911.</p> <p>Social Insurance Code, Book III, in the terms following the Law of 27 July 1987 as amended.</p>	<p>Law of 9 April 1959 introducing a general insurance scheme for widows, as amended.</p>	<p>Decree-law No 277 of 18 June 1970.</p> <p>Decree-law 322/90 of 18 October 1990.</p>	<p>Law of 1925.</p> <p>Social Security Contributions and Benefits Act 1992, and regulations thereunder.</p>	<p>1. First law</p> <p>2. Basic legislation</p>
<p>With some exceptions, all persons aged 16 years and over employed under a contract of service or apprenticeship.</p> <p>Also self-employed aged 16 and over.</p>	<p>See Tables VI "Invalidity" and VII "Old-age".</p>	<p>See Table VI "Invalidity".</p>	<p>See Table VII "Old-age".</p>	<p>See tables VI "Invalidity" and VII "Old-age".</p>	<p>See table VII "Old-age".</p>	<p>Field of application</p>
<p>1. At least 156 weeks of insurable employment for which contributions were paid.</p> <p>2. An annual average of:</p> <p>a) 39 weekly contributions paid or credited in either the 3 or 5 contribution years before date of death or age 66, or</p> <p>b) 48 weekly contributions paid or credited since entry into insurance (reduced pension is paid if annual average of contribution weeks is more than 24 but less than 48 weeks).</p> <p>These conditions may be fulfilled on either spouse's insurance record.</p>	<p>Normal pension: 5 years of contributions of which 3 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>12 months of membership, during 3 years prior to death. No qualifying period if death due to any kind of accident or to work-related illness.</p>	<p>To be insured at the time of death.</p>	<p>Contributions paid or credited for 36 months.</p>	<p>1. Widow's Pension and Widowed Mother's Allowance: See table VII "Old-Age".</p> <p>2. Widow's Payment:</p> <p>25 flat-rate contributions paid at any time before 6 April 1975; or after 6 April 1975 he must have paid contributions in any one tax year</p> <p>a) on wages of at least 25 times the lower earnings limit for that year or</p> <p>b) paid at least 25 contributions as a self-employed or non-employed person.</p>	<p>Conditions:</p> <p>1. Deceased insured person</p>

Table: VIII

Survivors

	Belgium	Denmark	FR of Germany	Greece	Spain	France
Conditions:						
2. Surviving spouse	<p>1. Spouse married to the deceased for at least 1 year (unless there is a child of the marriage or a dependant child, or death is due to an accident or occupational disease after the date of marriage);</p> <p>2. aged at least 45 or bringing up a child or being an invalid;</p> <p>3. having ceased all work with the exception of authorized work.</p>	No conditions.	<p>Married to the deceased at the time of his/her death, or divorced before 1 July 1977 and financially dependant upon the deceased. If divorce occurred after 30 June 1977 acquired rights are divided up between spouses for old-age and invalidity insurance.</p>	<p>Widow (or disabled widower without means) whose marriage lasted at least 6 months (2 years if widow of pensioner).</p>	<p>Widow or widower: must have lived with the deceased insured on a regular basis. In case of separation or divorce, pension is shared between beneficiaries in proportion to the length of period of cohabitation.</p>	<p>1. For reversion pension: widow or widower (with insufficient means of existence), aged 55, of a beneficiary of old-age pension (marriage having lasted for at least 2 years, except if child born from marriage).</p> <p>2. Invalid widow's (widower's) pension: widow or widower aged 55 or above and disabled.</p> <p>3. Widow's (or widower's) oldage pension: widow or widower aged 55 or above and disabled.</p>

Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom
<p>Woman: Must be widowed and not living with a man as husband and wife.</p> <p>Man: Survivors pension may be paid to an invalided widower whose wife was receiving, immediately before her death, an old-age or retirement pension which included an allowance for him as an adult dependant.</p>	<p>Widow or widower. In case of divorce, a widow receiving maintenance can obtain (wholly or partly) the survivor's pension at the discretion of a judge.</p>	<p>1. Widow (or dependant 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 surviving spouse: parents and relatives in direct line, collateral family up to second degree and adopted children if minor at time of adoption, subject to certain conditions.</p>	<p>Widow or widower with dependant unmarried children, or disabled or aged at least 40 at the time of the spouse's death. At 65 the survivor's pension is replaced by an old-age pension.</p>	<p>1. Married to the deceased for at least one year, except when there are children of the marriage (either born or conceived) or death is caused by an accident;</p> <p>2. aged at least 35 (otherwise pension entitlement is limited to 5 years), except if they have dependant children or are permanently incapacitated for work.</p>	<p>1. For full widow's pension: must be aged 55 (50 for women widowed before 11 April 1988) or over at her husband's death or when widowed mother's allowance ceased. Reduced pension payable if aged between 45 (40 for women widowed before 11 April 1988) and 55 (50 for women widowed before 11 April 1988).</p> <p>2. Widowed Mother's Allowance: Must have a child for whom Child Benefit is in payment, or be expecting late husband's baby.</p> <p>3. Widow's Payment: must be under 60 or, if over 60, husband must not have been entitled to a category A Retirement Pension when he died.</p>
Conditions:					
2. Surviving spouse					

Table: VIII

Survivors

	Belgium	Denmark	FR of Germany	Greece	Spain	France
Benefits:						
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 dependant. Guaranteed minimum for fully insured: BFR 293,699 (ECU 6,967) per year.	Death before June 30, 1992: Supplementary pension (ATP): 50% of real or hypothetical pension of the insured person. In the case of deaths after the 1st of July 1992: no widow's or widower's pension. Single capital payment, capitalization of 35% of the pension to which the deceased would have been entitled and the widow's or widower's pension to which the surviving spouse would have been entitled.	1. The "major" widow's or widower's pension amounts to 60% of the pension for which the deceased spouse would have been eligible. The "major" pension is payable from the age of 45 upwards, if the widow or widower is unfit to work or bringing up a child under the age of 18. 2. In other cases, the "minor" widow's or widower's pension is payable, 25% of the pension for which the deceased spouse would have been eligible. Where: replacement earnings of widow/widower exceed the amount of DM 1.125 (ECU 549) (old Lander) plus amounts for children, survivor's pension is reduced by a rate of 40% of the excess amount. If insured person dies before the age of 60, period between date of death and 55th anniversary is counted full toward the contribution period and a third of the period between 55 and 60 years.	70% of old-age pension, minimum amount DR 62,540 (ECU 251) per month. Revalorization following the increase of salaries of the civil servants.	45% of reference wage (total payments over a continuous period of 24 months within the last seven years are divided by 28) for insured person. Annual pension 14 times monthly figure. Minimum pension: 1. widows over 65: PTA 45.060 (ECU 348) per month; 2. widows between 60 and 65 years: PTA 39,325 (ECU 304) per month; 3. widows under 60: PTA 30.000 (ECU 232) per month. 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. Reversion pension 50% of real or hypothetical old-age pension of the deceased person. Minimum: FF 15 800 (ECU 2,292) p.y if 60 quarters of insurance. Reduced if insurance is less. 10% supplement where the person concerned had or educated at least 3 children for 9 years before their 16th birthday. 2. Invalid and old-aged widow's (widower's) pensions: 52% of real or hypothetical invalidity or old-age pension of deceased person. Minimum: FF 15,800 (ECU 2,292) per year. 10% supplement where the person concerned had or educated at least 3 children for 9 years before their 16th birthday.
2. Surviving spouse: remarriage	Pension maintained for 12 months.	In cases of death before the 1st of July 1992 Supplementary pension (ATP) ceases	Pension ceases; grant of 2 year's pension.	Pension ceases	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 (widower's) pension ceases, but not reversion pension, nor widow's (widower's) old-age pension.

Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom
<p>Benefit amount: IR£ 60.50 (ECU 79) if under age 80 IR£ 64.90 (ECU 84) if age 80 or over). Additional allowance paid to a widow(er) aged 66 or over living alone: IR£ 4.50 (ECU 5.90) 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 the supplementary lump-sums and special supplementary lump sums to which the insured has or would have been entitled. 3/4 of the proportional supplements and the special proportional supplements to which the insured has or would have been entitled. See Table VI "Invalidity".</p>	<p>Widow/widower only: HFL 1,766.08 (ECU 765) per month. Widow/widower with dependent children under 18: HFL 2,429.42 (ECU 1,052) per month. In addition, a "holiday allowance" equal to HFL 109.87 (ECU 48) per month is paid for a widow/widower without children and HFL 156.95 (ECU 68) with children.</p>	<p>60% (or 70% if there is a former spouse who is entitled to the pension) of the retirement or invalidity pension received by the insured person, or to which he would have been entitled at the moment of his death.</p>	<p>1. Widow's Pension: Paid from first Tuesday after husband's death or from date of death if that falls on a Tuesday 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). A full pension is granted to widows aged 55 or over; rate: £ 54.15 (ECU 77) per week. If the widow is aged 45 (40 for women widowed before 11 April 1988) - 55 (50 for women widowed before 11 April 1988) the pension is reduced by 7% of the full rate for each year under 55 (50 for women widowed before 11 April 1988)). 2. Widow's Payment: Lump sum of £ 1,000 (ECU 1,414) on husband's death. 3. Widowed Mother's Allowance: Payable, from the first Tuesday after the husband's death or from date of death if that falls on a Tuesday. Amount: £ 54.15 (ECU 77) per week paid as long as the widow has a qualifying child in her charge. 4. An earnings related Additional Pension may also be paid with WP & WMA. The amount depends upon the husband's earnings from April 1978.</p>
Pension ceases.	Pension ceases; grant of 2 year's pension.	Pension ceases; grant of 60 month's payments if remarried before 50 (36 months' payments over 50), not including special supplements.	Pension ceases; grant of 1 year's pension.	Pension ceases.	<p>Benefit ceases. Co-habitation: Benefit withdrawn for period of co-habitation.</p>
					<p>1. Surviving spouse</p> <p>2. Surviving spouse: remarriage</p>

Table: VIII

Survivors

	Belgium	Denmark	FR of Germany	Greece	Spain	France
Benefits:						
3. Orphans children having lost one parent	No orphan's pension; see special family allowances scheme.	National pension: See Table X "Family benefits". Supplementary pension (ATP): in cases of death after the 1st of July 1992, single payment (children under 18).	1/10th of insured person's pension (see table VI) plus children's supplement. No restriction on combination with family allowances. Age limit: 18 years (27 for study or occupational training). Sliding scale according to income, based on same principles as widow's or widower's pension. Only 40% of income exceeding a certain ceiling is taken into account.	20% of old-age pension for each child under 18 (except if invalid) or 24 (in the case of a student).	1. Where there is a spouse with entitlement to a survivor's pension: 1 child: 20%; 2 children: 40%; 3 or more: 55% of reference figure. Sum of widow's and orphan's pensions paid may not exceed reference figure used for calculating those pensions, except as regards the minimum amount. 2. Where there is no spouse with entitlement to a survivor's pension: 1 child: 20%; 2 children: 40%; 3: 60%; 4: 80%; 5 or more: 100%. Minimum orphan's pension: PTA 13.320 (ECU 103). Annual pension = 14 x monthly figure. <i>See note VIII-E-1.</i>	Reversion pension, invalid widow's (widower's) pension and widow's (widower's) old-age pension are increased when surviving spouse has at least the charge of one child. Increase: FF 453.02 (ECU 66) per month and per child. See also Table "Family benefits".
4. Orphans children having lost both parents	No orphan's pension; see special family allowances scheme.	National pension: See Table X "Family benefits". Supplementary pension (ATP): in cases of death after 1st of July 1992, single payment (children under 18).	One fifth of the contributory pension of both parents (see Table VI) plus supplement. No restriction on combination with family allowances. Age limit: 18 years (27 for study or occupational training). Sliding scale according to income, based on same principles as widow's or widower's pension. Only 40% of income exceeding a certain ceiling is taken into account.	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 13.320 (ECU 103) per month plus product of dividing PTA 30.000 (ECU 232) by number of entitled children. Annual pension = 14 x monthly figure. Pension may be combined with family benefits.	No orphan's pension: see Table X "Family benefits"

Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom
<p>The amount of widow's weekly pension is increased by IR£ 16.20 (ECU 21) for each dependant child under 18 years of age (or under 21 years of age if the child is in full-time education). No restriction on combination with family allowances.</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; no entitlement to family allowances unless the spouse works.</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>1/3 of the lump-sum supplements and lump-sum special supplements to which the insured has or would have been entitled.</p> <p>1/4 of the proportional supplements and special supplements to which the insured has or would have been entitled.</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.</p> <p>Amount: see below. No restriction on combination with family allowances.</p>	<p>Children under 18 (25 or 27 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 case of permanent total incapacity for work. Amount doubled where there is no entitled surviving (ex-)spouse.</p>	<p>1. The amount of the Widowed Mother's Allowance is increased by £ 10.85 (ECU 15) per week for each qualifying child for whom Child Benefit is payable. (£ 9.75 = ECU 14 for a child for whom the higher rate of 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. No new claims can be made for this allowance where a former husband died on or after 6 April 1987. Amount: £ 9.65 (ECU 14) per week for each child. No benefit in case of remarriage or cohabitation.</p>
<p>An orphan's allowance is paid if:</p> <p>1. the orphan is under 18 years of age (or under 21 years of age if in full-time education)</p> <p>2. 26 contribution weeks of insurable employment were paid by a parent or step-parent.</p> <p>Amount (paid to guardian): IR£ 37.90 (ECU 49) per week.</p>	<p>40% per child. 3 children and more: 100% divided by the number of children.</p>	<p>If the orphan is entitled to a pension both in the father's and mother's right, the higher of the two pensions is doubled. Accumulation with family benefits possible.</p>	<p>Children (no restriction on combination with family allowances) aged:</p> <p>1. under 10: HFL 565.15 (ECU 245) per month.</p> <p>2. 10 - 16: HFL 847.72 (ECU 367) per month.</p> <p>3. 16 - 27: HFL 1,130.29 (ECU 490) per month (student or child at home).</p> <p>4. From 16 to 17 years only for invalids: HFL 1,130.29 (ECU 490) per month.</p> <p>In addition, a "holiday allowance" is paid.</p>	<p>Same rules as for children having lost one parent.</p>	<p>Guardian's Allowance is a payment of £ 10.85 (ECU 15) 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; the beneficiary must be entitled to child benefit for the orphan. In certain very exceptional circumstances Guardian's Allowance is payable where only one parent has died. The rate is adjusted to £ 9.75 (ECU 14) if the higher rate of Child Benefit is payable for the same child.</p>
					<p>Benefits:</p> <p>3. Orphans children having lost one parent</p>
					<p>4. Orphans children having lost both parents</p>

Table: VIII

Survivors

	Belgium	Denmark	FR of Germany	Greece	Spain	France
Benefits:	None.	None.	None.	20% of pension for dependent parents or grandchildren.	1. Pension (under certain conditions): 20% of reference figure for grandchildren, siblings, mothers and fathers, grandmothers and grandfathers of retirement or invalidity pensioners (for calculation of reference figure see above). 2. Temporary allowance: 20% of reference figure for old-age pension. Payment of 12 monthly rates for children or brothers/sisters aged 18 - 45. Minimum pension for beneficiary: PTA 13.320 (ECU 103) per month; for sole beneficiary over 65, PTA 34.330 (ECU 265) per month; for sole beneficiary under 65, PTA 30.000 (ECU 232) per month. Annual pension = 14 x monthly pension.	None.
5. Other beneficiaries	None.	None.	None.	100% of old-age pension.		None.
6. Maximum for all those entitled to benefits	None.	None.	None.			The sum of benefits must not exceed 100% of relevant reference wage.

Survivors

Table: VIII

Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom	Benefits:
None.	For parents, brothers or sisters 15% of the insured person's pension if there are no other survivors.	<ol style="list-style-type: none"> Persons treated as widows/widowers: parents and direct relatives, collateral up to second degree, and dependant adopted children subject to specific conditions. Children treated as orphans: Children of deceased person's family and for whom this person provided care and education. Subject to various conditions. Divorced spouse if not remarried. 	A divorced wife under certain conditions.	If there is no spouse, parents dependant on the deceased are entitled.	None.	5. Other beneficiaries
None.	100% of the insured person's pension.	100% of the insured person's pension.	None.	<p>100% of the insured person's pension.</p> <p>110% if in case of divorce two spouses are entitled to the pension.</p>	None.	6. Maximum for all those entitled to benefits

Table: VIII

Survivors

	Belgium	Denmark	FR of Germany	Greece	Spain	France
Benefits:	Survivors' pension granted or maintained temporarily:	1. Death grant: up to DKR 6,000 (ECU 761), depending on the estate of the deceased.	1. 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.	1. Two special additional benefits are paid for as follows: a) One total amount of it for the Christmas Holiday, it is almost the same amount as the amount of the monthly pension; b) the 1/2 of the other one is for the Easter Holiday and the rest of it for the Summer-holiday.	Death grant: PTA 5,000 (ECU 39).	1. Degrressive widow's or widower's allowances paid over 3 years from the date of the death or until the age of 55 if the survivor was 50 when spouse died Amounts (means-tested): 1st year: FF 2,833 (ECU 411) 2nd year: FF 1,851 (ECU 269) 3rd year: FF 1,417 (ECU 206) Conditions: deceased person must have been insured. Beneficiary: less than 55 years; not remarried (living as married; raised or have raised at least child for 9 years before 16th birthday; no sex discrimination.
7. Other benefits	2. maintaining the pension over a maximum of 12 months: a) when the spouse remarries, b) when, being under 45, the surviving spouse does not qualify any more for the early grant of a survivor's pension. In this case, after 12 months reduced pension amount. See Table IV for funeral expenses.	2. Maintenance allowance can be paid out under the Social Assistance Act of 19 June 1974 (in case of need). 3. Special aid under the Social Assistance Act in cases of study or vocational training necessary to enable integration into a working life.	2. The divorced spouse 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 Contributions: 60 months of insurance before the death. Sliding scale according to income, same as widow's or widower's pension.	2. Funeral expenses: DR 93,120 (ECU 373).		2. Death insurance: Grant of capital sum of death equal to 90 times the basic daily earning to the survivors (order of preference: spouse, children, parents, ...) of insured persons who have been fully employed or in a mutilated situation (unemployment, sickness or maternity allowance, temporary incapacity) for 21 hours during the last quarter or the three months prior to death, or 12 hours during the calendar month or the month prior to death. Minimum: 1% annual earnings, subject to ceiling: FF 1,458 (ECU 212). Maximum: 3 times the monthly earnings, subject to ceiling: FF 36,400 (ECU 5,288).

See table III.

Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom
<p>1. On the death of an insured person, any benefit or pension which was in payment to the deceased continues to be paid in full to the surviving dependant for 6 weeks.</p> <p>2. Supplements paid with benefits and pensions in respect of adult or child dependants continue to be paid to the insured person for 6 weeks after the death of the adult or child dependant.</p> <p>3. A Death Grant is paid on the death of an insured person, the spouse of an insured, or a child under 18 years of age. To qualify for payment the insured person or the spouse of the insured person must have:</p> <p>(i) 26 contributions paid between 1 October 1970 and the date of death.</p> <p>(ii) 48 contributions paid or credited in the appropriate contribution year before the death occurs and an annual average of 48 contribution weeks paid or credited since 1 October 1970, or since starting work if this date is later. A reduced grant is payable where the annual average is less than 48 weekly contributions, but more than 26 contributions.</p> <p>Benefit rate: payable in respect of deceased: child under 5 years: IR£ 20 (ECU 26) child aged 5 - 18 years: IR£ 60 (ECU 78) adult: IR£ 100 (ECU 130).</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 (ECU 28).</p> <p>Maximum: LIT 129,600 (ECU 84).</p> <p>Order of priority: spouse, children, parents.</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>If the deceased was not entitled to a pension, survivors' pension paid to survivors who lived with him in the same household for the month of death + 3 subsequent months for an amount equal to the pension to which the deceased would have been entitled.</p>	<p>1. The insured person's full pension is paid for the 2 months following the death to survivors who have lived with the deceased person in the same household and who were mainly dependant of the deceased.</p> <p>2. A death grant is allowed (see tables IV and VI).</p> <p>3. Temporary benefit (6 - 19 months) to widows with no pension rights: HFL 1,766.08 per month (BCU 765); in addition a "holiday allowance" is paid.</p>	<p>1. Death grant: as a rule awarded to the same persons as the survivor's pension, but without qualifying conditions. Amount equal to 6 times the average wage for the best 2 years out of the preceding 5 years (the average wage may not be lower than the minimum wage). Shared-out in the same proportions as the survivor's pension.</p> <p>2. Supplement paid to severely disabled persons who are permanently incapacitated for work and require constant attendance from a third person.</p> <p>3. Christmas and Holiday bonus: amounts equal to those of the pension for December.</p>	<p>None.</p> <p>Benefits: 7. Other benefits</p>

Note VIII-E-01: Spain - Benefits to orphans

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 12,600 per month for each dependant child.

I Organization

II Financing

III Health care

IV Sickness - Cash benefits

V Maternity

VI Invalidity

VII Old-age

VIII Survivors

IX Employment injuries and occupational diseases

X Family benefits

XI Unemployment

XII Guaranteeing sufficient resources

Table: IX

Employment injuries and occupational diseases

	Belgium	Denmark	FR of Germany	Greece	Spain	France
Legislation						
1. First law	Employment injuries: Law of 24 December 1903.	Law of 1898. Law of 8 March 1978, as amended.	Employment injuries: Law of 6 July 1884. Occupational diseases: Law of 12 May 1925. Third part of: Social Insurance Code ("Reichsversicherungsgesetzgebung") of 19 July 1911, by Law of 30 April 1963, amended. Decree of 20 June 1968 on occupational diseases, last amended by the decree of 22 March 1988.	No particular insurance exists, the risk being covered under sickness, invalidity and survivors by specific regulations.	Employment injuries: Employment Injuries Law of 30 January 1900. Revised text of legislation and Employment Injuries Regulation; Decree of 22 June 1956. Occupational diseases: Decree of 10 January 1947 establishing cover for occupational diseases. General Law on Social Security of 30 May 1974. Royal Decree No 2609 of 24 September 1982.	Employment injuries: Law of 9 April 1898. Social Security Code, Book IV. Occupational diseases: Law of 25 October 1919. Decree of 31 December 1946, as amended.
2. Basic legislation	Law of 10 April 1971. Occupational diseases: Law of 24 July 1927. Laws coordinated by Royal Decree of 3 June 1970.					
Field of application	Employment injuries: workers who are submitted to social security and apprentices and those to whom the Crown has granted status. Occupational diseases: as above (except 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.	All employed and certain self-employed (in fishing and navigation) persons. Trainees at a working place because of their study or vocational training. Children affected with a disease or a birth defect caused by the work of their father or mother.	Employed persons, some self-employed, students, pupils, kindergarten children, persons undergoing rehabilitation and some other persons.	Employees and assimilated.	Employees in industry and the services.	Persons working in any capacity in any place for one or more employers.

Employment injuries and occupational diseases

Table: IX

Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom	Legislation
<p>Law of 1897. Social Welfare (Consolidation) Act 1981, as amended.</p>	<p>Employment injuries: Law of 17 March 1898. Occupational diseases: Law of 13 May 1929.</p>	<p>Employment injuries: Law of 5 April 1902. Occupational diseases: Law of 17 December 1925 (Books II and IV of the Social Insurance Code), various times amended</p>	<p>There is no specific insurance against employment injuries and occupational diseases. 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>Employment injuries: Law of 1913. Occupational diseases: Law of 1913. Law No 2127 of 3 August 1965, various times amended.</p>	<p>Employment injuries: Law of 1897. Occupational diseases: Law of 1906. Employment injuries and occupational diseases: Social Security Contributions and Benefits Act 1992.</p>	<p>1. First law 2. Basic legislation</p>
<p>Employed persons and some trainees.</p>	<p>Workers providing their services for hire to third parties.</p>	<p>Manual workers, assistants, mates, apprentices and domestic servants, office staff, operational staff, foremen and technical staff, self-employed and helping members of his family. Kindergarten children, school-children and university students, participation in public services, or in social services recognized by the State, employment under a special statute and other social integration activities.</p>	<p>Not applicable.</p>	<p>All employees.</p>	<p>Employed earners.</p>	<p>Field of application</p>

Table: IX

Employment injuries and occupational diseases

	Belgium	Denmark	FR of Germany	Greece	Spain	France
Risks covered:						
1. Employment injuries	Accident injury occurred during and as a result of the execution of the work contract (and) which causes a lesion.	Accident injury occurred during work or as a result of the condition in which the work is carried out.	Accident injury occurred 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 injury occurred because of and during employment.	Any physical injury the employee suffers from in the course or as a consequence of his/her employment and any disease not considered as occupational disease the employee contracts during the execution of his/her professional activity.	Any injury occurred as a result of or in connection with work, regardless of its cause.
2. Travel between home and work <i>see note</i>	Covered.	Not covered.	Covered.	Covered.	Covered.	Covered.
Occupational diseases:						
1. Prescribed diseases	List of occupational diseases (Royal Decree of 28 March 1969, as amended)	List of recognized occupational diseases.	List of 59 occupational diseases from the Annex no. 1 of the Decree of 20 June 1968 on occupational diseases, last amended by the Decree of 22 March 1988.	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)	90 tables of occupational diseases, (tables annexed to Book IV of Social Security Code)

Employment injuries and occupational diseases

Table: IX

Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom
<p>Personal injury caused by accident occurred out of and in the course of employment, including diseases caused by such accidents.</p>	<p>Employment injury produced by violent cause at times of work.</p>	<p>Employment injury occurring as a result of or at times of work.</p>	<p>Not applicable.</p>	<p>Accident occurring at the place of work and during the employment, 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>Personal injury by accident arising out of and in the course of employed earners' employment.</p>
<p>Covered.</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>Covered.</p>	<p>Not applicable.</p>	<p>Such injuries as those occurring:</p> <ul style="list-style-type: none"> - outside the place of work and working hours, but in the course of duties ordered or authorized by the employer; - 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 risk associated with the journey; - in the course of any task undertaken on the worker's own initiative but to the economic benefit of the employer. 	<p>As a general rule, not covered.</p>
					<p>1. Employment injuries</p> <p>2. Travel between home and work <i>see note</i></p>
<p>56 prescribed diseases set out in the Social Welfare Occupational Injuries (Prescribed Diseases) Regulations 1983, amended 1985.</p>	<p>List of 49 occupational diseases for industry and agriculture (see Law of 9 June 1975, Nr. 482). Also special law for silicosis and asbestosis of 27 December 1975, Nr. 780. Possibility of compensation for diseases not in the list.</p>	<p>Table of 55 occupational diseases and noxious agents (see Grand-Ducal Decree of 26 May 1965)</p>	<p>Not applicable.</p>	<p>List of occupational diseases.</p>	<p>Schedule of 63 prescribed industrial diseases. Special law for pneumoconiosis and byssinosis.</p>
					<p>Occupational diseases: 1. Prescribed diseases</p>

Table: IX

Employment injuries and occupational diseases

	Belgium	Denmark	FR of Germany	Greece	Spain	France
Occupational diseases:						
2. Conditions						
a) Enterprises, work to risk	Have been exposed to risk. Risk is presumed to exist when the person works in an enterprise quoted in a list fixed with a Royal Decree.	None.	Given in the list of occupational diseases; restricted to some certain diseases.	None.	Only in exceptional cases.	Given in tables; restricted to a certain number of diseases.
b) Periods of exposure to risk	None.	Circumstances taken into consideration.	None, circumstances taken into consideration.	None.	None.	No fixed period except for cases, such as pneumoconiosis: (5 years with exceptions), deafness (1 year, in certain cases 2 days), diseases linked with vinyl chloride (6 months byssinosis (5 and 1 years). For asbestose and silicose, the periods of exposure to risk and liability can be altered according to the decision of a council of three doctors.
c) Periods of liability	No statutory periods.	No statutory periods.	None, circumstances taken into consideration.	No statutory periods.	No statutory periods.	Periods given in the table (between 3 days and years). For asbestose and silicose, the periods for exposure to risk and of liability can be altered according to the decision of a council of three doctors.
d) Time limit for declaration	Can be fixed by decree.	One year; special circumstances excepted.	Immediate notification by doctor or employer.	None.	None.	2 years time-limit.

Employment injuries and occupational diseases

Table: IX

Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom
Employment in occupations involving exposure to risk as indicated in the Regulations.	None.	Given in the list, mostly in general terms.	Not applicable.	Indicated in the list of occupational diseases.	Occupation involving exposure to specified substances.
No prescribed periods, except for occupational deafness (10 years), Tuberculosis (6 weeks) and Pneumoconiosis (2 years).	None, circumstances taken into consideration	None.	Not applicable.	Indicated in the list of occupational diseases.	Minimum of 10 years for occupational deafness. Others: no limit.
Normally one month for grant of presumption of occupational origin. For occupational asthma, 10 years; for occupational deafness, 5 years; for tuberculosis, 2 years.	Periods given in the list (with a minimum of 2 months).	No statutory periods.	Not applicable.	Indicated in the list of occupational diseases.	Disease must be shown to be due to nature of person's work in employed earners' employment from 5 July 1948. Occupational asthma: 10 years. Occupational deafness: 5 years. Others: no limit.
None.	3 years (time-limit).	None.	Not applicable.	One year from formal communication of diagnosis. Once this deadline has passed, benefits will only be paid from the month of application.	None. d) Time limit for declaration

Table: IX

Employment injuries and occupational diseases

	Belgium	Denmark	FR of Germany	Greece	Spain	France
Occupational diseases:						
3. Mixed system	Mixed system if the determining and direct cause of the disease lies in the exercise of the occupation. The exposure to risk and the causal link has to be shown.	Mixed system.	Mixed system.	No mixed system.	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.
Benefits:						
1. Temporary incapacity: Benefits in kind						
a) Free choice of doctor or hospital	Free choice, unless for employment accident, if 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: (Durehgangsarzt) appointed by the trade cooperative association. Any subsequent medical treatment is carried out by approved specialists. A doctor who has discovered an occupational disease must notify without delay the medical inspector or competent health service at the work place.	See Table III "Health care".	Free choice of doctor but not of hospital.	Free choice.
b) Payment of costs and contribution by person involved	1. Employment accident: if free choice allowed, re-fund subject to an official scale. If organized department: free care. 2. Occupational disease: according to official rate and specific nomenclature. No participation, unless special cases.	Medical treatment (see Table III "Health care"). Costs of prosthesis, artificial limbs, orthopaedic equipment and wheel chairs are completely covered by the injury insurance.	Payment is made from the trade cooperative association from the beginning. If the health insurance pays, although it is not responsible in these cases, the trade cooperative association has to refund the Sickness Funds for all expenses paid which were caused by an industrial accident or an occupational disease. No participation.	Full payment by the competent institution. No participation	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. No participation, even for acquisition and replacement of vehicles and prosthesis.	Direct payment by the primary social security fund No contribution within surance ceiling. No rate sum for hospitalization

Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom
<p>Proof system: claims in respect of upper respiratory tract infection, dermatitis and pneumoconiosis due to mineral dusts, which are not included in the list of prescribed diseases must be proved as being of occupational origin.</p>	<p>Mixed system.</p>	<p>Mixed system.</p>	<p>Not applicable.</p>	<p>Mixed system.</p>	<p>Diseases which are not included in the list are not covered except when they satisfy the industrial accident definition.</p>
<p>Occupational diseases: 3. Mixed system</p>					
<p>Benefits:</p>	<p>1. Temporary incapacity: Benefits in kind</p>	<p>1. Employment injuries: insurance provides for all forms of care. 2. Occupational diseases: care provided by Health Service.</p>	<p>1. Employment injuries: insurance provides for all forms of care. 2. Occupational diseases: care provided by Health Service.</p>	<p>1. Employment injuries: insurance provides for all forms of care. 2. Occupational diseases: care provided by Health Service.</p>	<p>1. Temporary incapacity: Benefits in kind a) free choice of doctor or hospital</p>
<p>See Table III "Health care":</p>	<p>See Table III "Health care":</p>	<p>Free choice.</p>	<p>Not applicable.</p>	<p>1. Employment injuries: insurance provides for all forms of care. 2. Occupational diseases: care provided by Health Service.</p>	<p>See Table III "Health care":</p>
<p>Costs of medical care which are not met under the General Medical Health scheme may be paid where such care is considered reasonable and necessary.</p>	<p>See Table III "Health care":</p>	<p>By the insurance association. No contribution of the victim.</p>	<p>Not applicable.</p>	<p>Paid in full by responsible institution. No contribution of the victim.</p>	<p>See Table III "Health care":</p>
<p>No contribution of the person involved: contribution is included in employee's 1.25 % contribution to General Health Service (see Table II "Financing" - Sickness and Maternity).</p>					<p>b) payment of costs and contribution by person involved</p>

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Employment injuries and occupational diseases

	Belgium	Denmark	FR of Germany	Greece	Spain	France
1. Temporary incapacity: Benefits in kind						
c) Duration of benefits	Unlimited.	Unlimited.	Unlimited.	Unlimited.	Unlimited.	Unlimited.
2. Temporary incapacity: Cash benefits						
a) Waiting period						
			1. Employment accident: none.			
			2. Occupational disease: 15 days of incapacity.			
b) Duration	Until recovery or permanent condition.	See Table IV "Sickness - cash benefits".	Until recovery or permanent condition.	See Table IV "Sickness - cash benefits".	Maximum 6 years (tempor- ary incapacity plus provis- ional invalidity); thereafter benefits for permanent in- validity apply.	Until recovery or permanent condition.

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Employment injuries and occupational diseases

	Belgium	Denmark	FR of Germany	Greece	Spain	France
2. Temporary incapacity: Cash benefits						
c) Amount of the benefit	<p>Basic earnings used for calculation: effective yearly earnings in the year preceding the accident or the incapacity due to an occupational disease.</p> <p>Max.: BFR 874,050 (ECU 20,735). Minimum for minors and apprentices: BFR 174,810 (ECU 4,147); taking into account of wages of adult workers, when minors become of age.</p> <p>Amount:</p> <ol style="list-style-type: none"> Total incapacity: per calendar day 90 % of basic earnings divided by 365 days. Partial incapacity: benefit equal to the difference between earnings before the accident or the beginning of incapacity due to occupational disease, and the earnings in partial employment. 	See Table IV "Sickness - cash benefits".	See Table IV "Sickness - cash benefits".	75 % of reference figure.	Basic earnings used for calculation: actual earnings during the pay period up to 1/2 month, 1 week up to 1/100 of the amount of the earnings ceiling prior to cessation of work divided by the number of working days in period.	
3. Permanent incapacity:						
a) Minimum level of incapacity giving entitlement to compensation	No minimum level.	15 %.	20 %.	33.33 %.	See Table VI "Invalidity".	No minimum level.

Employment injuries and occupational diseases

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Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom
<p>Injury benefit: IR£ 53.00 (ECU 69) per week. Additional allowances payable for dependants.</p>	<p>As reference, average daily earnings received during the 15 working days prior to cessation of work. Amount: 60 % of basic daily earnings for 90 days; thereafter 75 %.</p>	<p>Reference: actual earnings during a specified period (maximum: ceiling for earnings on which contributions are paid). Amount: Gross salary which the employee would have earned if he had continued to work.</p>	<p>Not applicable.</p>	<p>Reference: wage at the day of accident, not exceeding 80 % of wage above one third of the minimum wage. Amount: 1. Total incapacity: two thirds of reference wage (one third for first 3 days following accident). 2. 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>1 %.</p>	<p>11 %. No minimum for silicosis or asbestosis combined with tuberculosis.</p>	<p>No minimum level.</p>	<p>Not applicable.</p>	<p>Indicated in scale of incapacities.</p>	<p>14 %, except for pneumoconiosis, diffuse mesothelioma and byssinosis: 1 %.</p>
<p>2. Temporary incapacity: Cash benefits</p>	<p>c) Amount of the benefit</p>	<p>3. Permanent incapacity:</p>	<p>a) Minimum level of incapacity giving entitlement to compensation</p>		

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Employment injuries and occupational diseases

	Belgium	Denmark	FR of Germany	Greece	Spain	France
b) Fixing level of incapacity	<p>1. Employment injuries: agreement between insuring body concerned and person involved; approval by Fund for Employment Injuries compulsory (for accidents before 1.1.1988, approval by the labour court). Appeal possible to labour court.</p> <p>2. Occupational diseases: administrative notification by Fund for Employment Injuries. Appeals: Labour court.</p>	National Office of employment injuries and occupational diseases insurance.	Ascertained in each case by medical examination as required by trade cooperative association.	The competent institution after an opinion from the medical committee.	Incapacity Assessment Boards.	The social security fund on the advice of the consultant doctor.
c) Possibility of review	<p>Review possible:</p> <p>1. Employment injuries: during 3 years from the date of the agreement between the parties or the final decision.</p> <p>2. Occupational diseases: at any time.</p>	Review possible at any time during the 5 years after the annuity is fixed if significant changes in circumstances. The National Office can however, before this period has passed, extend the 5 years limit once if there are special circumstances.	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 the degree of incapacity must be more than 5 %.	On request by the person concerned every 6 months.	Review possible at any time up to minimum retirement age; first review may not, however, take place before at least two years from onset of incapacity. For subsequent reviews, minimum interval is one year from final decision re-sulting from preceding review application. Where a review is requested by the social security authorities, there is no such minimum interval.	Review possible at any time during the first 2 years after the degree of incapacity is fixed. Thereafter normally at intervals of least one year.

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Employment injuries and occupational diseases

	Belgium	Denmark	FR of Germany	Greece	Spain	France
d) Basic earnings used for calculating annuity	Total earnings (possibly re-constituted) of year prior to accident or cessation of work because of occupational disease. Maximum ceiling: BFR 874,050 (ECU 20,735) per year. For minors: earnings of adults.	Total earnings in year before injury. Maximum: DKR 280,500 (ECU 35,596).	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 (1992: DM 42,000). Maximum: DM 42,000 p.y. (ECU 20,505), or more if laid down in statute or by decree. For children, the following proportions apply: 1/4 (children under 6) or 1/3 (children 6 - 14) of the relevant figure.	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 months prior to cessation of work. Minimum: FF 85,420 (ECU 12,391); maximum FF 683,360.96 per year (ECU 99,391). Revalorisation two times a year. Only one third of the actual earnings in excess of the minimum is counted to the maximum ("Educed"). If the level of capacity is less than 100 % no minimum earnings.
e) Amount or formula	In general: E x t. Exception: for permanent incapacity below 10 %: reduced by half between 0 % and 5 %, and by one quarter between 5 % and 10 %. Examples: "t" = 100 %: 100 %. "t" = 50 %: 50 %. "t" = 20 %: 20 %. "t" = 8 %: 6 %. "t" = 4 %: 2 %.	1. Total incapacity: pension equal to 80 % of annual earnings of recipient up to an amount of DKR 280,500 per year (ECU 35,596). This ceiling is readjusted according to the general evolution of salaries. 2. Partial incapacity: pension proportional to the degree of invalidity.	Formula: $E \times t \times 0.6667$. Examples: "t" = 100 %: 66.7 %. "t" = 75 %: 50.0 %. "t" = 50 %: 33.3 %. "t" = 25 %: 16.7 %.	See Table VI "Invalidity". At least 60 % of the reference earnings for the insurance category of the person concerned.	1. Permanent partial incapacity for habitual occupation: 24 times monthly reference wage. 2. Permanent total incapacity for habitual occupation: 55 % of reference wage. In case of workers over 55, the rate is increased, subject to certain conditions, by 20 % of reference wage. 3. Permanent total incapacity for work: 100 % of reference wage. 4. Severe disablement: as for preceding category, + 50 %.	Formula: "E" reduced x "t" reduced Reduced level = actual level reduced by half the portion under 50 % increased by half for portion over 50 %. 1. "t" = higher than 100 %: 100 %. Rate 100.0 % of E reduced Rate 62.5 % of E reduced "t" = 50 %: Rate 25.0 % of E reduced "t" = 25 %: Rate 12.5 % of E reduced 2. "t" = lower than 100 %: Compensation in the rate amount.

Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom
Not applicable; benefits are not based on earnings.	<p>Average earnings in the year prior to cessation of work depending on sector.</p> <p>Industry: Minimum: LIT 12,766,000 (ECU 8,236). Maximum: LIT 23,709,000 (ECU 15,296).</p> <p>Agriculture: fixed amount of LIT 20,317,000 (ECU 13,107).</p> <p>Reduction of basic earnings according to a table of basic percentages corresponding to incapacity levels: "t" between 11 and 64 %: 35 - 98 % of earnings. "t" between 65 and 100 %: 100 % of earnings.</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 insured persons receiving monthly salaries: 12 times the monthly salary at the time of injury.</p> <p>Legal minimum wage in application: social minimum wage valid at the time of the accident. Maximum wage: LFR 2,218,232 (ECU 52,623) per year.</p>	Not applicable.	<ol style="list-style-type: none"> 1. Permanent incapacity for work: pension of 80 % to 100 % of basic salary (1/30 of minimum national salary + 80 % of the value over and above minimum national salary) depending on composition of the household. 2. Permanent incapacity for usual work: pension between 1/2 and 2/3 of basic remuneration. 3. Partial permanent incapacity: proportional to 2/3 of the reduction of general capacity 	None, not earnings-based. d) Basic earnings used for calculating annuity
<p>The rate of disablement benefit depends on the degree of disablement (physical or mental): Disablement degree of 1 % to 19 %: gratuity paid (see "Redemption"). Disablement degree of 20 % to 100 %: weekly pension paid. The level of pension depends on the degree of disablement. IRf 78.40 (ECU 102) per week when "t" = 90 % to 100 %.</p>	<p>Formula: $E \text{ reduced } \times t$.</p> <p>Examples: "t" = 100 %: 100.0 %. "t" = 75 %: 75.0 %. "t" = 50 %: 50.0 %. "t" = 15 %: 13.2 %.</p>	<p>Formula: $E \times t \times 0.856$.</p> <p>Examples: "t" = 100 %: 85.6 %. "t" = 75 %: 64.2 %. "t" = 50 %: 12.8 %. "t" = 25 %: 21.4 %.</p>	Not applicable.	<p>Permanent total incapacity for gainful employment: annuity amounting to 80 % of earnings.</p> <p>Permanent total incapacity for usual occupation: annuity amounting to between half and two thirds of earnings depending on residual functional capacity to pursue another suitable occupation.</p> <p>Permanent partial incapacity: annuity amounting to two thirds of earnings.</p>	<p>The rate of benefit depends on the degree of disablement ("t"). "t" = 1 % - 13 %: nothing payable, except for pneumoconiosis, byssiniosis and diffuse mesothelioma: "t" = 1 % - 10 %: £ 8.84 (ECU 12) per week. "t" = 11 % - 19 %: £ 17.68 (ECU 25) per week. For all other diseases: "t" > 14 % required for a pension ("t" = 14 % - 19 %: treated as 20 %). Examples (per week): "t" = 100 %: £ 88.40 (ECU 125) "t" = 50 %: £ 44.20 (ECU 63) "t" = 20 %: £ 17.68 (ECU 25). Payable from 91st day after date of industrial accident or onset of disease.</p> <p>e) Amount of formula</p>

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Employment injuries and occupational diseases

	Belgium	Denmark	FR of Germany	Greece	Spain	France
f) Supplements						
(i) Supplements for dependants	None.	None.	See Table X "Family benefits".	See Table VI "Invalidity".	See Table VI "Invalidity". Beneficiaries whose pension does not exceed the minimum retirement pension for persons over 65 are entitled to a family income supplement of FTA 1,050 (ECU 8.10) per month for each dependant child.	See Table X "Family benefits".
(ii) Supplements for care by another person	In the case of employment injuries and occupational diseases, a supplementary allowance of 12 times the average monthly guaranteed income, according to the degree of need, indexed from the beginning of the period of compensation and terminated as of the 91st day of hospitalization.	None.	Vary according to individual case from DM 488 to DM 1,951 (ECU 238 - 952) per month.	See Table VI "Invalidity".	Above-mentioned 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, minimum of FF 61,9 (ECU 8.981) per year. Supplement is discontinued from the last day of first month following hospitalization.

Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom
<p>Increases for dependants are payable to a recipient of Disability Benefit who is also receiving Sickness Benefit or Unemployment Supplement (see Other Benefits below). Rates (per week): Adult dependant: IR£ 34.30 (ECU 45). Child dependants: IR£ 12.50 (ECU 16).</p>	<p>5 % supplement for spouse and each dependent child, in combination with any family allowances.</p>	<p>10 % supplement for each dependent child if "l" = at least 50 %. Maximum: 100 % of earnings. Age-limit as for family allowances.</p>	<p>Not applicable.</p>	<p>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>None.</p>
<p>f) Supplements for dependants</p>					
<p>(i) Supplements for dependants</p>					
<p>Constant attendance allowance for a beneficiary receiving 100 % disablement pension who requires regular attendance. Standard rate: IR£ 31.80 (ECU 41) per week. Reduced rate: IR£ 15.90 (ECU 21) per week. Exceptionally disabled: IR£ 47.70 (ECU 62) per week. Exceptionally severe cases: IR£ 63.60 (ECU 83) per week.</p>	<p>In case of permanent total invalidity: personal assistance allowance of LIT 421,000 (ECU 272) per month.</p>	<p>Up to E x 100 %.</p>	<p>Not applicable.</p>	<p>Up to 25 % of pension, subject to ceiling of E = 80 %.</p>	<p>Constant attendance allowance for a person with 100 % disablement assessment who needs someone to attend him regularly. Minimum £ 17.70 (ECU 25) per week. Normal maximum £ 35.40 (ECU 50) per week (exceptionally £ 70.80 = ECU 100). 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 £ 32.55 (ECU 46) a week. Exceptionally severe disablement allowance: £ 35.40 (ECU 50) per week if there is entitlement to constant attendance allowance above the normal maximum rate of £ 35.40 (ECU 50) and the need for attendance at such rate is likely to be permanent.</p>
<p>(ii) Supplements for care by another person</p>					

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Employment injuries and occupational diseases

	Belgium	Denmark	FR of Germany	Greece	Spain	France
g) Redemption	<p>1. Employment injuries: a) Redemption possible, at the request of the victim, up to one third of the capital representing the annuities, if at least 10 % incapacity.</p> <p>b) Redemption obligatory for annuities below 10 % the revision period of which expired on 01.04.1982.</p> <p>c) Redemption obligatory for annuities for incapacity below 10 %, reduced by one quarter or one half, after 1.1.1988.</p> <p>d) No redemption of annuities below 10 % between 01.04.1982 (end of revision period) and 01.01.1988 (date on which the injury occurred).</p> <p>2. Occupational diseases: No redemption possible.</p>	<p>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.</p>	<p>Redemption is possible with the insured person's consent if "r" is less than 30 %. Above 30 % redemption is possible under certain conditions.</p>	None.	<p>Lump-sum payment for permanent partial incapacity (see Table VI). Permanent total incapacity pensions may be commuted to a lump-sum amounting to 84 times monthly pension (claimants under 54) or 12 times monthly pension (claimants under 59), in certain cases.</p>	<p>Immediate compulsory redemption if "r" is less than 10 % and if the annuity is less than 1/80th of minimum earnings.</p> <p>Optional full or partial redemption under certain conditions - not before 5 years after ascertaining of permanent condition.</p>
h) Accumulation with new earnings	Full accumulation possible.	Full accumulation possible.	Full accumulation possible.	See Table VI "Invalidity".	Permanent partial incapacity: accumulation possible.	Full accumulation possible.
i) Accumulation with other pensions	<p>Limitations with sickness, invalidity, retirement and with other pensions for occupational injuries or diseases.</p>	<p>If combined with a social pension or social security benefits, these are reduced.</p> <p>If combined with a government pension for civil servants, the invalidity pension is reduced.</p>	See Table VI "Invalidity".	See Table VI "Invalidity".	<p>Permanent total incapacity for habitual occupation: accumulation possible.</p> <p>Permanent total incapacity for work and severe disablement: no impediment to pursue activities compatible with the invalid's condition.</p>	<p>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.</p>

Employment injuries and occupational diseases

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Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom
<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 15 %.</p>	<p>Redemption if "t" is less than 40 % under special conditions. Compulsory redemption if "t" is less than 10 %.</p>	<p>Not applicable.</p>	<p>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>g) Redemption</p>
<p>Full accumulation permitted.</p>	<p>Accumulation possible with new earnings.</p>	<p>Accumulation possible with new earnings.</p>	<p>Not applicable.</p>	<p>Full accumulation of permanent incapacity pensions with earning from new employment.</p>	<p>b) Accumulation with new earnings</p>
<p>Full accumulation permitted.</p>	<p>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.</p>	<p>In case of accumulation with invalidity pension, latter is reduced if together with employment injury pension it exceeds the average of the five highest annual earnings or, if this method of calculating is more favourable the earnings on which injury pension was based.</p>	<p>Not applicable.</p>	<p>See Table VI "Invalidity".</p>	<p>i) Accumulation with other pensions</p>

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Employment injuries and occupational diseases

	Belgium	Denmark	FR of Germany	Greece	Spain	France
4. Other benefits	None.	Handicap allowance for permanent handicap in daily life. For 100 % handicap, allowance is DKR 34,000 (ECU 4,315).	None.	None.	Compensation for non-disabling permanent injuries: compensation paid on a scale reflecting degree of physical impairment. Amount from PTA 36,000 to PTA 672,000 (ECU 278 - 5,192).	None.
Death:						
1. Surviving spouse	Widow or widower: E x 30 % of basic earnings of the victim. Divorced or separated: annuities under special conditions. Cohabits: no benefit. Remarriage after entitlement to benefit: no influence.	Pension: 30 % of annual salary of deceased (calculated on the basis of a maximum amount of DKR 280,500 (ECU 35,596) 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 x 30 %. Widow or widower aged over 45 or occupationally or generally incapacitated or with at least one child receiving orphan pension: E x 40 %. If earnings or replacement earnings of widow/er exceed a certain level, the survivor's pension is reduced by 40 % of excess amount (transitory measure).	See Table VIII "Survivors", but no time-interval in marriage.	Reference figure in the case of employment injury remains unchanged. 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 %.	Spouse aged under 55: E reduced x 30 %. Spouse aged over 55 or with at least 50 % incapacity level: E reduced x 50 %.

Employment injuries and occupational diseases

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Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom
<p>Several supplements are available in cases of disablement: sickness benefit in cases of incapacity for work (see Table IV); unemployment supplement if sickness benefit not payable. The rates are the same as for sickness benefit.</p>	None.	None.	Not applicable.	<p>Christmas bonus: amount equal to the annuity paid in december. Holiday bonus: amount equal to the annuity paid in July. Pension supplement for severely disabled persons requiring constant attendance: Up to 25 % of pension.</p>	<p>Reduced Earnings Allowance payable to claimants unable to follow pre-accident regular occupation or to do suitable alternative work of similar standard, due to accidents or diseases which started prior to 1.10.90. Rate: difference between earnings in the regular occupation and the suitable alternative occupation. Maximum: £ 35.36 (ECU 50) per week.</p>
<p>Widow: pension of IR£ 76.80 (ECU 100) a week. Widower: pension of IR£ 76.80 (ECU 100) a week if incapable of supporting himself by reason of illness or invalidity. If widower is not invalidated but was dependant on the deceased spouse, a lump sum of IR£ 3,990 (ECU 5,194) is paid. A pension supplement of IR£ 4.50 (ECU 5.90) is paid to widow(er) aged 66 or over who is living alone.</p>	<p>Widow or widower: 50 % of the annuity. In the case of divorce, a widower receiving maintenance can obtain, wholly or partly, the survivor's pension at the discretion of the judge.</p>	<p>E x 42.8 %. With at least 50 % incapacity level: E x 53.5 %.</p>	Not applicable.	<p>Until age 65: E x 30 % After age 65 or in the event of physical or mental illness: E x 40 %.</p>	<p>See Table VIII "Survivors". 1. Surviving spouse</p>
Death:					

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Employment injuries and occupational diseases

	Belgium	Denmark	FR of Germany	Greece	Spain	France
Death:						
2. Orphans of the father or of the mother	Each orphan: E x 15 % with maximum of 45 % for group of children. Annuities due until age 18, or until end of entitlement to family benefit, and after 1.7.1987 in case of handicapped orphans: for life (or duration of handicap).	Pension of 10 % of annual earnings of deceased (up to 18 years of age).	Each child to age of 18, or 27 if undergoing vocational training: E x 20 %. In the case of an orphan older than 18, 40 % of income exceeding a set ceiling is taken into account for the calculation of the pension.	See Table VIII "Survivors".	Reference figure calculated according to procedure set out above as in the case of surviving spouse. For percentages and minimum amounts see Table VIII "Survivors".	1 child: E reduced x 15 %. 2 children: E reduced x 30 % 3 children: E reduced x 40 % etc. Granted until the age of 16 (apprentices: 18; further education or handicap: 20).
3. Orphans of parents	Each orphan: E x 20 % Max: 60 % for group of children. Annuities due until age 18, or until end of entitlement to family benefit; and after 1.7.87 in case of handicapped orphans: for life (or duration of handicap).	Pension of 20 % of annual earnings of deceased (up to 18 years of age).	E x 30 %. In the case of an orphan older than 18, 40 % of income exceeding a ceiling is taken into account.	See Table VIII "Survivors".	Reference figure: see above. Percentages and minimum amounts: see Table VIII.	Each orphan: E reduced x 20 %. Granted until the age of 16 (apprentices: 18; further education or handicap: 20). Accumulation with family benefits possible.
4. Dependent parents and other relatives	Father and mother: E x 20 % each, if there is neither a spouse nor a child entitled to benefits; E x 15 % if there is still a spouse without a child beneficiary. Relatives: E x 15 % under special circumstances. Brothers, sisters, grandchildren: under special circumstances.	If total benefits to spouse and children amount to less than E x 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 x 20 % (E x 30 % for a couple). Parents and grandparents, with priority to the parents.	See Table VIII "Survivors".	See Table VIII "Survivors".	E reduced x 10 % for each parent and grandparent. Maximum for total parents and grandparents: E reduced x 30 %.
5. Maximum for all beneficiaries	E x 75 % with order of priority.	E x 70 %.	E x 80 %, excluding, when applicable, parents and grandparents.	See Table VIII "Survivors".	100 % of reference figure in each case.	E reduced x 85 %.

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Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom
<p>The widow(er)'s pension is increased by IR£ 16.20 (ECU 21) per week for children under 18 years of age (under 21 years if the child is in full-time education).</p>	<p>20 % of the annuity for each orphan, until age 18 (21 if studying, 26 if at university).</p>	<p>Orphanants (up to 18, or 27 if continuing studies or vocational training and with no limit for handicapped children): E x 21.4 %. Accumulation with family allowances.</p>	<p>Not applicable.</p>	<p>Children under 18 (21 or 24 in the event of further or higher education): E x 20 % for one child, 40 % for 2 children, 50 % for 3 children and more. No age limit in the event of permanent total incapacity for work.</p>	<p>Death: 2. Orphans of the father or of the mother</p>
<p>IR£ 37.90 (ECU 49) orphans allowance per week for each child.</p>	<p>40 % of the annuity for each orphan, until age 18 (21 if studying, 26 if at university).</p>	<p>As above.</p>	<p>Not applicable.</p>	<p>E x 40 %, 80 % or 100 % respectively for 1, 2 or 3 or more children subject to same conditions as above, but limited to 70 % of victim's earnings.</p>	<p>3. Orphans of parents</p>
<p>Dependant parents maintained by: 1. unmarried worker: IR£ 76.80 (ECU 100) per week for one parent IR£ 34.50 (ECU 45) per week for other parent. 2. married worker: IR£ 34.50 (ECU 45) per week for each parent.</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 x 31.1 %. The sum of E x 21.4 % for certain other persons who fulfil other conditions.</p>	<p>Not applicable.</p>	<p>E x 15 % for each relative in ascending line under age 65. E x 20 % as from age 65 or in the event of physical or mental illness leading to incapacity for work. Where there is also an entitled spouse/child(ren): E x 10 % for each relative in ascending line.</p>	<p>4. Dependent parents and other relatives</p>
<p>No limit.</p>	<p>E x 100 %</p>	<p>E x 85.6 %</p>	<p>Not applicable.</p>	<p>E x 80 %</p>	<p>5. Maximum for all beneficiaries</p>

Table: IX

Employment injuries and occupational diseases

	Belgium	Denmark	FR of Germany	Greece	Spain	France
Death:	Redemption possible of maximum 1/3rd of capital representing annuities of parents or spouse; only for surviving spouse in case of accident after 1.4.1984. In that case: capital representing annuity of 30 % of basic earnings of deceased.	Lump sum of DKR 88,500 (ECU 11,231) for surviving spouse (or a person cohabiting with the deceased).	1/12th of the annual earnings. Minimum DM 400 (ECU 195). 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 (ECU 39). Special lump-sum payment equal to 6 x monthly reference figure for widow(er); 1 x monthly reference figure for each orphan entitled to a pension (where there is no entitled surviving spouse the relevant payment will be shared between the orphans); 9 x monthly reference figure for each parent (or 12 x monthly reference figure for both), where neither is entitled to a survivor's pension.	Refund of funeral expenses limited to 1/24 of the ceiling: FF 6,075 (ECU 881) with deduction of capital sum on death.
6. Capital sum on death	No redemption possible for occupational diseases. Indemnity for funeral expenses: 30 x average daily earnings, i.e. 30 x E/365 with a minimum corresponding to the minimum guaranteed in sickness and invalidity insurance. Reimbursement of real expenses upon transfer of the victim's body to place of burial.					
Adjustment	Adjustment for annuities which for specified categories of invalidity rates do not reach a specific sum. These sums are fixed by royal decree and are pegged and adjusted annually. In other cases: adjusted annually with indexation.	Annual adjustment according to change in average wage level.	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.

Employment injuries and occupational diseases

Table: IX

Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom	Death:
Funeral grant of IR£ 270 (ECU 351).	Lump sum of LIT 1,685,000 (ECU 1,087).	1/15th of the annual earnings.	Not applicable.	Funeral expenses grant: 30 x daily remuneration (or twice this amount in the event of the body having to be transferred).	See Table VIII "Survivors".	6. Capital sum on death
Benefits are normally increased once a year.	Automatic two-yearly adjustments linked to changes in industrial earnings.	Automatic adjustment of annuities to the price evolution each time the index varies by 2.5% in relation to the previous reference date. Adjustment of annuities to the wage level at the same time as the adjustment of pensions.	Not applicable.	Adjustment by government decision.	All long-term and short-term benefits are adjusted by legislation in line with general level of prices.	Adjustment

Table: IX

Employment injuries and occupational diseases

	Belgium	Denmark	FR of Germany	Greece	Spain	France
Return to active life:						
1. Rehabilitation, retraining	<p>Possibility of measures for social rehabilitation guaranteed by the French Community, the Flemish Fund for the social integration of the handicapped and, the Office of the Germanophone Community for the handicapped and for special social assistance.</p> <p>Functional rehabilitation is taken care of by the National Institute for Sickness and Invalidity Insurance (INAMI).</p>	<p>Rehabilitation: see Table VI "Invalidity".</p> <p>Retraining in special retraining centres authorized by the National Office.</p> <p>Costs paid by insurance if retraining is in continuation of treatment of casualty.</p>	<p>Functional rehabilitation as part of medical care on the initiative and at the expense of the professional associations.</p> <p>Retraining: where necessary, adaptation to a new occupation with vocational guidance; financial assistance for the insured person and his family for the retraining period.</p>	<p>See Table VI "Invalidity".</p> <p>In addition to general rehabilitation institutions, there are certain institutions intended specifically for employment injury and occupational disease victims.</p>	<p>See Table VI "Invalidity".</p> <p>In addition to general rehabilitation institutions, there are certain institutions intended specifically for employment injury and occupational disease victims.</p>	<p>Functional rehabilitation subject to medical judgement at the expense of the primary fund.</p> <p>Vocational retraining in special vocational retraining centres or establishments; cost is responsibility of the primary fund, allowances or annuities being continued or, in some cases, increased.</p>
2. Preferential employment of handicapped persons	<p>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.</p>	<p>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.</p>	<p>Obligation to employ seriously disabled persons in all enterprises as a 6% quota of the staff or to pay DM 200 (ECU 98) per month compulsory compensation for each reserved job that is unfilled.</p>	<p>For certain categories (e.g. the blind).</p>	<p>Quotas may be established for the employment of handicapped workers. Obligation for employers with a permanent work force of over 50 people to set a side 2% of posts for handicapped workers. 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.</p>	<p>Preferential employment of handicapped persons on staff up to 6% of total in firms with 20 or more employees. Measures at this purpose exist for a long time for disabled ex-servicemen and other groups of handicapped workers.</p>
3. Change of employment:						
a) Conditions	<p>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).</p>	<p>In the event of risk of aggravation or relapse of an occupational disease, the National Office of Employment Injuries and Occupational Diseases Insurance can induce the insured person to change occupation.</p>	<p>In the event of risk of occupational diseases, aggravation or relapse, the professional association must recommend a change of occupation.</p>	<p>None.</p>	<p>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.</p>	<p>Obligation to change occupation in consequence of the accident or with regard to prevent a recurrence of the occupational disease.</p>

Employment injuries and occupational diseases

Table: IX

Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom
<p>Rehabilitation services and vocational training are available free of charge to disabled persons under the Health Acts. Contributions may be made from the Social Insurance Fund.</p>	<p>Functional rehabilitation in specialized health establishments and vocational retraining. Convalescence in recognized hospitals or homes is financed by the regions.</p>	<p>The insurance association may prescribe compulsory medical treatment to improve the working capacity of the recipient of an annuity. The agency for the training of handicapped workers gives its opinion upon the advisability of measures.</p>	<p>Not applicable.</p>	<p>Possible for beneficiaries aged 50 or less suffering from permanent total incapacity. Pension is suspended and a special allowance paid during attendance at vocational training courses.</p>	<p>Employment rehabilitation centres, disablement resettlement officers and vocational training facilities throughout the country, all financed by the government, and available to disabled people in general.</p>
<p>Public authorities reserve up to 3 % of suitable positions for disabled persons.</p>	<p>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.</p>	<p>Certain jobs suitable for their abilities are reserved for persons affected by employment injuries at a fair and reasonable wage.</p>	<p>Not applicable.</p>	<p>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.</p>	<p>Obligation for employers of over 20 people to employ 3 % of registered disabled people. Car park attendants must be registered disabled people.</p>
<p>As under "Rehabilitation, retraining" above.</p>	<p>Silicosis and asbestosis.</p>	<p>In the event of risk of occupational disease, aggravation or relapse, an allowance may be granted to the worker to facilitate his re-employment.</p>	<p>Not applicable.</p>	<p>None.</p>	<p>As under "Rehabilitation, retraining" above.</p>
					<p>Return to active life: 1. Rehabilitation, retraining</p>
					<p>2. Preferential employment of handicapped persons</p>
					<p>3. Change of employment: a) Conditions</p>

Table: IX

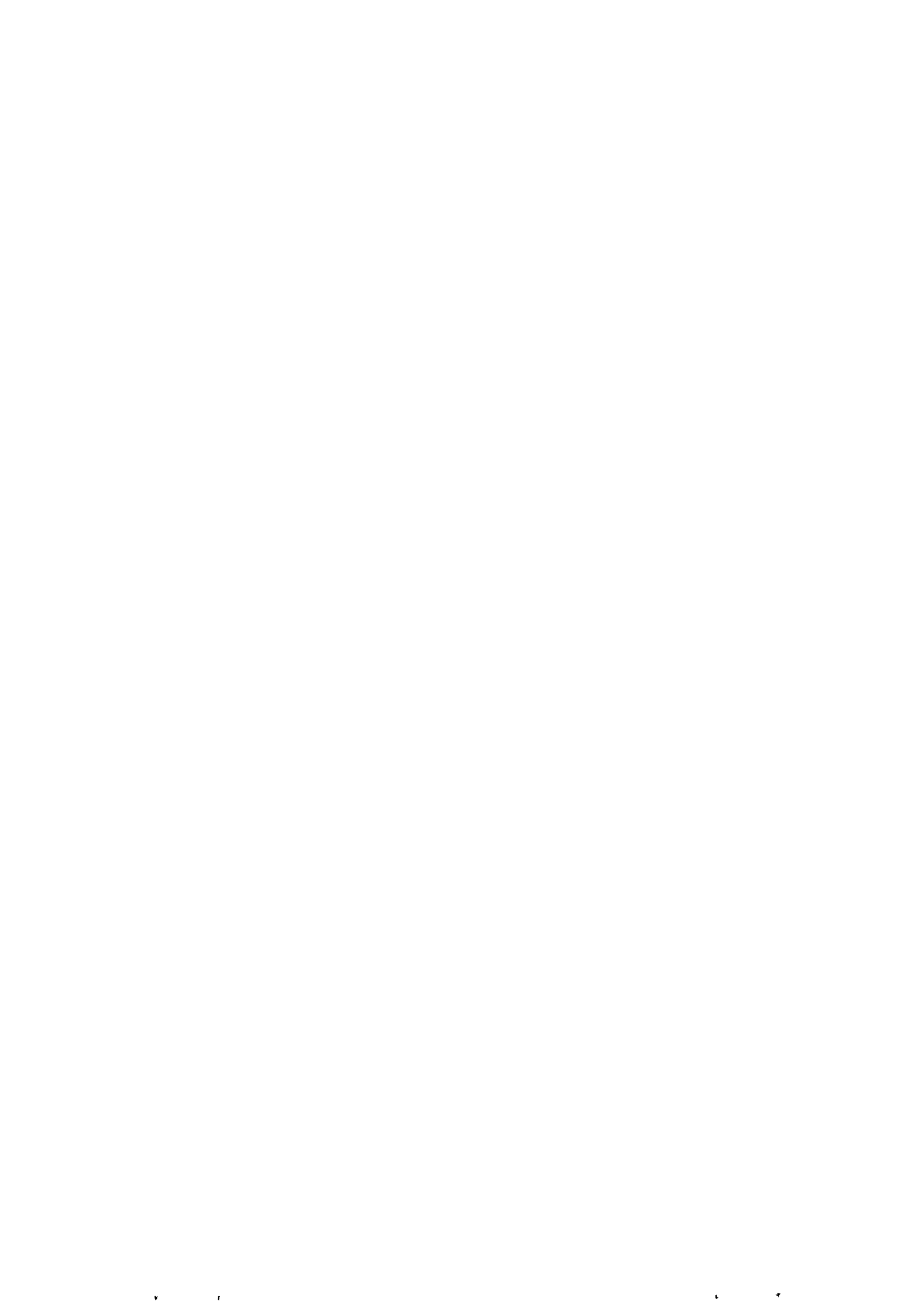
Employment injuries and occupational diseases

	Belgium	Denmark	FR of Germany	Greece	Spain	France
b) Compensation	<p>1. Temporary cessation: temporary incapacity allowance during this period.</p> <p>2. Permanent cessation: full permanent incapacity allowance for 90 days.</p>	None.	<p>Occupational diseases: for a maximum of 5 years additional transitional annuity (two thirds of E) or a lump sum of one year's full annuity.</p> <p>Employment injuries and occupational disease compensation: transitional allowances of 70 % (80 % if there is at least 1 child or if spouse is unable to work) of the amount usually paid in case of injury.</p> <p>See Table IV "Sickness - cash benefits".</p>	None.	<p>In certain cases, occupational disease victims 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.</p>	<p>1. Compensation for change of employment (for silicosis) equal to 60 days' wage per year of exposure within a limit of 300 days. No accumulation with new earnings, daily compensations or annuity.</p> <p>2. According to decision of the establishment where the retraining took place, eventually:</p> <p>a) a grant for end of retraining (between 3 and 8 times the daily wage taken as reference for the daily allowance).</p> <p>b) Loan on trust with regard to industrial, artisanal or agricultural facilities (maximum 180 times the daily wage ceiling taken as reference for the daily allowance).</p>

Employment injuries and occupational diseases

Table: IX

Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom
None.	<p>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.</p>	<p>A temporary annuity to compensate for loss of earnings may be granted.</p>	<p>Not applicable.</p>	<p>None.</p>	<p>As in permanent incapacity. b) Compensation</p>



- I Organization
- II Financing
- III Health care
- IV Sickness - Cash benefits
- V Maternity
- VI Invalidity
- VII Old-age
- VIII Survivors
- IX Employment injuries and occupational diseases
- X Family benefits
- XI Unemployment
- XII Guaranteeing sufficient resources

Table: X

Family Benefits

	Belgium	Denmark	FR of Germany	Greece	Spain	France
Legislation						
1. First law	Law of 4 August 1930.	Law of 31 March 1950.	Family Allowances Law of 13 November 1954.	Law of 1958.	Law of 18 July 1938.	Law of 11 March 1932.
2. Basic legislation	Coordinated laws (Royal Decree of 19 December 1939).	Law of 3 June 1967, as amended. Law of 19 March 1986 on general family allowances, as amended.	Federal Family Allowances Act of 14 April 1964. Social Code, general part, 11 December 1975, most recently amended by the Law of 20 June 1991. Law on the advance payment of maintenance of 23 July 1979.	Decrees no. 20 of 23 December 1959. Decree 527/1984. Decree 412/1985.	General Social Insurance Act of 30 May 1974. Law 26 of 31 July 1985. Law of 20 December 1990, introducing into the social security scheme benefits not linked to contributions. Royal Decree 356 of 15 March 1991.	Social Security Code, Book V. Decree of 10 December 1946, as amended. Laws of 3 January 1975. Law of 12 July 1977. Law of 17 July 1980.
Family allowances						
1. First child giving entitlement	1st child.	1st child.	1st child.	1st child.	1st child.	1st child. Family allowances from the 2nd child.
2. Age limit	Normal: 18 years. Vocational training: 21 years. Further education: 25 years. Girls/boys at home: 25 years. Serious infirmity: 21 years (no limit for those who were already aged 21 on 1 July 1987).	18 years.	Normal: 16 years. Prolongation to 21 possible for those registered for occupational training, or available for work as unemployed, and whose income from work or from benefits does not exceed DM 400 (ECU 195) per month. Vocational training/further education: 27 years. No accumulation with income from study allowance of at least DM 750 (ECU 366), or with maintenance allowance or transition allowance of at least DM 610 (ECU 298). Serious infirmity: no limit.	Normal: 18 years. Further education: 24 years. Serious infirmity: no limit, if the incapacity has been testified before the age of 18.	Normal: 18 years. Serious infirmity: no limit.	Normal: 18 years. Vocational training: 20 years in case that the income does not exceed 55 % of the interprofessional minimum wage (SMIC). Further education: 20 years. Serious infirmity: 20 years

Family Benefits

Table: X

Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom	Legislation
<p>Law of 1944. Social Welfare (Consolidation) Act 1981, as amended.</p>	<p>Law of 17 June 1937, Consolidated Law. Decree of 30 May 1955. Law of 17 October 1961. Law of 13 May 1988, no. 153 (family benefits).</p>	<p>Law of 20 October 1947. Law of 20 June 1977, as amended. Law of 19 June 1985.</p>	<p>Law of 23 December 1939. Law of 26 April 1962.</p>	<p>Law of 1942. Decree-Law No. 197 of 7 May 1977, as since amended on several occasions.</p>	<p>Act of 15 June 1945. Acts of 5 August 1965 and 7 August 1975, and regulations thereunder.</p>	<p>1. First law 2. Basic legislation</p>
<p>1st child.</p>	<p>1st child.</p>	<p>1st child.</p>	<p>1st child.</p>	<p>1st child.</p>	<p>1st child.</p>	<p>Family allowances 1. First child giving entitlement</p>
<p>Normal: 16 years. Further education: 18 years. Serious infirmity: 18 years.</p>	<p>Normal: 18 years. Serious infirmity: no limit.</p>	<p>Normal: 18 years. Vocational training/further education: 27 years. Serious infirmity: no limit.</p>	<p>Normal: 17 years. Vocational training/further education: 24 years (only if not entitled to student grants). Girls/boys remaining at home: 24 years. Serious infirmity: 17 years.</p>	<p>Normal: 15 years. Vocational training/further education: 25 years. Serious infirmity: extension in certain cases up to 3 years.</p>	<p>Normal: 16 years. Vocational training: 19 years.</p>	<p>2. Age limit</p>

Table: X

Family Benefits

	Belgium	Denmark	FR of Germany	Greece	Spain	France
Family allowances:						
3. Monthly amounts	1st child: BFR 2,451 (ECU 58). 2nd child: BFR 4,535 (ECU 108). 3rd child and subsequent children: BFR 6,771 (ECU 161).	General family benefits (børnefamilieydelse): for each child of 0 - 6 years: DKR 1,925 per quarter = DKR 641.67 (ECU 81) per month. for each child of 7 - 18 years: DKR 1,450 per quarter = DKR 483.34 (ECU 61) per month.	1st child: DM 70 (ECU 34). 2nd child: DM 130 (ECU 63). 3rd child: DM 220 (ECU 107). 4th child and subsequent children: DM 240 (ECU 117).	1st child: DR 920 (ECU 3.70). 2 children: DR 3,170 (ECU 13). 3 children: DR 6,920 (ECU 28). 4 children: DR 8,000 (ECU 32). For each following child an additional DR 1,500 (ECU 6) plus DR 1,000 (ECU 4) for third child born after 1st January 1982.	PTA 3,000 (ECU 23) per child.	1st child: see "APIE". 2nd child: FF 632 (ECU 92). 3rd child: FF 1,441 (ECU 209). 4th child: FF 2,251 (ECU 327). 5th child: FF 3,061 (ECU 444). 6th child: FF 3,871 (ECU 562). Subsequent children: FF 810 (ECU 117).
4. Supplements which vary with income	No variation with income.	No variation with income.	Progressive reduction to DM 70 (ECU 34) for 2nd child and DM 140 (ECU 68) for each subsequent child, if the annual income of the parents exceeds DM 26,600 (BCU 12,986) or DM 19,000 (BCU 9,276) for single parents. Annual ceiling increases DM 9,200 (ECU 4,491) for each child). Supplementary allowance of up to DM 65 (ECU 32) per child monthly in cases where tax deductions for dependant children are not fully used due to low income.	Progressive reduction according to increase in gross family income: if latter exceeds DR 1,900,001 (ECU 7,620) per year, allowances are as follows: 1st child: DR 625 (ECU 2.50) 2 children: DR 2,050 (ECU 8.20) 3 children: DR 3,920 (ECU 15.70) 4 children: DR 5,340 (ECU 21.40)	No benefit if the family income per year exceeds PTA 1,000,000 (ECU 7,726). This amount increases by 15 % per dependant child up from the 2nd child.	No variation with income.

Family Benefits

Table: 7

Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom
<p>1st to 3rd child: IR£ 15.80 (ECU 21). 4th and subsequent children: IR£ 22.90 (ECU 30). In cases of triplets and quadruplets the allowance for each child is doubled.</p>	<p>The amount of benefit for the family is in inverse function to the family income and in direct function to the number of family members, f.e. for a family of four with an income between LIT 21,000,000 and 24,000,000 (ECU 13,548 - 15,483) p.y., the benefit is LIT 110,000 (ECU 71) per month. If the income is between LIT 30,000,000 and 33,000,000, (ECU 19,354 - 21,289), the benefit is LIT 20,000 (ECU 13). If income over LIT 33,000,000 (ECU 21,289): no benefit.</p>	<p>1st child: LFR 2,038 (ECU 48). 2nd child: LFR 6,213 (ECU 147). 3rd child: LFR 13,669 (ECU 324). 4th and subsequent children: LFR 6,114 (ECU 145).</p>	<p>Basic amount by child aged 6 to 11 in family with: 1 child: HFL 129.69 (ECU 56). 2 children: HFL 154.88 (ECU 67). 3 children: HFL 163.43 (ECU 71). 4 children: HFL 179.02 (ECU 78). 5 children: HFL 188.37 (ECU 81). 6 children: HFL 194.59 (ECU 84). 7 children: HFL 199.06 (ECU 86). 8 children: HFL 206.93 (ECU 90).</p>	<p>Each child: ESC 2,200 (ECU 13).</p>	<p>Eldest qualifying child: £ 41.82 (ECU 60) Each other child: £ 33.80 (ECU 48).</p>
<p>None.</p>	<p>See "Family allowances: Monthly amounts".</p>	<p>None.</p>	<p>None.</p>	<p>None.</p>	<p>4. Supplements which vary with income</p>
				<p>If family income is less than 1 1/2 times national minimum wage, the monthly amounts for the 3rd and subsequent children is ESC 3,300 (ECU 19) per child.</p>	

Table: X

Family Benefits

	Belgium	Denmark	FR of Germany	Greece	Spain	France
5. Supplements which vary with age	<p>Supplements to the monthly amounts varying with age:</p> <ol style="list-style-type: none"> 1. Children over 6 years: BFR 852 (ECU 20). 2. Children over 12 years: BFR 1,301 (ECU 31). 3. Children over 16 years: <ol style="list-style-type: none"> a) children in 1st order usual levels except handicapped: BFR 1,372 (ECU 33), b) other children (handicapped included): BFR 1,560 (ECU 38). 	See monthly amounts.	No variation with age.	No variation with age.	No variation with age.	<p>Supplements varying with age:</p> <p>Children over 10 years: FF 178 (ECU 26).</p> <p>Children over 15 years: FF 316 (ECU 46) except the 1st child in families with less than 3 children.</p>

Family Benefits

Table: 3

Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom	5. Supplements which vary with age
No variation with age.	No variation with age.	Children over 6 years: LFR 497 (ECU 12); children over 12 years: LFR 1,491 (ECU 35).	<p>Children up to 5 years: 70 % of basic amount. Children between 12 and 17 years: 130 % of basic amount. Children between 18 and 24 years: 100 % of basic amount. Double amounts are payable for invalid children or students (still mainly supported by applicant) if:</p> <ul style="list-style-type: none"> a) under 16, not living at home, b) 16 or 17, not living in applicant's nor in another adult household, c) 18 to 24, for students, those in occupational training or household tasks and mainly supported by applicant. <p>Triple amounts are payable for children 18 to 24, studying or in occupational training, no longer living in the household and supported for at least 90 % by applicant. If eligible. Invalid youths of 18 or more are entitled to a benefit on account of incapacity for work (see Table VI "Invalidity").</p>	No variation with age.	No variation with age.	

Table: X

Family Benefits

	Belgium	Denmark	FR of Germany	Greece	Spain	France
Other benefits:						
1. Birth grants	BFR 33,205 (ECU 788) for first birth; BFR 24,983 (ECU 593) for second and each subsequent birth. May be obtained in advance two months before the probable date of birth.	DKR 1,301 (ECU 165) per quarter = DKR 433.67 (ECU 55) per month until the children's 7th birthday, in case of birth of more than one child and in case of adoption of more than one child - brothers and/or sisters born on the same date.	See "Other allowances" and Table V "Maternity".	See Table V "Maternity".	None.	Allowance for young child (APJE): FF 907 (ECU 132) 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.
2. Allowance for single parent	None.	The general benefits are supplemented by DKR 1,053 per quarter = DKR 351 (ECU 45) per month and per child. Moreover, an allowance of DKR 804 per quarter = DKR 268 (ECU 34) per month and per household.	Benefits in accordance with the Law on the advanced payment of maintenance are also payable in the new Länder since 1.1.1992. This Law guarantees a minimum maintenance up to DM 291 (ECU 142) in the old Länder and up to DM 219 (ECU 107) in the new Länder for children under the age of 6, for a maximum of three years. From 1.1.1993 the benefits will be doubled throughout Germany (age limit: 12 years; payable for 6 years).	Increase of the family allowances of DR 1,250 (ECU 5) for each child if parent is widow/er, invalid or soldier as long as survivor's pension does not exceed a certain amount. This benefit is paid without regard to sex of the single parent.	None.	Guarantee of minimum family income for single persons with at least 1 child or in case of pregnancy without other dependant children. Monthly amount: FF 2,962 (ECU 430) plus FF 987 (ECU 143) per child. The allowance is equal to the difference between this amount and the beneficiary's income. Allowance of family support: children who are not acknowledged by both of the parents or whose father or mother do not fulfill the obligation to pay maintenance

Family Benefits

Table: X

Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom
<p>IR£ 300 (ECU 391) in cases of triplets, IR£ 400 (ECU 521) in cases of quadruplets, quintuplets etc. See also Table V "Maternity".</p>	<p>See Table V "Maternity".</p>	<p>LFR 17,836 (ECU 423) on condition that the mother had legal domicile in the Grand Duchy during the year before the birth and that the prescribed post natal examinations have been passed. LFR 17,836 (ECU 423) as post-natal allowance on condition that the child had the prescribed medical examinations. A maternity allowance is paid to women domiciled in Luxembourg by the National Fund of Family Allowance (see Table V "Maternity").</p>	<p>See Table V "Maternity".</p>	<p>Once-off payment of ESC 21,000 (ECU 123) per live birth. Allowance for nursing mothers: ESC 3,870 (ECU 23) per month for first 10 months.</p>	<p>Other benefits: 1. Birth grants Maternity Payment: £ 100 (ECU 141) from the Social Fund. Available to those in receipt of income-related benefits (Income Support, Family Credit).</p>
<p>Lone Parent's Allowance is available as a separate and specific means-tested scheme (see table XII): Claimant: IR£ 57.20 (ECU 74) max. per week. Supplement: IR£ 14.60 (ECU 19) per week for each child.</p>	<p>None.</p>	<p>None.</p>	<p>None.</p>	<p>None.</p>	<p>One Parent Benefit: 1st child: £ 25.35 (ECU 36) per month. 2. Allowance for single parent</p>

Table: X

Family Benefits

	Belgium	Denmark	FR of Germany	Greece	Spain	France
Other benefits:	Supplementary allowance for handicapped children under the age of 21 with a 66 % disability equal per month and per child to: BFR 11,026 (ECU 262) if the child obtains 0, 1, 2 or 3 points of autonomy; BFR 12,069 (ECU 286) if the child obtains 4, 5 or 6 points of autonomy; BFR 12,903 (ECU 306) if the child obtains 7, 8 or 9 points of autonomy.	None.	None.	Allowance for parent of handicapped child: DR 1,250 (ECU 5) per month.	PTA 6,000 (ECU 46) per month for each child under 18 with a disability of at least 33 %. PTA 30,000 (ECU 232) per month for each child over 18 and with a disability of at least 65 %. PTA 45,000 (ECU 348) per month if invalidity is at least 75 % and assistance is required.	Special allowance for persons with a 50 % or more handicap, up to 20 years: FF 632 (ECU 92) per month. Supplement for children with an incapacity degree of 80 % or 50 - 80 % when taken into care by a specialized institution: 1st category: permanent attendance of another person or expenses according to the amount of the supplement: FF 474 (ECU 69); 2nd category: constant attendance by another person or expenses according to the amount of the supplement: FF 1,422 (ECU 206); 3rd category: severely disabled in need of continuous and highly qualified assistance, when the only alternative to domiciliary care is a full-time hospital permanence. Allowance: FF 5,159 (ECU 748). The payment of the allowance requires the suspension of working-activities of one parent or the need of a third person.
3. Special allowances for handicapped children						
4. Accommodation allowances and removal grants	None.	None.	A housing allowance is paid to a lodger or owner in own dwelling if housing costs are too onerous.	None.	None.	Accommodation: benefits for those receiving one of the various forms of family allowances: elderly, disabled, young workers, young households, beneficiaries of R.M.I. (income support). 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.

Family Benefits

Table: X

Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom
<p>IR£ 86 (ECU 112) per month in respect of children between 2 and 16 years living at home (Domiciliary Care Allowance).</p>	<p>If one family member is handicapped, the ceiling of the family income is increased by Lit 10,000,000 (ECU 6,451) per year.</p>	<p>Supplementary allowance of LFR 2,038 for each child under 18 with an insufficiency or permanent reduction of at least 50 % 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 unless in receipt of a benefit from the national solidarity fund or another social security body.</p>	<p>None.</p>	<p>Additional allowance for children under 24 of handicapped workers who fulfil certain health conditions. Rates per month: ESC 5,260 (ECU 31) for children up to 14. ESC 7,690 (ECU 45) for children between 14 and 18. ESC 10,260 (ECU 60) for children between 18 and 24. Monthly life allowance for the same persons, older than 24 years: ESC 14,600 (ECU 85). Special education allowance for children, up to the age of 24 years, attending a special training establishment (variable amount). Allowance for third party assistance: ESC 8,300 (ECU 48) per month.</p>	<p>See Table VI "Invalidity" (Attendance Allowance and Mobility Allowance). 3. Special allowances for handicapped children</p>
<p>None.</p>	<p>None.</p>	<p>None.</p>	<p>None.</p>	<p>None.</p>	<p>Removal Grants available from the Social Fund. Housing Benefit.</p>
					<p>4. Accommodation allowances and removal grants</p>



Family Benefits

Table: X

Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom
None.	None.	<p>Allowance at the beginning of school, for children over 6 years.</p> <p>Amounts of the allowance:</p> <ol style="list-style-type: none"> 1. for one child: <ol style="list-style-type: none"> a) over 6 years: LFR 3,480 (ECU 83). b) over 12 years: LFR 4,971 (ECU 118). 2. for a group of two children: <ol style="list-style-type: none"> a) over 6 years: LFR 5,965 (ECU 142). b) over 12 years: LFR 7,456 (ECU 177). 3. for a group of three or more children: <ol style="list-style-type: none"> a) over 6 years: LFR 8,451 (ECU 200). b) over 12 years: LFR 9,942 (ECU 236). <p>Education allowance LFR 9,942 (ECU 236) for the parent who educates a child under 2 years and either does not have a regular income or whose income, cumulated with that of the husband/wife, does not exceed:</p> <p>LFR 109,011 (ECU 2,586) when educating one child, LFR 145,348 (ECU 3,448) when educating two children, LFR 181,685 (ECU 4,310) when educating three children.</p>	<p>A quarterly supplementary allowance is paid to families with</p> <ol style="list-style-type: none"> 1 child: HFL 22.61 (ECU 10), 2 children: HFL 45.22 (ECU 20), 3 children: HFL 55.64 (ECU 24), 4 children: HFL 66.06 (ECU 29), 5 children: HFL 76.48 (ECU 33), 6 children: HFL 86.90 (ECU 38), 7 children: HFL 97.32 (ECU 42), 8 children: HFL 107.74 (ECU 47). 	<p>Marriage grant: ESC 17,460 (ECU 102) paid once for each insured spouse.</p> <p>Funeral grant: ESC 24,420 (ECU 143) single payment at the death of:</p> <ol style="list-style-type: none"> 1. children or equivalent dependants conferring entitlement to family allowances even if stillborn, 2. relatives in ascending line (or equivalent dependants) of insured person or his/ her dependent spouse (means tested), 3. spouses, 4. the insured person (paid to the person who proves to have taken over the funeral expenses). 	5. Other allowances
					None.

Table: X

Family Benefits

	Belgium	Denmark	FR of Germany	Greece	Spain	France
Special cases:						
1. Unemployed persons	<p>Unemployed persons, for which the unemployment allowance is the main income of the household, are entitled to family benefits from 7th month of unemployment, at the following rates (+ supplements varying with age):</p> <p>1st child: BFR 3,699 (ECU 88), 2nd child: BFR 5,308 (ECU 126), 3rd child and subsequent children: BFR 6,907 (ECU 164).</p>	Normal family benefits.	Normal family benefits.	Normal benefits if 50 days work in preceding year. Normal benefits for persons who receive unemployment benefits for two months at least, persons who are unable to work for 2 months continually, women who did not work for 2 months because of maternity leave.	Normal family benefits.	Normal family benefits.
2. Pensioners	<p>Pensioners obtain the same benefits to the same conditions as unemployed persons (see Table "Unemployed persons").</p> <p>Pensioners are entitled to family allowances to the following rates (+ supplements varying with age):</p> <p>1st child: BFR 5,135 (ECU 122); 2nd child: BFR 5,308 (ECU 126); 3rd child and subsequent children: BFR 6,907 (ECU 164).</p>	Special allowances of DKR 673 (ECU 85) per month for each child when one or both parents are pensioners. In addition, when both parents are pensioners, the general benefits are supplemented by DKR 351 (ECU 45) per month per child.	Recipients of pensions are entitled to family allowances.	Entitled to increased pension (see relevant tables and "Allowance for single parent" above).	Recipients of pensions are entitled to family allowances.	Recipients of pensions are entitled to family allowances.
3. Orphans	<p>Orphan's allowances: BFR 9,416 (ECU 223) for each child. Supplement according to age.</p>	Special additional allowance of DKR 673 (ECU 85) per month for each motherless or fatherless child. Special allowance for each motherless and fatherless child. Amount is raised to DKR 1,346 (ECU 171) per month and child.	Normal family allowances.	See Table VIII "Survivors". Person who has dependant orphans: increase of DR 1,250 (ECU 5) per month.	Normal family allowances.	FF 575 (ECU 83) for motherless and fatherless child. FF 432 (ECU 63) if child is raised by a single parent.

Family Benefits

Table: X

Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom
Normal family benefits.	Normal family benefits.	Normal family benefits.	Normal family benefits.	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.	Normal family benefit.
Recipients of pensions are entitled to family allowances.	Recipients of pensions are entitled to family allowances.	Recipients of pensions are entitled to family allowances.	Recipients of pensions are entitled to family allowances.	Recipients of pensions are entitled to family allowances.	Recipients of pensions are entitled to family allowances.
Family allowances can be cumulated with orphans' benefits. See Tables VIII "Survivors" and IX "Employment injuries and occupational diseases".	None.	Normal family allowances.	Fatherless or motherless children: normal allowances. See also Table VIII "Survivors". Fatherless and motherless children under the general insurance scheme for widows and orphans; also holiday benefits: see Table VIII "Survivors".	Orphans are entitled to family allowances (as are children already conceived but not yet born at the time of the insured person's death).	Guardian's Allowance payable in addition to Child Benefits for motherless and fatherless children. One Parent Benefit not payable for a child for whom GA is in payment.
					3. Orphans
					Special cases: 1. Unemployed persons



- I Organization
- II Financing
- III Health care
- IV Sickness - Cash benefits
- V Maternity
- VI Invalidity
- VII Old-age
- VIII Survivors
- IX Employment injuries and occupational diseases
- X Family benefits
- XI Unemployment
- XII Guaranteeing sufficient resources

Table: XI

Unemployment

	Belgium	Denmark	FR of Germany	Greece	Spain	France
Existing schemes	Insurance.	Insurance (optional).	1. Insurance. 2. Assistance.	Insurance.	1. Insurance. 2. Assistance.	1. Insurance. 2. Assistance.
Legislation						
1. First law	Decree of 18 February 1924.	Law of 4 April 1907.	16 July 1927.	Decree-Law of 1954.	Law No 62 of 22 July 1961.	Law of 11 October 1940.
2. Basic legislation	New decrees regarding the unemployment insurance: Royal Decree of 25 November 1991 with regulations concerning unemployment (Belgian Monitor of 31.12.1991). Ministerial decree concerning the schemes of application of unemployment regulations (Belgian Monitor of 25.01.1992).	Law of 24 March 1970, as amended.	Law of 25 June 1969 (Arbeitsförderungsgesetz), with several amendments. Social Code, general part (11 December 1975), most recently amended by the Law of 20 June 1991.		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 of 1984. Royal Decree: Loi No 3 of 31 March 1989. Law No 1/1992 of 3 April 1992.	Agreement of 31 December 1958. Insurance: Art. L. 351-3, L. 351-8 of Labour Code; Conventions of 24 Feb. 1984, 19 Nov. 1985, 30 Nov. 1987, 6 July 1988 and 1 Jan. 1990. Assistance: Art. L. 351-9 and L. 351-10 of Labour Code.
Field of application	All employees covered by social security. Young persons who are unemployed following their training.	1. Wage earners and self-employed persons of 16 - 65 years may be admitted as members to an unemployment fund. 2. Young persons having completed vocational training of 18 months at least.	All employees (= industrial and non-industrial staff and workers undergoing vocational training including young handicapped persons).	Employees who are insured against sickness with a social security institution. Youngsters between 20 - 29 years of age who have never worked before.	1. Insurance: Employees in industry and the services. 2. Assistance: a) unemployed with family responsibilities: (i) over 18 and under 65 who have exhausted their entitlement to contributory benefits; (ii) with no entitlement to allowances but paid contributions for 3 months. b) unemployed without family responsibilities: (i) older than 45 years who have exhausted their entitlement to allowances for at least 12 months; (ii) with no entitlement to allowances but paid contributions for 6 months.	1. Insurance: All employees. 2. Assistance: Unemployed having exhausted their entitlement to contributory benefits, young persons after training, certain single women and certain special groups (released prisoners, expatriated, repatriated or stateless workers, political refugees and asylum seekers, victims of industrial accidents or occupational diseases).

Unemployment

Table: XI

Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom	Existing schemes
<p>1. Insurance. 2. Assistance.</p>	<p>1. Full unemployment mobility benefit. 2. Short time: (a) ordinary income complement. (b) extraordinary income complement.</p>	<p>Insurance.</p>	<p>Insurance comprising: 1. general benefits, 2. extended benefits, 3. follow-up benefits.</p>	<p>1. Insurance. 2. Assistance.</p>	<p>Insurance.</p>	<p>Legislation 1. First law 2. Basic legislation</p>
<p>Law of 1911. Social Welfare Consolidation Act 1981, as amended.</p>	<p>Total Unemployment: Decree-Law No 2/214 of 19 October 1919. Law No. 223 of 23 July 1991. Part time unemployment: Decree-law No. 8,692 of 12 August 1947. Law No. 223 of 23 July 1991.</p>	<p>Law of 6 August 1921. Amended law of 30 June 1976.</p>	<p>Law of 6 November 1986, as amended.</p>	<p>Law of 1975. Decree-law No 79-A/89 of 13 March 1989.</p>	<p>Act of 1911. Act of 1975 and regulations thereunder.</p>	
<p>1. Insurance: with some exceptions, all persons aged 16 years and over employed under a contract of service or apprenticeship. 2. Assistance: persons aged 18 years and over.</p>	<p>1. Total Unemployment: all employees. 2. Part time unemployment: exceptional allowance: workers in certain categories and areas who do not fulfil the conditions required for 1.</p>	<p>1. Employed persons. 2. Young persons, who are unemployed after their training. 3. Self-employed persons who have given up their trade and are in search of paid employment.</p>	<p>All employees under 65.</p>	<p>1. All insured employees. 2. Entitled to invalidity pension in case that the benefit has been stopped because of ameliorated health conditions so that the entitled is considered capable to work.</p>	<p>All employed persons except married women who chose before April 1977 not to be insured.</p>	<p>Field of application</p>

Table: XI

Unemployment

	Belgium	Denmark	FR of Germany	Greece	Spain	France
Total unemployment:						
1. Main conditions	<ol style="list-style-type: none"> 1. To be without work and without earnings; 2. To be fit for work; 3. Registered for employment. 	<ol style="list-style-type: none"> 1. To be unemployed involuntarily; 2. To be fit for work; 3. To have signed on at the employment office. 	<ol style="list-style-type: none"> 1. To be available for work; 2. To have personally registered at the employment exchange as unemployed. 	<ol style="list-style-type: none"> 1. To be unemployed involuntarily; 2. To be fit for work; 3. To be registered at an employment exchange and to be at the disposal of the exchange. 	<ol style="list-style-type: none"> 1. Insurance: <ol style="list-style-type: none"> a) to have lost previous job involuntarily; b) to be able and willing to work; c) to be at the disposal of the employment office; d) to be affiliated to the social security schemes and enjoy active contributor or equivalent status. 2. Assistance: <ol style="list-style-type: none"> a) to be registered at an employment office; b) have exhausted the entitlement to contributory unemployment; c) have failed to find work for 30 days subsequent to exhausting entitlement to contributory benefit; d) not enjoy income from other sources exceeding the national minimum wage. 	<ol style="list-style-type: none"> 1. Insurance: <ol style="list-style-type: none"> a) Not to have left previous employment voluntarily, without good cause; b) not to be seasonally unemployed; c) to be looking for work and physically able to work; d) to be registered for work; e) to be less than 60 years of age; nevertheless, if the person at that age cannot prove 150 trimesters of insurance for old-age pension, the benefit is maintained until the 150 trimesters are reached, or until age 65. 2. Assistance: <p>For the solidarity scheme, in addition:</p> <ol style="list-style-type: none"> a) long term unemployed: certain conditions of previous activity and of means; b) young persons: conditions of previous training, of military service or of previous activity; c) special other groups: means test.

Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom
<ol style="list-style-type: none"> 1. To be free from disqualification. 2. To be fit for of work. 3. To be available for and seeking work. 4. To have registered as unemployed. 	<p>To have registered at the employment exchange.</p>	<ol style="list-style-type: none"> 1. To be involuntarily unemployed. 2. To be fit to work. 3. To be available for work. 4. To have registered for employment. 	<ol style="list-style-type: none"> 1. To be capable of and available for work. 2. To be registered at the employment exchange. 3. Not to have refused suitable employment. 	<ol style="list-style-type: none"> 1. Insurance: <ol style="list-style-type: none"> a) to be capable of and available for work; b) to have registered at the employment office; c) not to be in receipt of an invalidity or old-age pension. 2. Assistance: <p>same conditions as above plus: to have exhausted entitlement to unemployment insurance benefit or not to have completed the qualifying period required for unemployment insurance benefit.</p> 	<ol style="list-style-type: none"> 1. Not to be unemployed due to voluntary leaving, misconduct or strike action. 2. To be capable of work. 3. To be available for work with an employer. 4. To be actively searching an employment. 5. To have made a claim for Unemployment Benefit.
<p>Total unemployment: 1. Main conditions</p>					

Table: XI

Unemployment

	Belgium	Denmark	FR of Germany	Greece	Spain	France
Total unemployment:	Period varies according to the age of the insured person:	1. To have completed a minimum period of employment and insurance of 26 weeks during the 3 preceding years.	1. Insurance: at least 12 months of employment under insurance cover during the last 3 years.	1. At least 125 days of work during the 12 months preceding job loss or, at least, 200 days of work during the 2 years preceding job loss.	1. Insurance: Minimum contribution period more than 12 months in the 6 years immediately preceding unemployment.	Insurance: 3 months insurance in last 12 months.
2. Qualifying period	78 working days during the last 10 months and 624 working days during the last 36 months.	2. For insured person entitled to social old-age or invalidity pension: 26 months in the last 18 months.	2. Assistance: during the last year at least 150 days of employment under insurance cover or to have received unemployment allowance (for at least one day) or to fulfil similar conditions.	2. For first time claimants, at least 80 days of work per year during the 2 previous years.	2. Assistance: in general none with the exception of certain schemes of unemployment assistance in which contribution periods of 3 or 6 months are imposed.	
3. Maximum age	65 years for men; 60 years for women.	66 years.	65 years.	65 years and more if working activity is extended.	65 years, where beneficiary has completed qualifying contribution period for entitlement to a minimal retirement pension.	60 years if person justifies 150 trimesters of insurance for old age pensions; in any case 65 years.
4. Means test	None.	None.	1. Insurance: None. 2. Assistance: State of need.	None.	1. Insurance: None. 2. Assistance: Must not enjoy income from any other source exceeding the national minimum wage currently in force.	Assistance: ceiling of monthly income 1. long term unemployed a) FF 5,038.60 (ECU 731) for single persons b) FF 10,077.20 (ECU 1,462) 2) other special categories a) FF 3,933 (ECU 571) for single persons. b) FF 7,866 (ECU 1,141) for a couple

Unemployment

Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom	Total unemployment: 2. Qualifying period
<p>1. Insurance:</p> <p>a) Flat-rate benefit:</p> <p>(i) 39 weeks' contributions paid;</p> <p>(ii) 39 weeks' contributions paid or credited during the contribution year preceding the benefit year (see Table IV).</p> <p>b) Pay-related benefit: beneficiary must have a right to flat-rate benefit and must have had earnings over IR£ 78.00 (ECU 102) per week in the relevant tax year.</p> <p>2. Assistance: no qualifying period; means test.</p>	<p>At least 12 months of insurance, within at least 6 months of effective work in a firm.</p>	<p>At least 26 weeks of employment during the last year.</p>	<p>1. General benefits: at least 26 weeks of paid employment during the last 12 months.</p> <p>2. Extended and follow-up benefits: during the last 5 years at least 3 years in each of which a salary over 52 days was paid.</p>	<p>1. Insurance: at least 540 days of salary-earning employment and contribution payment, or assimilated situation, in 24 months prior to unemployment.</p> <p>2. Assistance: at least 180 days' wage/salary-earning full-time employment in the 12 months preceding commencement of unemployment.</p>	<p>Flat-rate benefit:</p> <p>1. contributions paid in one of the 2 tax years on which the claim is based amounting to at least 25 times the minimum contribution for that year.</p> <p>2. contributions paid or credited in both the appropriate tax years amounting to a total of at least 30 times the minimum contribution for that year.</p>	
66 years.	None.	65 years.	65 years.	None.	<p>Men: 65 years; women: 60 years.</p> <p>Can also be paid at pension rate up to age 70 (men) and 65 (women).</p>	3. Maximum age
<p>1. Insurance: None.</p> <p>2. Assistance: insufficient resources.</p>	None.	None.	None.	<p>1. Insurance: None.</p> <p>2. Assistance: average monthly income not exceeding 80 % of minimum guaranteed wage in the relevant sector.</p>	None.	4. Means test

Table: XI

Unemployment

	Belgium	Denmark	FR of Germany	Greece	Spain	France
Total unemployment:						
5. Waiting period	None.	None.	None.	6 days.	None.	1. Insurance: not during paid holidays. 2. Assistance: for young persons: 1, 3 or 6 months, according to category.
Benefits:						
1. Days for which allowance is granted	Working days and unpaid public holidays.	6 days a week.	6 days a week.	25 days per month.	Every day.	Every day.
2. Duration of payment	No limit (except for certain cases of long-term unemployment).	Not more than 2 and a half years. An insured person who has received an offer of (vocational) training or employment will always remain entitled to daily allowances until the day when the training or employment starts. For the insured entitled to an old-age or invalidity pension: limited to 12 months. Transition benefits: A member of an unemployment insurance fund, aged between 55 and 59, who is about to lose his right to a daily allowance because it is only payable for a certain period, is entitled to a "transition benefit" (overgangsrydelse) of 80 % of the maximum daily allowance. This allowance stops when the insured reaches the age of 60 or if he or she is awarded to an early retirement pension.	1. Insurance: Proportional to periods of employment and to age: Employment Age Duration 12 months - 156 days 16 months - 208 days 20 months - 260 days 24 months - 312 days 28 months 42 years 32 months 42 years 36 months 42 years 40 months 44 years 44 months 44 years 48 months 49 years 52 months 49 years 56 months 54 years 60 months 54 years 64 months 54 years 832 days 2. Assistance: unlimited	Generally proportional to periods of employment: Employment duration 125 days 5 months 150 days 6 months 180 days 8 months 220 days 10 months 250 days 12 months If aged 49 years or more: 210 days 12 months In all cases, 3 additional months at reduced rate: 12 months for 4050 days of work. 5 months for the newcomers on the job market (youngsters between 20 - 29 years).	1. Insurance: Depending on contribution period over preceding 6 years duration of payment. 2. Assistance: Extension in 6 months periods, up to a total of 18 months. Extension for another 6 months, for long-term unemployed over 45, or after two years of unemployment. Emigrants who are coming back to Spain: 6 months. Unemployed who cannot justify a sufficient contributory period: 6 months, maximum 21 months. Prisoners and persons claiming invalidity pension: 6 months with possibility of extension. Maximum: 18 months. In the case of workers over 52, extension to age of retirement.	1. Insurance: Duration of benefits (basic benefit and allowances for end of entitlement) varies according to length of insurance and to age; minimum: 3 months, maximum: 60 months. 2. Assistance: a) Long term unemployed: benefits given by periods of 6 months, for indefinite time. b) Special groups: maximum 1 year.

	Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom
1. Insurance:		None.	None.	None.	None.	3 days.
a) Flat-rate benefit: 3 days.						
b) Pay-related benefit: 18 days.						
2. Assistance: 3 days.						
6 days a week.	Every day.	Every day.	Every day.	5 days a week.	Every day.	6 days a week.
1. Insurance:	36 months with possibility of extension until 48 months for regions in South Italy.		365 calendar days per 24-month period. 182 extra calendar days for persons particularly "difficult" to place. For unemployed of 50 years prolongation of 12, 9 or 6 months respectively if 30, 25 or 20 years of affiliation to pension.	1. General benefits: 6 months. 2. Extended benefits: depending on age and employment record: Employment duration 0 to 5 years 6 months 5 to 10 years 9 months 10 to 15 years 12 months 15 to 20 years 18 months 20 to 25 years 24 months 25 to 30 years 30 months 30 to 35 years 36 months 35 to 40 years 48 months > = 40 years 60 months	1. General benefits proportional to age: < 25 years 10 months 25/30 years 12 months 30/35 years 15 months 35/40 years 18 months 40/45 years 21 months 45/50 years 24 months 50/55 years 27 months > = 55 years 30 months. 2. Extended benefits: 50 % of the above mentioned periods.	Flat-rate benefit: limited to 312 days excluding suspension of employment. A claimant qualifies for a further period of 312 days when he has worked for an employer for 13 weeks within a prescribed period in each of which employment has lasted for 16 hours or more. These weeks need not be consecutive.
a) Flat-rate benefit: Limited to 390 days (if applicant is 65, the allowance will be paid until 66 (pension age) if 156 weekly contributions have been paid).						
b) Pay-related benefit: limited to 375 days. On expiry of unemployment benefit, unemployment assistance may be paid, subject to a means test.						
2. Assistance: Limited in case that the beneficiary is less than 66 (pension age).						
Benefits:						
1. Days for which allowance is granted						
2. Duration of payment						
Total unemployment						
5. Waiting period						

Table: XI

Unemployment

	Belgium	Denmark	FR of Germany	Greece	Spain	France
3. Earnings taken as reference	Average daily earnings.	Calculation usually based on average earnings of preceding 13 weeks or 3 months.	Average weekly wage for the last 3 months.	Earnings at the time of job loss.	1. Insurance: 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. 2. Assistance: National minimum wage.	Earnings on which contributions have been paid for last 12 months (insurance scheme).
4. Earnings ceiling	BFR 2,025.13 per day (ECU 48).	None.	DM 6,800 per month (ECU 3,320).	See below.	220 % of minimum inter-professional wages.	Insurance scheme: 75 % of former daily salary, 4 times the ceiling of social security, FF 48,600 (ECU 7,050) per month.

Unemployment

Table: XI

Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom
<p>1. Insurance:</p> <p>a) Flat rate benefit: not applicable.</p> <p>b) Pay-related benefit: gross taxable earnings in a previous income tax year. Benefit is calculated at 12 % of weekly earnings, subject to earnings ceiling.</p> <p>2. Assistance: Benefit is based on the applicant's actual income.</p>	<p>Global payment.</p>	<p>Gross earnings during the 3 months which precede unemployment.</p>	<p>1. General and extended benefits: daily earnings lost.</p> <p>2. Follow-up benefits: statutory minimum wage.</p>	<p>1. Insurance: average daily wage for 6 months preceding the 2 months prior to commencement of unemployment.</p> <p>2. Assistance: minimum wage.</p>	<p>Benefit is not payable for any day on which earnings exceed £ 2 (ECU 2.80) nor for any week in which earnings exceed the minimum level of earnings at which contributions become payable (currently £ 54 = ECU 76).</p>
<p>1. Insurance: Pay-related benefit: IR£ 220 (ECU 286) per week.</p> <p>2. Assistance: none.</p>	<p>None.</p>	<p>The allowance cannot be superior to two and a half times the social minimum wage or two times the social minimum wage in case that the unemployment exceeds 182 days in a period of 12 months.</p> <p>For the complementary benefit the ceiling is fixed to one and a half times the social minimum wage.</p>	<p>HFL 286.84 (ECU 125) per day (5-day week).</p>	<p>None.</p>	<p>£ 54 (ECU 76) per week but changes annually (see above).</p>
					<p>3. Earnings taken as reference</p>
					<p>4. Earnings ceiling</p>

Table: XI.

Unemployment

	Belgium	Denmark	FR of Germany	Greece	Spain	France
5. Rate	<p>1. Unemployment benefits: For maximum and minimum allowances see note XI-B-1.</p> <p>a) Cohabits with dependents: 60% of reference earnings.</p> <p>b) Single persons: 60% in the 1st year of unemployment, 42% from the second year on.</p> <p>c) Cohabitants without dependents: 55% in the 1st year of unemployment, 35% for next 6 months. After 18 months eventually lump sum allowance if certain conditions are fulfilled: see note XI-B-1.</p> <p>2. Waiting allowance (based on study record):</p> <p>a) Cohabits (household with only replacement incomes): below age 18: BFR 275 (ECU 6.50) per day, over age 18: BFR 442 (ECU 10) per day.</p> <p>b) Single persons: below age 18: BFR 294 (ECU 7) per day, age 18 - 20: BFR 461 (ECU 11) per day and from age 21: BFR 597 (ECU 14) per day.</p> <p>c) Cohabitants without dependents: below age 18: BFR 260 (ECU 6.20) per day, over age 18: BFR 414 (ECU 9.80) per day.</p> <p>3. Supplement after 1st year of unemployment, to older workers (over 50 years) with at least 20 years of working career: see note XI-B-1.</p>	<p>90% of reference earnings (not more than DKR 2,550 (ECU 324) per week). Maximum rates are fixed for 12 months at a time by each individual fund.</p> <p>Young persons having completed education and without work: DKR 2,040 (ECU 259) (maximum).</p>	<p>1. Insurance:</p> <p>a) Beneficiaries with children: 68% of net earnings (benefits on a fixed scale).</p> <p>b) Beneficiaries without children: 63% of net earnings.</p> <p>2. Assistance:</p> <p>a) Beneficiaries with children: 58% of net earnings (benefits on a fixed scale).</p> <p>b) Beneficiaries without children: 56% of net earnings.</p>	<p>For manual workers: 40% of daily wage.</p> <p>For employees: 50% of monthly wage. Minimum: Two-thirds daily minimum wage (DR 2,911 = ECU 12). Maximum (basic amount plus extra for dependants): 70% of reference earnings for the appropriate insurance class.</p> <p>After prescribed payment period has expired additional benefit of 50% of allowance.</p>	<p>1. Insurance:</p> <p>70% of reference earnings for first 180 days; afterwards 60%. Maximum: 220% of inter-professional minimum wage. Minimum: inter-professional minimum wage.</p> <p>2. Assistance:</p> <p>75% of professional minimum wage. For long-term unemployed over 45, special 6-months benefit of 75% to 125% of inter-professional minimum wage, according to family size.</p>	<p>1. Insurance:</p> <p>a) For minimum insurance period between 3 and 6 months: 30.3% of reckonable daily wages + FF 40.62 (ECU 5.90) per day. Minimum FF 98.13 (ECU 14) per day.</p> <p>b) For minimum insurance period of at least 6 months: 40.4% of reckonable daily wages + FF 54.15 (ECU 7.90) per day. Minimum: FF 131.01 (ECU 19) per day.</p> <p>c) Allowance for end of entitlement: FF 83.50 (ECU 12) per day; FF 115.74 (ECU 17) per day if over 52 years, under certain conditions.</p> <p>2. Assistance:</p> <p>a) Special benefit for long term unemployed: FF 71.98 (ECU 10) per day. FF 103.38 (ECU 15) per day if over 55 years or over 57 years under certain conditions regarding former working activity.</p> <p>b) Insertion benefit: young persons FF 43.70 (ECU 6.30) per day. Maximum: 75% of reckonable daily wages or 57.4% of reckonable daily wages.</p>

Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom
<p>1. Insurance:</p> <p>a) Flat-rate benefit: IR£ 53.00 (ECU 69) per week.</p> <p>b) Pay-related benefit: 12 % of reckonable weekly earnings between IR£ 78.00 (ECU 102) and IR£ 220 (ECU 286). The combined flat-rate and pay-related benefits plus income tax rebate may not exceed 85 % of net weekly earnings before unemployment commenced.</p> <p>2. Assistance:</p> <p>a) in the short run: IR£ 53.00 (ECU 69) per week.</p> <p>b) in the long run: IR£ 57.20 (ECU 74) per week.</p>	<p>1. For the first year: 80 % of the total pay (partial unemployment allowance: 0 hours).</p> <p>2. For the 2 following years: 80 % of the allowance under 1. (= 64 % of the total pay. A maximum of LIT 1,248,021 (ECU 805) is provided for.</p>	<p>1. 80 % of reference earnings.</p> <p>2. 60 % of reference earnings if income of unemployed person's wife or companion living with him in cohabitation is 2 1/2 times the social minimum income.</p>	<p>1. General and extended benefits: 70 % of reference earnings.</p> <p>2. Follow-up benefits: 70 % of the statutory minimum wage.</p> <p>3. If unemployment benefits are less than the social minimum, a supplementary benefit can be claimed under the Supplementary Benefits Act (means tested). The maximum amount of the supplement is 30 % of the minimum wage for a couple, 27 % of this wage for single parents, and 21 % for a single person. Lower rates apply to single persons under 23.</p>	<p>1. Insurance:</p> <p>65 % of reference wage.</p> <p>Maximum: 3 x minimum guaranteed wage.</p> <p>Minimum: minimum guaranteed wage unless worker's remuneration is below that level.</p> <p>2. Assistance:</p> <p>70 % to 100 % of minimum wage in line with number of dependants.</p>	<p>£ 43.10 (ECU 61) per week</p> <p>£ 54.15 (ECU 77) if over pension age.</p> <p>5. Rate</p>

Table: XI

Unemployment

	Belgium	Denmark	FR of Germany	Greece	Spain	France
6. Family supplements	None.	None.	General scheme of family allowance (see Table X).	10 % increase of unemployment allowance for each dependant. Maximum for benefit including increases: 70 % of daily wage.	None.	None.
Benefits for older unemployed and early retirement:	Conventional early retirement pension in case of dismissal.	Early retirement scheme.	<ol style="list-style-type: none"> 1. Compulsory retirement of unemployed at age 60 (see Table VII). 2. Special part-time work scheme (at least 18 h/week) for workers aged 58 or over, if provided for in collective agreements, enterprise agreements or individual contracts of employment. If earnings for such part-time work for older workers is increased by at least 20 %, and contributions are paid for legal pension insurance at least at the level of the compulsory contributions due on the difference between the wage for the part-time work and 90 % of a full-time wage, the federal labour office will refund the employer the wage supplement for 20 %, as well as the difference in the contributions for the legal invalidity and old-age insurance, corresponding to the compulsory contributions for the shown difference under the condition that this difference was due to this working place. 	None.	<ol style="list-style-type: none"> 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 at least 55 at the time of restructuring, who may draw them until they reach 65 years of age. 3. Partial retirements as from age 62 subject to a proportional reduction in retirement pension. 	<p>Early retirement from State funds after 56 years and 2 months (exceptionally 55 years of age).</p>
1. Measure						

Unemployment

Table: XI

Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom
<p>Adult dependant: IR£ 34.30 (ECU 45) per week.</p> <p>Each child dependant: IR£ 12.50 (ECU 16) per week.</p> <p>Additional payments from the unemployment insurance and the unemployment assistance.</p>	<p>None.</p>	<p>Increase to 85 % of earnings if dependent children.</p>	<p>None.</p>	<p>None.</p>	<p>6. Family supplements</p> <p>Dependent adult: £ 26.60 (ECU 38) per week or £ 32.55 (ECU 46) if claimant over pension age. Per dependent child: £ 10.85 (ECU 15), only payable if claimant is over pension age. Reduced rate by £ 1.10 (ECU 1.60) in respect of a child for whom the higher rate of child benefit is payable.</p>
<p>Pre-retirement allowance is payable to persons between 55 and 66 years of age.</p>	<p>See Table VII "Old-age").</p>	<p>Pre-retirement benefit permitting enterprises to dismiss structurally redundant workers and to restructure the age structure among the workers within an enterprise. Early retirement measures are also applied in case of night and shift-work. The indemnity is paid by employers and partially reimbursed by the employment fund.</p>	<p>Prolongation of benefits duration but at social minimum rate.</p> <p>Possibly, early retirement pension as part of agreements secured by collective bargaining.</p>	<p>Early retirement for unemployed persons aged 60. If the unemployed is 55 or older at the time of receipt of benefit, it will be continued until age 60.</p>	<p>None.</p> <p>Benefits for older unemployed and early retirement:</p> <p>1. Measure</p>

Table: XI

Unemployment

	Belgium	Denmark	FR of Germany	Greece	Spain	France
2. Conditions	<p>1. General rule: to be aged 58; obligation of substitution by unemployed worker; to be made redundant; to retire from labour market</p> <p>2. When laid off in enterprise recognised to be in difficulties: to be aged 50; no obligation of substitution. When laid off in enterprise declared to be in a process of reorganization: to be aged between 52 and 55; no replacement obligation.</p>	<p>To be aged between 60 and 67; to be member of unemployment fund for at least 20 years within the last 25 years; to fulfill the conditions for unemployment benefit; to be resident in Denmark; not being pensioned; working activity limited to 200 hours per year.</p>	<p>Unemployed for at least 1 year during the last 18 months or at least 8 employed contribution years in the last 10 years.</p>	None.	<p>Existence of agreement providing for such benefits.</p> <ol style="list-style-type: none"> 1. Worker must meet all conditions for entitlement to a retirement pension except age criterion. 2. Jobs freed to be filled immediately by young workers or unemployed benefit beneficiaries. 3. Conditions depending on age: <ol style="list-style-type: none"> a) Claimant aged 55 or over: <ol style="list-style-type: none"> (i) application submitted by firm to labour administration setting out details of crisis situation. (ii) declaration of crisis issued by labour administration b) Claimant aged 62 or over: <ol style="list-style-type: none"> Need for a reorganization plan. 	<ol style="list-style-type: none"> 1. At least 56 years and 2 months (exceptionally 55 years of age). 2. Contributed to social security during 10 years in a capacity as wage earner. 3. Provide proof of at least one full year of as member of the enterprise. 4. Not to be entitled to an old-age pension for incapacity. 5. For wage earners over 60 years of age, unable to prove 150 valid trimesters.
3. Rates	<p>A complementary indemnity is added to unemployment benefit equal to half the difference between the net earnings (upper limit) and the unemployment benefit. The indemnity is paid by the employers.</p>	<p>During the first 2 1/2 years, including periods of unemployment benefit, same amount as unemployment benefit, same upper limit of DKR 2.502 (ECU 324) per week. Thereafter not more than 80 % of the upper limit (DKR 2.040 = ECU 259)</p>	<p>See Table VII "Old-age"</p> <p>In case of long service in a firm, it is obliged to reimburse benefits received by the unemployed person.</p>	None.	<p>100 % of pension due at normal retirement age. 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. Same formula as for ordinary retirement. Reduced pension payable in line with the pensioner's residual working hours.</p>	<p>65 % of the portion of daily earnings taken as reference lower than the social security contribution ceiling and 50 % for the portion of the salary included between the ceiling and 4 times the ceiling.</p>

Unemployment

Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom
<p>1. Claimants must satisfy a meanstest and must be in receipt of an unemployment assistance payment for 15 months or longer.</p> <p>2. Recipients must not engage in insurable employment.</p>	None.	<p>1. Age 57, and having fulfilled in the three preceding years the conditions for old-age or early retirement pension, or fulfilling certain conditions related to work record.</p> <p>2. Must not exercise any professional activity other than insignificant or occasional activities.</p>	<p>As for full unemployment and aged at least 57.5 and over when becoming unemployed. Vary according to industrial and professional sector.</p>	<p>1. To have exhausted entitlement to unemployment insurance benefit.</p> <p>2. To have applied for an old-age pension.</p>	None.
<p>IR£ 57.20 (ECU 74) per week (max). Rates vary according to the means of the claimant.</p>	None.	<p>Percentage of previous gross earnings, as follows:</p> <p>85 % during 1st 12 months,</p> <p>80 % during 2nd 12 months,</p> <p>75 % during 3rd 12 months.</p> <p>Benefit taxed and insurance contributions payable.</p>	<p>See "full employment". Vary according to industrial and professional sector.</p>	See Table VII "Old-age"	3. Rates

Table: XI

Unemployment

	Belgium	Denmark	FR of Germany	Greece	Spain	France
Partial unemployment:						
1. Definition of partial unemployment	Days or half days during which the execution of the work contract is suspended.	No special definition. In reality: more than 9 hours of reduction per week.	Insurance only: unavoidable short-time working affecting at least one third of staff and at least 10 % of normal working time. In the building sector, in the event of unemployment due to weather conditions (1 November to 31 March), compensation as for short-time working.	None.	Provisions come into play when working day or number of days worked reduced by at least one third from normal working-hour level, providing reduction accompanied by proportional reduction in wages.	Reduction of hours usually worked below legal limit, because of economic, accidental or technical reasons.
2. Conditions	See 'Total unemployment'.	See 'Total unemployment'.	See 'Total unemployment', and over 10 % reduction of normal working time.	None.	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.	1. To have a weekly wage equal or higher to 18 times the minimum wage (SMIC). 2. Not being in seasonal unemployment. 3. Not being unemployed because of strike.
3. Compensation	60 % of ceiling of reference wage.	Proportional rate as for total unemployment.	Per hour of unemployment, rate as for total unemployment (official scale).	None.	The benefit paid is in principle calculated as for total unemployment but in proportion to reduction in working time.	Allowance paid by employer: 50 % of gross wages per hour, with minimum of FF 27 (ECU 3,90) per hour. Reimbursement of employer by state of FF 18 (ECU 2,60) per hour.

Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom
<p>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.</p>	<p>Additions to salary where the enterprise reduces or ceases activities because of reasons of its own or temporarily (ordinary additions) or because of the sectoral or local economic situation, restructuring or reconversion of the enterprise (extraordinary additions).</p>	<p>Short-time working or two or more days of unemployment in a normal working week.</p>	<p>No special definition.</p>	<p>None.</p>	<p>Any day of unemployment on which a person would normally work.</p>
<p>See "Total unemployment" for contribution conditions.</p>	<ol style="list-style-type: none"> 1. Request made by the employer. Authorization by INPS or by decree. 2. Request made by the employer and Decree of Ministry of Labour. 	<p>Employees normally employed by the enterprise at the time of partial unemployment.</p>	<p>See "Total unemployment".</p>	<p>None.</p>	<p>See "Total unemployment".</p>
<p>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.</p>	<ol style="list-style-type: none"> 1. Total unemployment: 80 % of the total remuneration for unworked hours between 0 and 40 hours a week with a ceiling of LIT 1,248,021 (ECU 805) per month. 2. Part time unemployment: for (a) maximum duration of 3 months for (b) a maximum duration of 12 months when crisis in enterprise and for (c) a maximum of 48 months in case of restructuring or reconversion. 	<p>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, the second 8 hours is to the employers' charges.</p>	<p>See "Total unemployment".</p>	<p>None.</p>	<p>See "Total unemployment".</p>
					<p>Partial unemployment: 1. Definition of partial unemployment</p>

Table: XI

Unemployment

	Belgium	Denmark	FR of Germany	Greece	Spain	France
4. Accumulation	<p>1. Benefit from a full early pension: no unemployment benefit.</p> <p>2. Benefit from a partial early pension: daily benefit is reduced by the daily pension's amount exceeding 30 % of the maximum unemployment benefit per day for worker with dependend family members.</p>	<p>1. Pensions: accumulation permitted but duration of benefits is limited.</p> <p>2. No accumulation possible with early retirement pension.</p> <p>3. Sickness cash benefits: no accumulation.</p> <p>4. Income from other gainful activity: the general rule excludes accumulation. In a number of special cases, however, accumulation is possible.</p>	<p>1. Pensions: accumulation dependent on individual circumstances.</p> <p>2. Sickness allowance: no accumulation.</p>	None.	<p>1. Insurance: (a) Income from gainful activity. Accumulation is not possible, except with allowances from partial unemployment due to reduction of working time. Persons drawing unemployment assistance benefit may take parttime jobs. (b) Other social security benefits: No accumulation with retirement and invalidity pensions, family related income supplements, provisional invalidity benefits and additional family supplements and transitoria working incapacity benefits.</p> <p>2. Assistance: No accumulation with income from any source exceeding national minimum interprofessional wage.</p>	<p>1. No accumulation of insurance benefits with solidarity benefits.</p> <p>2. Insurance: Accumulation possible of replacement income with old-age benefit after the age of 60, within certain limits. No accumulation with benefits in cash of sickness insurance, or with invalidity pensions for total incapacity to work. Accumulation possible with old-age benefits if condition of maximum of resources is met. For both schemes: possibility of partial accumulation with earnings from reduced activity (conditions of accumulation are different).</p>

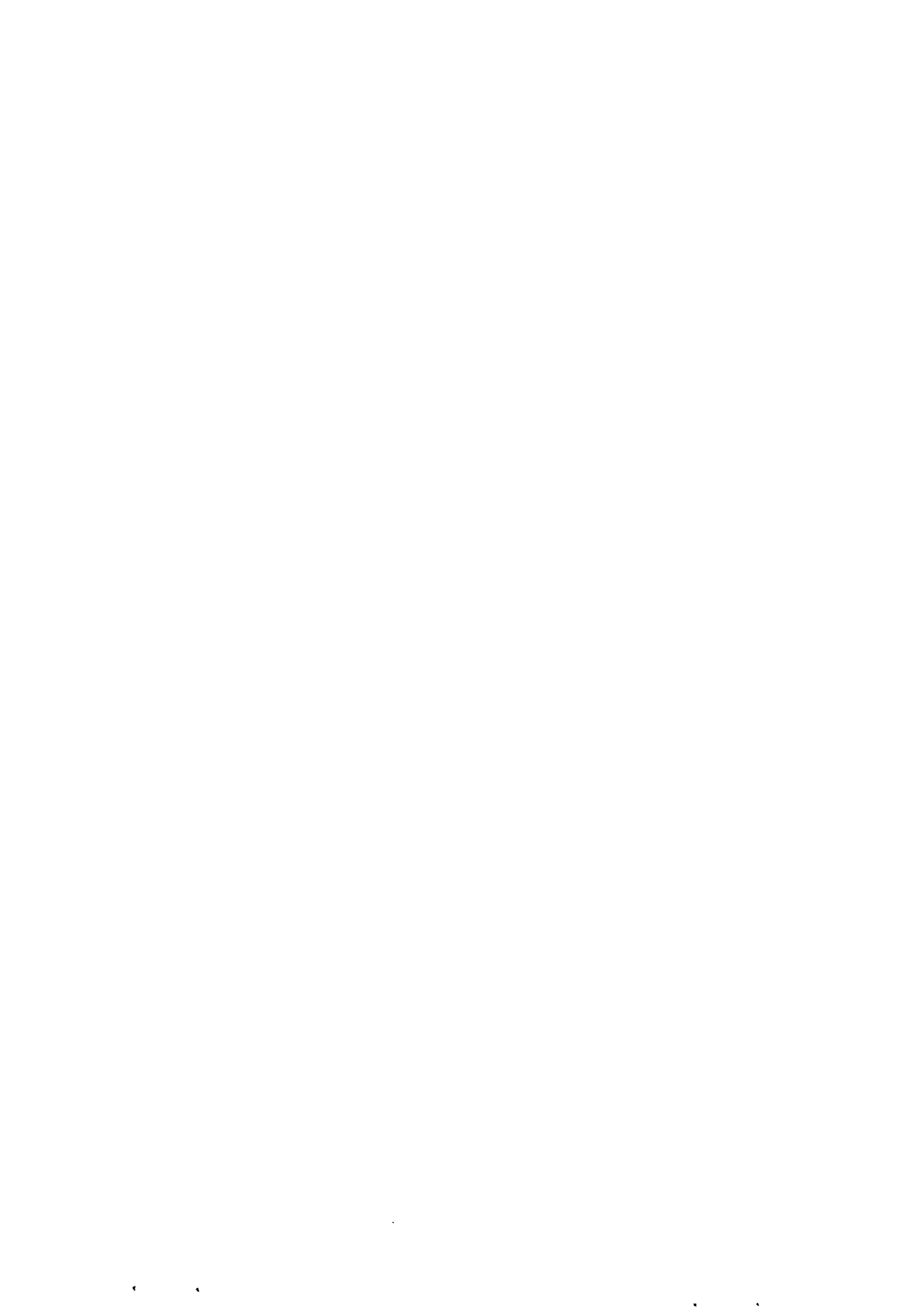
Unemployment

Table: XI

Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom
<p>Normally no accumulation with other social insurance benefits.</p>	<p>1. Total unemployment: no accumulation of unemployment allowances and exceptional allowances. No accumulation permitted with sickness allowance, invalidity pension and pensions over guaranteed minimum.</p> <p>2. Partial unemployment: no accumulation with pensions above the minimum pension.</p>	<p>If income from a gainful professional activity exceeds 10 % of the maximum threshold of the provided compensation, the unemployment benefit is reduced by the amount exceeding the provided ceiling.</p>	<p>Any compensation paid by the employers is deducted. The amount of the supplement under the Supplementary Benefits Act depends on any further income from or in connection with work of the beneficiary and/or eventual partner.</p>	<p>No accumulation with sickness benefit, maternity benefit or equivalent benefits for fathers, invalidity and old-age pensions.</p>	<p>4. Accumulation</p>



- I Organization
- II Financing
- III Health care
- IV Sickness - Cash benefits
- V Maternity
- VI Invalidity
- VII Old-age
- VIII Survivors
- IX Employment injuries and occupational diseases
- X Family benefits
- XI Unemployment
- XII Guaranteeing sufficient resources



Guaranteeing sufficient resources: 1. General non-contributory minimum

Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom	Designation
Supplementary Welfare Allowance. E-XII-01-IR	Minimo Vitale.	Revenu Minimum Garanti.	Sociale Bijstand.	No general scheme exists. See specific allowances below.	Income Support.	
First law introduced in 1975. Social Welfare (Consolidation) Act of 1981, as amended.	Raises the competence of the regions. The regulations vary according to the regions: most regions settle their services by means of laws of reorganisation of supplementary benefit services. In other regions (just as: Toscana, Emilia-Romagna) every community or local sanitary unit, USL) assesses the amount of the "minimum account/ income" by means of individual regulations of social help allowances. The only region with a specific regulation concerning this subject is the Trentino-Alto Adige autonomous province de Bozano.	Law of 26 July 1986.	National Assistance Act of 13 June 1963 (Algemeene Bijstandswet, ABW).	No general scheme.	Income Support (General) Regulations, 1987. The Social Security Administrative Act 1992.	Basic legislation
Supplementary Welfare Allowance gives a basic weekly income to people who have little or no means. In addition, lump-sum payments can be made to meet urgent or exceptional circumstances.	Allowance which realizes a transfer of public resources in favor of citizens who actually don't work and who don't have revenues higher than a certain determined level (in principle, corresponding to a hypothetical subsistence level).	To ensure a decent standard of living to the population and to protect people against poverty.	To provide financial assistance to every citizen resident in the Netherlands, who cannot provide for the necessary costs of supporting himself or his family, or cannot do so adequately, or who is threatened with such a situation. The law affords the citizen the opportunity to pay the costs necessary for living. The allowance is aimed at enabling the party in question to achieve again a position in which he can provide independently the necessary costs of living.	No general scheme.	To provide financial help for people who are not in full time work and whose income from all sources is below a set minimum level.	Goal

Table: XII

Guaranteeing sufficient resources: 1. General non-contributory minimum

	Belgium	Denmark	FR of Germany	Greece	Spain	France
Legal qualification	Subjective right, non-discretionary.	Subjective right, non-discretionary.	Subjective right, non-discretionary.	No general scheme.	Subjective right, non-discretionary.	Subjective right, non-discretionary.
Principle	Differential amount.	Differential amount.	Differential amount.	No general scheme.	Differential amount.	Differential amount.
Entitled persons	Individual.	Individual, except when married; children have a personal right.	Individual.	No general scheme.	Independent family units.	Individual.

Guaranteeing sufficient resources: 1. General non-contributory minimum

Table: XII

Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom
<p>Statutory entitlement to basic weekly allowance, provided the general conditions are satisfied. Lump-sum payments and weekly supplements for rent or mortgage costs are discretionary.</p>	<p>Subjective right, non-discretionary.</p>	<p>Subjective right, non-discretionary.</p>	<p>Subjective right, the government has a legal duty to supply financial assistance.</p>	<p>No general scheme.</p>	<p>Awards are made by Adjudication Officers who interpret regulations.</p>
<p>Differential amount.</p>	<p>Differential amount according to the composition of the family and of the basic minimal income fixed by the region.</p>	<p>Differential amount.</p>	<p>Differential amount at uniform national standard rates.</p>	<p>No general scheme.</p>	<p>Differential amount.</p>
<p>Basic allowance is paid to the individual, with supplements in respect of adult and child dependants.</p>	<p>All citizens in a situation of need due to a lack of individual economic resources.</p>	<p>Universalist law.</p>	<p>In principle an individual right; households (married or unmarried couples irrespective of sex): assistance applied for and received by one of the partners as a family assistance; upon request half of the amount of the assistance can be received by each of the partners.</p>	<p>No general scheme.</p>	<p>Allowance received by individual who may claim on behalf of any dependent people in the household.</p>
					<p>Entitled persons</p>

Table: XII

Guaranteeing sufficient resources: 1. General non-contributory minimum

	Belgium	Denmark	FR of Germany	Greece	Spain	France
General conditions:						
1. Duration	Unlimited.	Unlimited.	Unlimited.	No general scheme.	Generally 12 months; can be renewed.	Three months, renewable for periods of three months to one year.
2. Nationality	Nationals; persons benefiting from EEC Rule 1612/68; stateless persons and refugees.	No nationality conditions.	Nationals; citizens of the signatory countries to the Social Security agreement (all EEC Member States); persons granted political asylum; other foreigners (with restrictions).	No general scheme.	Not in all cases a condition of eligibility.	Nationals and foreigners living in stable conditions in France, said stability being determined with regard to residence permits in their possession.
3. Residence	Residing effectively in the country.	All persons residing in the country.	Reside in the country; German nationals abroad have a right to the allowance.	No general scheme.	To be a resident of the Comunidad Autónoma for a certain period (generally between 3 and 5 years).	Residence in the country.
4. Age	With effect from 18 years of age (civil majority), with three exceptions: the minors emancipated by marriage, single persons looking after (a) child(ren) and pregnant minors.	No age condition (in practice assistance is seldom given to children under 18 years of age because they are supported by their parents).	No age condition; minors also have a proper claim.	No general scheme.	Between 25 and 65 years of age; those under 25 looking after children or handicapped people.	With effect from 25 years of age; those under 25 looking after at least one child.

Guaranteeing sufficient resources: 1. General non-contributory minimum

Table: XII

	Italy	Luxembourg	Netherlands	Portugal	United Kingdom	General conditions:
						1. Duration
Ireland						
	Limited, with possibility of renewal depending on duration of the situation of need.	Unlimited.	Unlimited.	No general scheme.	Unlimited.	
	Nationals; some restrictions for foreigners, except for political refugees.	No conditions of eligibility.	Nationals, refugees and stateless persons, nationals of all EC member states; all persons legally residing in the country.	No general scheme.	Nationals; nationals of EC member states; nationals of countries with which a bilateral agreement with reciprocity clause exists.	2. Nationality
	Nationals, refugees and stateless persons and all persons legally residing in the country, regardless of nationality.					
	All person resident in the regional or municipal territory (according to the authority who administers the service).	Persons resident on Luxembourg territory and having resided in the country for at least ten years during the last 20 years.	Legally residing in the country; under special conditions Dutch nationals abroad have a right to social assistance.	No general scheme.	Actually residing in the country.	3. Residence
	Residence in the country.					
	No age limit; apart from the Region Campania which rules the attendance in kind administered by the communities for minor orphans.	With effect from 30 years; exceptions for persons unable to work or looking after a child or an invalid	As from 18 years; exceptions possible for minor children having left their parents' house.	No general scheme.	In general, as from 18 years of age. In special circumstances, persons aged 16 and 17 may qualify.	4. Age
	Normally paid from 18 years of age.					

Table: XII

Guaranteeing sufficient resources: 1. General non-contributory minimum

	Belgium	Denmark	FR of Germany	Greece	Spain	France
General conditions:						
5. Willingness to work	Prove availability for work, unless impossible for equity or health reasons.	Duty of providing one's own support; both spouses must have exhausted all possibilities of finding employment.	Persons capable of working must be prepared to do so.	No general scheme.	Must be capable of working.	Must be available for training, integration or employment activities (the person concerned undertakes to participate in social integration activities that he/she defines with the Local Integration Committee C.L.I.)
6. Exhaustion of other claims	Vindicate one's rights, if any, to social allowances to which he/she may lay claim by virtue of Belgian or foreign legislation. The "minimex" is a residual right.	Obligation to support spouse and children under 18 years of age.	Claims on other social benefits and claims on maintenance-debtors have to be exhausted. Exceptions: e.g. education benefit ("Erziehungsgeld"), rent allowance according to the Federal Care Law (Bundesversorgungsgesetz), single grants by welfare associations.	No general scheme.	Not required.	Applicants must vindicate their rights to social benefits and to food allowances.
7. Other conditions	The person concerned may be asked to vindicate his/her rights with regard to debtors of alimony.	No other conditions.	No other conditions.	No general scheme.	The beneficiary has to fulfill the conditions, which are stipulated at the time of the attribution of the aid, and are meant to help them escape marginality.	No other conditions.

Guaranteeing sufficient resources: 1. General non-contributory minimum

Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom
<p>If of working age and healthy, the applicant must be willing to work and be registered for work.</p>	<p>The beneficiary must be prepared to participate in activities in an effort to improve his/her situation. With this intention communities or the region organize special professional courses in certain cases.</p>	<p>Be available on the labour market and accept an appropriate employment assigned by the labour authorities; exceptions for sick persons, disabled old persons, persons who are looking after a child or an invalid.</p>	<p>Register for employment, if of working age.</p>	<p>No general scheme.</p>	<p>Those capable of working must be available for, registered for and actively seeking employment. Certain groups such as lone-parents, pensioners and the disabled are excluded from this rule.</p>
<p>Claims to other social security benefits must normally be exhausted; however, if state of need still exists with those benefits, the allowance may also be paid in full or in part; payment of the allowance may also be made on an interim basis pending processing of claims to other social security benefits.</p>	<p>Generally speaking the gain of other supplementary benefit allowances doesn't cause the suspension of the allocation of the subsistence level.</p>	<p>To assert their rights to Social allowances and to alimentary claims.</p>	<p>Social assistance is complementary to all other subsistence allowances and is provided as a last resort (safety net).</p>	<p>No general scheme.</p>	<p>None.</p>
<p>Not normally available for people in full-time employment or full-time education; not available to people involved in trade disputes.</p>	<p>No other conditions.</p>	<p>Accept attendance at courses, training periods or other measures of preparation, initiation and guidance in professional life, the temporary assignment to public utility employment with the State authorities, public authorities or other non-profit bodies; same exceptions as sub "Age".</p>	<p>No other conditions.</p>	<p>No general scheme.</p>	<p>Capital, excluding home, of applicant and/or partner if any, must be below £ 8,000 (ECU 11,311).</p>

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Guaranteeing sufficient resources: 1. General non-contributory minimum

	Belgium	Denmark	FR of Germany	Greece	Spain	France
Determination of the minimum	There is no reference to the average income, to the average household budget or to the legal minimal salary to establish the basic amount of minimal means. The initial amounts are those who have been fixed as the guaranteed revenue for old-aged people.	The amount of the guarantee of resources has been fixed in 1986. The starting point of calculations has been the basic amount of the old age pension (90 or 80 %). Certain fixed family expenditures have been taken into consideration.	The needs are determined with the help of statistics about realistic expenses of households belonging to the categories of inferior income (statistic model).	No general scheme.	Varies according to the autonomous regions.	
Level of determination	At the national level.	At the national level.	At the scale of the Länder. In Bavaria: by local institutions based on a minimum fixed by the Land.	No general scheme.	Autonomous Regions (Comunidades Autónomas).	At the national level.
Regional differentiation	No regional differentiation.	No regional differentiation	The basic rate varies between DM 486 (ECU 237) and DM 555 (ECU 271) according to the Länder.	No general scheme.	Important distinction of benefits between PTA 21,000 (ECU 162) and PTA 30,000 (ECU 232), of supplements for family members and of access conditions.	No regional differentiation

Guaranteeing sufficient resources: 1. General non-contributory minimum

Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom
<p>Fixed by Government. A recommended minimum level has been set by the Commission on Social Welfare (independent experts). The Government has promised to achieve the Commission's priority rate by 1993.</p>	<p>The regulations vary according to the regions.</p>	<p>The reference minima have been fixed through political decision in comparison with the social minimal income and pension minima. These minima are automatically indexed to the evolution of the costs of living.</p>	<p>The level of assistance to meet essential needs is governed by national rules which are laid down in the National Assistance Rates Decree of 1974, which specifies standard rates to be paid per month. The standard rates are linked to the net minimum wage.</p>	<p>No general scheme.</p>	<p>The rates are not set on the basis of a "basket of goods" and they do not include separate amounts for specific items of food or fuel charges.</p>
<p>The level of the basic rate is centrally determined at the national level. Local Community Welfare Officers have a certain degree of discretion in relation to individual cases, particularly in the case of clients with special needs.</p>	<p>Determined by the Regions.</p>	<p>At the national level.</p>	<p>At the national level.</p>	<p>No general scheme.</p>	<p>At the national level.</p>
<p>No regional differentiation.</p>	<p>Considerable regional differentiation: the amount for a single person varies between LIT 300,000 (ECU 194) and LIT 500,000 (ECU 323).</p>	<p>No regional differentiation.</p>	<p>No regional differentiation.</p>	<p>No general scheme.</p>	<p>No regional differentiation.</p>
					<p>Regional differentiation</p>

Table: XII

Guaranteeing sufficient resources: 1. General non-contributory minimum

	Belgium	Denmark	FR of Germany	Greece	Spain	France
Domestic unit for the calculation of resources	The spouses concerned, the person co-habiting or the person living alone.	The applicant and his spouse; two persons forming a household are regarded as single persons.	The income and assets of claimant and spouse who share a household; for dependent, unmarried children living at home, account is taken of parents' income and assets.	No general scheme.	Family.	The applicant, the spouse or concubine and dependants.
Resources taken into account	All resources, of whatever nature or origin whatsoever, including allocation paid by virtue of Belgian or foreign social regulations. Exceptions: family allowances; the amount of revenue from property of which the person concerned is the proprietor or the usufructuary; social assistance granted by public social assistance centres (CPAS); the study allowances granted to the interested person for the benefit of himself or his dependent children; the donations (in certain cases); the alimony perceived for the benefit of minor single children dependent on the interested person.	All resources, regardless of their nature and origin.	All income, social allowances just as family allowances (exceptions: see "exhaustion of other claims"), and all assets (certain exceptions).	No general scheme.	All resources of the family are taken into account.	Resources of any nature including family allowances: earnings from activities, revenue procurable from movable or immovable property, etc.; special social allowances granted to cope with a specific requirement and considered as providing resources contributing to the global solvency of the recipient of said allowance (RMI + monthly resource Single person: FF 2,163.16 (ECU 314) household: FF 3,245.00 (ECU 471)).

Guaranteeing sufficient resources: 1. General non-contributory minimum

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Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom	Domestic unit for the calculation of resources
<p>* The household: the applicant and his dependants.</p>	<p>Family as a result of a certificate of the family status. The law is extended to the effective family nucleus who live in the same flat and who share the surviving resources.</p>	<p>"De facto" Community of persons living under the same roof and obviously disposing of a common budget.</p>	<p>The claimant and the partner.</p>	<p>No general scheme.</p>	<p>Family unit.</p>	
<p>All cash income, including other social security payments, as well as the value of property (except the home of the applicant), investments and savings. Family Benefit payments are excluded from the assessment of income.</p>	<p>All family earnings, except the family dwelling.</p>	<p>The entire gross revenue, possessions and replacement or supplementary social security benefits (excluding family allowances).</p>	<p>All resources, regardless of their nature and origin, capital left untouched: HFL 17,200 (ECU 7,450) for families and HFL 8,600 (ECU 3,725) for single persons. People under 65 and living in their own home are granted an additional exemption.</p>	<p>No general scheme.</p>	<p>Most income resources; for every £ 250 (ECU 353) over £ 3,000 (ECU 4,242) savings, an income of £ 1 (ECU 1.40) a week is assumed, and deducted from the rate otherwise payable.</p>	<p>Resources taken into account</p>
			<p>Irrespective of the number of children, an amount of HFL 182.73 (ECU 79) is deducted from the allowance to the beneficiary with children living at home and having their own income.</p>			

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Guaranteeing sufficient resources: 1. General non-contributory minimum

	Belgium	Denmark	FR of Germany	Greece	Spain	France
Guaranteed minimum: Categories	<ol style="list-style-type: none"> Spouses living under the same roof. Person living alone either with an dependant unmarried minor child, or with several children among which there is at least one minor, unmarried and dependant. Person living alone. Any other person co-habiting with one or several persons, whether parents, relatives or not. 	<ol style="list-style-type: none"> Basic amount for single persons. Basic amount for married couples. Allowances for children. Amounts for persons under 23. Housing supplement. 	<ol style="list-style-type: none"> Allowances covering necessary basic support ("Hilfe zum Lebensunterhalt"): <ol style="list-style-type: none"> Fixed monthly payments amounts for single persons or heads of household, husbands or wives and children (depending on their age). Supplements for certain groups (elderly; handicapped; blind persons; single parent families; pregnant women etc.) Allowances for housing and heating. Aperiodic and single payments for clothing, household and urgent needs. Guaranty to cover individual needs in difficult situations through the grant of allowances (e.g. in cases of illness, of care or particular social difficulties). 	No general scheme.	Family and supplement for every dependant person.	<ol style="list-style-type: none"> Recipient living alone. Increase for extra person over and above the second: 30 %. Increase for extra person from the third including the spouse (concubine): 40 %.
Guaranteed minimum and family allowances	General family allowances are granted in addition to the minimum.	General family allowances are granted in addition to the minimum.	The minimum amount includes family supplements and in consequence family allowances. Exception: education grant is added to the social assistance allowance.	No general scheme		Included the RMI for dependant children into count.

Guaranteeing sufficient resources: 1. General non-contributory minimum

Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom
<p>1. Personal rate of Supplementary Welfare Allowance.</p> <p>2. Additional allowances paid in respect of adult or child dependants.</p> <p>3. Supplements paid for special needs and exceptional needs.</p>	<p>Amounts are fixed by local bodies; reference thresholds depend on two parameters: the minimum pension and the non-taxable earnings (depending on general taxation for employees) the benefits vary in direct relation with the number of persons in the family; increases can be provided in special cases (orphans, nomads, etc.).</p>	<p>1. Person living alone.</p> <p>2. Second adult.</p> <p>3. Other adults.</p> <p>4. Each child.</p> <p>5. Increase for infirmity.</p>	<p>1. Married or unmarried couples (irrespective of sex): 100 % of the net minimum wage.</p> <p>2. Single-parent families: 90 % of the net minimum wage.</p> <p>3. Single persons aged 23 or older: 70 % of the net minimum wage.</p> <p>4. Single persons sharing accommodation: 60 % of the net minimum wage.</p> <p>5. Young people aged between 18 and 23: lower rates, increasing with age.</p>	<p>No general scheme.</p>	<p>1. Personal allowance: single persons, couples, single parent, dependant children.</p> <p>2. Plus: premium (family, single parent, pensioner, disabled).</p> <p>3. Plus: special higher levels of income support for people in residential care and nursing homes.</p>
<p>Family allowances (i.e. Child Benefit) are paid separately. However, additional amounts are paid in respect of dependants.</p>	<p>XII20-IT</p>	<p>General family allowances are granted in addition to the social assistance.</p>	<p>General family allowances are granted in addition to the social assistance. See table X.</p>	<p>No general scheme.</p>	<p>The main family allowances (i.e. Child Benefit and Family Credit) are entirely separate from Income Support.</p> <p>However, Income Support does include a 'family' and a 'lone parent premium'.</p>
					<p>Guaranteed minimum: Categories</p>
					<p>Guaranteed minimum and family allowances</p>

Table: XII

Guaranteeing sufficient resources: 1. General non-contributory minimum

	Belgium	Denmark	FR of Germany	Greece	Spain	France
Guaranteed amount:						
Examples	<p>1. Monthly amounts without family allowances which may differ depending on the allottee or the beneficiary:</p> <p>a) Person living alone: BF 18,729 (ECU 444).</p> <p>b) Couple with or without children: BF 24,971 (ECU 592).</p> <p>c) Single parent family: BF 24,971 (ECU 592).</p> <p>2. Monthly amounts including family allowances:</p> <p>a) Couple with one child (10 years): BF 28,274 (ECU 671).</p> <p>b) Couple with 2 children (8, 12 years): BF 34,110 (ECU 809).</p> <p>c) Couple with three children (8-10-12 years): BF 41,733 (ECU 990).</p> <p>d) Single parent family with one child (10 years): BF 28,274 (ECU 671).</p> <p>e) Single parent family with 2 children (8, 10 years): BF 33,661 (ECU 799).</p>	<p>1. Monthly amounts not including housing allowance:</p> <p>a) Single person: DKR 2,909 (ECU 369).</p> <p>After 9 months: DKR 2,559 (ECU 325).</p> <p>b) Younger than 23 years: (i) living with parents: DKR 1,826 + DKR 93 (ECU 244).</p> <p>(ii) living separately: DKR 3,198 (ECU 406).</p> <p>c) Couple without children: DKR 5,818 (ECU 738).</p> <p>After 9 months: DKR 5,118 (ECU 649).</p> <p>d) Single parent family with one child (10 years): same amounts + supplement for one child DKR 1,122 (ECU 142) + family allowances.</p> <p>e) Couple with one child (10 years): same amount + supplement for one child: DKR 1,122 (ECU 142) + family allowances.</p> <p>f) Couple with two children (8 and 12 years): same amounts + supplements for two children: DKR 2,244 (ECU 285) + family allowances.</p> <p>g) Couple with three children: same amount + supplements for three children: DKR 3,366 (ECU 427) + family allowances.</p> <p>2. The general family allowances that must be added quarterly are:</p> <p>a) For child 0 - 6 years: DKR 1,925 (ECU 244).</p> <p>b) For child 7 - 18 years: DKR 1,450 (ECU 184).</p>	<p>Basic amounts (excl. supplements for special needs, single payments), average (old Länder):</p> <p>1. Single person: DM 508 (ECU 248).</p> <p>2. Couple without children: DM 914 (ECU 446).</p> <p>3. Couple with one child (10 years): DM 1,244 (ECU 607).</p> <p>4. Couple with 2 children (8 and 12 years): DM 1,574 (ECU 768).</p> <p>5. Couple with three children (8, 10, 12 years): DM 1,904 (ECU 930).</p> <p>6. Single parent family with one child (10 years): DM 838 (ECU 409).</p> <p>7. Single parent family with 2 children (8, 10 years): DM 1,168 (ECU 570).</p> <p>These amounts are increased by single payments (average: 20 % of basic amounts) and by allowances equal to the full cost of housing.</p>	<p>No general scheme.</p>	<p>Average amounts of the minimum:</p> <p>1. Single person: PTA 30,000 (ECU 232).</p> <p>2. Couple without children: PTA 30,000 (ECU 232).</p> <p>3. Single parent family: PTA 30,000 (ECU 232).</p> <p>4. Couple with one child: PTA 35,000 (ECU 270).</p> <p>5. Couple with two children: PTA 40,000 (ECU 309).</p> <p>6. Couple with three children: PTA 45,000 (ECU 348).</p>	<p>Amounts including family benefits, but excluding housing allowance:</p> <p>1. Person living alone: FF 2,163 (ECU 314).</p> <p>2. Couple without children: FF 3,245 (ECU 471).</p> <p>3. Single parent family with 1 child (10 years): FF 3,245 (ECU 471).</p> <p>4. Couple with 1 child (10 years): FF 3,894 (ECU 565).</p> <p>5. Couple with 2 children (8 and 12 years): FF 4,543 (ECU 659).</p> <p>6. Couple with 3 children: FF 5,408 (ECU 785).</p>

Guaranteeing sufficient resources: 1. General non-contributory minimum

Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom	Guaranteed amount: Examples
<p>1. Basic minimum allowance (monthly rates):</p> <p>a) Single person: IR£ 229.67 (ECU 299).</p> <p>b) Couple without children: IR£ 378.30 (ECU 492).</p> <p>c) Couple with one child: IR£ 432.47 (ECU 590).</p> <p>d) Couple with 2 children: IR£ 486.63 (ECU 634).</p> <p>e) Couple with 3 children: IR£ 540.80 (ECU 704).</p> <p>f) Single parent family with one child: IR£ 283.83 (ECU 369).</p> <p>g) Single parent family with two children: IR£ 338.00 (ECU 440).</p> <p>All child dependants are treated the same (IR£ 12.50 per week), regardless of age.</p> <p>2. Examples including family benefits (see Table X):</p> <p>a) Couple with one child: IR£ 448.27 (ECU 584).</p> <p>b) Couple with 2 children: IR£ 518.23 (ECU 675).</p> <p>c) Couple with 3 children: IR£ 588.20 (ECU 766).</p> <p>d) Single parent family with one child: IR£ 299.63 (ECU 390).</p> <p>e) Single parent family with two children: IR£ 369.60 (ECU 481).</p>	<p>It is not possible to give detailed indications as the amounts vary from region to region and they are differentiated only according to the number of family members and not according to its composition; figures are given here as examples only:</p> <p>1. Persons living alone: LIT 300,000 - LIT 500,000 (ECU 194 - 326).</p> <p>2. 2 persons: LIT 400,000 - LIT 700,000 (ECU 258 - 452).</p> <p>3. 3 persons: LIT 500,000 - LIT 850,000 (ECU 326 - 548).</p> <p>4. 4 persons: LIT 600,000 - 1,000,000 (ECU 387 - 645).</p> <p>5. 5 persons: LIT 700,000 - 1,100,000 (ECU 452 - 710).</p>	<p>1. Amounts excluding family allowances:</p> <p>a) Person living alone: LFR 26,992 (ECU 640).</p> <p>b) Couple without children: LFR 36,258 (ECU 860).</p> <p>c) Couple with 1 child: LFR 41,229 (ECU 978).</p> <p>d) Couple with 2 children: LFR 46,200 (ECU 1,096).</p> <p>e) Couple with 3 children: LFR 51,171 (ECU 1,214).</p> <p>f) Single parent family with one child: LFR 31,963 (ECU 758).</p> <p>g) Single parent family with 2 children: LFR 36,934 (ECU 876).</p> <p>2. Amounts including family allowances (depending on number and age of the children, see Table X):</p> <p>a) Couple with one child (10 years): LFR 43,764 (ECU 1,038).</p> <p>b) Couple with 2 children (10 and 12 years): LFR 54,401 (ECU 1,291).</p> <p>c) Couple with 3 children (8-10-12 years): LFR 67,325 (ECU 1,597).</p> <p>d) Single parent family with one child (10 years): LFR 34,498 (ECU 818).</p> <p>e) Single parent family with two children (8 and 10 years): LFR 44,141 (ECU 1,047).</p>	<p>1. Monthly net standard rates (excluding family benefits):</p> <p>a) Single person aged 23 and over, sharing accommodation: HFL 1,028.84 (ECU 446).</p> <p>b) Single person aged 23 and over not sharing accommodation: HFL 1,211.57 (ECU 525).</p> <p>c) Couple (with or without children: HFL 1,730.81 (ECU 750).</p> <p>d) Single parent family: HFL 1,557.73 (ECU 675).</p> <p>2. Amounts of social assistance plus family allowance:</p> <p>a) Single parent family with one child (10 years): HFL 1,687.42 (ECU 731).</p> <p>b) Couple with one child (10 years): HFL 1,860.50 (ECU 806).</p> <p>c) Single parent family with two children (8-10 y.): HFL 1,867.49 (ECU 809).</p> <p>d) Couple with two children (8 and 12 years): HFL 2,087.04 (ECU 904).</p> <p>e) Couple with three children (8-10-12 years): HFL 2,270.13 (ECU 983).</p>	<p>No general scheme.</p>	<p>Income Benefit including family allowances, but not the housing allowances, monthly amounts (converted weekly rates):</p> <p>1. Single person aged 18-24 years: £ 145.60 (ECU 206).</p> <p>2. Single person aged 25 and over: £ 183.95 (ECU 260).</p> <p>3. Couple without children: £ 288.60 (ECU 408).</p> <p>4. Couple with one child (10 years): £ 391.95 (ECU 554).</p> <p>5. Couple with two children (8 and 12 years): £ 484.68 (ECU 685).</p> <p>6. Couple with three children (9, 13 and 17, all in full time education): £ 595.40 (ECU 842).</p> <p>7. Single parent family with one child (10 years): £ 307.88 (ECU 435).</p> <p>8. Single parent family with two children (8 and 10 years): £ 370.93 (ECU 524).</p>	

Table: XII

Guaranteeing sufficient resources: 1. General non-contributory minimum

	Belgium	Denmark	FR of Germany	Greece	Spain	France
Relations between the amounts	<p>1. Single person: 100 %</p> <p>2. 2nd adult of couple: + 33 %</p> <p>3. 1st child (family benefits for average age): + 16 %</p> <p>4. 2nd child (family benefits for average age): + 27 %</p> <p>5. 3rd child (family benefits for average age): + 39 %</p>	<p>1. Single person: 100 %</p> <p>2. 2nd adult of couple: + 100 %</p> <p>3. 1st child (incl. family benefits for average age): + 57 %</p> <p>4. 2nd child (incl. family benefits for average age): + 57 %</p> <p>5. 3rd child (incl. family benefits for average age): + 57 %</p>	<p>The basic amount varies according to the age and the beneficiary's position in the household.</p> <p>1. 100 % reference amount ("Eckregelsatz") for the head of the household as well as for a person living alone.</p> <p>2. 90 % single person aged 18 - 25 (only in certain Länder).</p> <p>3. 50 % child aged less than 7 years.</p> <p>4. 65 % child aged 7 - 14 years.</p> <p>5. 90 % child aged 14 - 18 years.</p> <p>6. 80 % adult members of the household.</p>	No general scheme.	<p>The relations of the amounts for different members of the household differ between the autonomous regions:</p> <p>10 to 42 % of the basic amount for the 2nd member;</p> <p>7 to 37 % for the 3rd member;</p> <p>4 to 32 % for the 4th member of the family.</p>	<p>1. Single person: 100 %</p> <p>2. 2nd adult of couple: + 50 %</p> <p>3. 1st child (incl. family benefits): + 30 %</p> <p>4. 2nd child (incl. family benefits): + 30 %</p> <p>5. 3rd child (incl. family benefits age): + 40 %</p>
Recuperation	<p>When a person disposes of resources by virtue of right possessed during the period in which the allowances were granted: recuperation from third parties or from the beneficiary to an amount of the resources which should have been taken into consideration.</p> <p>At the cost of the beneficiary in the event of omission, material error or fraud.</p> <p>From (co)authors of accidents or sickness entailing the payment of the Minimes.</p> <p>From certain debtors of alimony.</p>	<p>When fraud or failure to give information about financial circumstances.</p> <p>When assistance has been given for paying of instalments and interest in real estate</p>	<p>Recuperation from the recipient is principally excluded; exception is made in case of guilt of the distress (e.g. defence).</p> <p>Recuperation is possible in case of liability for maintenance (divorced or separated spouse, children, parents).</p>	No general scheme.	Irrecoverable subsidy.	<p>On future salaries, by payment of the debt, by recovery on inheritance.</p>

Guaranteeing sufficient resources: 1. General non-contributory minimum

Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom
<p>1. Single person: 100 %.</p> <p>2. 2nd adult of couple: + 65 %</p> <p>3. 1st child (incl. family benefits): + 30 %</p> <p>4. 2nd child (incl. family benefits): + 30 %</p> <p>5. 3rd child (incl. family benefits): + 30 %.</p>	<p>Different rates between the regions. Relations according to the above mentioned amounts:</p> <p>1. Single person: 100 %.</p> <p>2. 2nd adult of couple: + 33 - 40 %</p> <p>3. 1st child: + 30 - 33 %</p> <p>4. 2nd child: + 30 - 33 %</p> <p>5. 3rd child: + 20 - 33 %.</p>	<p>1. Single person: 100 %.</p> <p>2. 2nd adult of couple: + 34 %</p> <p>3. 1st child (incl. family benefits for average age): + 28 %</p> <p>4. 2nd child (incl. family benefits for average age): + 36 %</p> <p>5. 3rd child (incl. family benefits for average age): + 48 %.</p>	<p>1. Single person: 100 %.</p> <p>2. 2nd adult of couple: + 68 %</p> <p>3. 1st child (incl. family benefits for average age): + 13 %</p> <p>4. 2nd child (incl. family benefits for average age): + 17 %</p> <p>5. 3rd child (incl. family benefits for average age): + 18 %.</p>	<p>No general scheme.</p>	<p>Relations according to the above mentioned examples:</p> <p>1. Single person: 100 %</p> <p>2. 2nd adult of couple: + 57 %</p> <p>3. 1st child (incl. family benefits): + 57 %</p> <p>4. 2nd child (incl. family benefits): + 50 %</p> <p>5. 3rd child (incl. family benefits age): + 60 %.</p>
<p>When the allowance is paid on an interim basis pending the processing of claims to other social security benefits, recuperation takes place from benefits subsequently awarded.</p>	<p>Different regulations of the Regions.</p>	<p>If positive change in the fortune of the recipient.</p>	<p>When assistance has been wrongly or unnecessarily granted, for instance when a person failed to report certain resources when asking for the allowance. In certain cases the amount can be recuperated from the maintenance-debtors. Allowance may also be recuperated from the estate of a deceased beneficiary.</p>	<p>No general scheme.</p>	<p>Recuperation</p>

Table: XII

Guaranteeing sufficient resources: 1. General non-contributory minimum

	Belgium	Denmark	FR of Germany	Greece	Spain	France
Indexation	Automatic readjustment of 2 % of the allowance occurs when the consumer price index varies by 2 % in relation to the previous pivot index. Moreover, the allowance is increased every year on 1st of January by a coefficient fixed by Royal Decree.	Adjustment once a year according a fixed percentage for all social allowances and pensions (satsreguleringsprocenten).	Adjustment yearly on 1 July with reference to the price index.	No general scheme.	Adjustment generally yearly by decision of the Government of the Comunidad Autónoma.	Adjustment twice a year with reference to the consumer price index.
Measures stimulating social and professional integration	In the event of employment or of professional training during a maximum of 3 years (continuous period) for calculation of the Minimum, the revenues resulting from this integration are taken into account only after deduction of an indexed fixed monthly and degressive amount over the three years. 1st year: BF 6,367 (ECU 151). 2nd year: BF 5,306 (ECU 126) 3rd year: BF 3,184 (ECU 76).	A salary of DKR 1,000 (ECU 127) per month, up to DKR 6,000 (ECU 761) in total per year is exempted, if the person has been receiving the allowance for three months.	Work assistance; advisory service. Local employment programmes for beneficiaries of social assistance. A part of the remuneration is not taken into account (up to 50 % of the relevant basic amount of the benefit).	No general scheme.	These measures are part of the Social programmes of the Comunidades Autónomas, which vary in the different Comunidades Autónomas.	Measures stimulating socio-professional integration or periods of training which commence during the period of payment of the benefit or which are made within the framework of the integration contracts are totally or partially exempted, in accordance with a schedule and for a specific period of time.

Guaranteeing sufficient resources: 1. General non-contributory minimum

Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom
Adjustment every year in July.	Amounts related to the national pension are yearly adjusted, depending on pension increases (adjusted to consumer price index and salary increases). Other amounts: adjustment without predetermined conditions.	Automatic adjustment when the consumer price index increases at 2.5 %.	Adjustment twice a year, according to the average development of contract-wages.	No general scheme.	Adjustment normally once a year with reference to retail price index less housing costs (ROSSI).
None.	Special initiatives for professional training in particular for the integration of certain groups (women, young people).	Revenues from employment, a partial accident indemnity or legally due alimony are exempted up to one quarter of the global guaranteed revenue.	Part of the earnings from (part-time) employment is not taken into account in order to stimulate funding employment. The exemption applies for a period of two years and may be extended in exceptional circumstances.	No general scheme.	£ 5 (ECU 7.10) per week of any earnings is disregarded. A higher disregard of £ 15 (ECU 21) per week applies to the earnings of lone-parents, the sick, disabled and long-term unemployed (at least two years).
					Measures stimulating social and professional integration

Table: XII

Guaranteeing sufficient resources: 1. General non-contributory minimum

	Belgium	Denmark	FR of Germany	Greece	Spain	France
Associated rights:						
1. Health	Free voluntary sickness insurance.	Free health services for all residents (not an associated right).	Comprehensive protection in case of sickness. Benefit covering insurance contributions or direct payment of health services (doctor, hospital, etc.).	No general scheme.	Protection in case of sickness.	Benefits in kind from general regulations of sickness-maternity insurance.
2. Housing	None.	Housing supplement is part of the allowance; it shall be sufficient to cover expenses on rent (including housing), water, heating, gas, electricity, etc.	Costs for adequate housing and heating are completely covered.	No general scheme.	Generally not.	Extension of entitlement to social housing allowance for all RMI recipients; the differential allowance of RMI is not taken into account when determining sources in housing allowance matters.

Guaranteeing sufficient resources: 1. General non-contributory minimum

Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom
<p>No direct rights; however, persons in receipt of the allowance are usually entitled to a full range of medical services on the basis of their low income.</p>	<p>Health care is guaranteed to all citizens via the National Health Service. Persons with an income less than the social pension are exempted from participation in costs.</p>	<p>Membership of sickness insurance.</p>	<p>A beneficiary compulsorily insured under the Health Insurance Act has to pay what is termed the "nominal premium" under the Health Insurance Act and the General Exceptional Medical Expenses Act from the allowance. Persons not compulsorily insured receive a reimbursement of the payment of a private medical insurance covering the same risks as the compulsory medical insurance.</p>	<p>No general scheme.</p>	<p>Free NHS prescriptions. Free NHS dental treatment. Free NHS eyesight tests and vouchers to help with cost of glasses. Help with the cost of travelling to hospital for NHS treatment. Free milk and vitamins for children up to 5 years of age and pregnant women. Free school meals.</p>
<p>No direct rights. But recipients may also qualify for rent supplements under the Supplementary Welfare Allowance scheme (in average IR£ 30 per week = ECU 170 per month), to Mortgage Interest relief under the taxation system or to local authority differential rent schemes, where the rent payable depends on the income of the tenant(s) and the household circumstances.</p>	<p>In some regions, particularly for aged persons.</p>	<p>None.</p>	<p>In principle; no; social assistance is an 'all-in'-amount, therefore housing cost should be covered by the granted amount. However, beneficiaries paying rent between HFL 306.67 (BCU 133) and HFL 865.42 (BCU 375) per month are usually entitled to rent subsidy. This is a separate statutory arrangement which applies to tenants in general. Beneficiaries in private houses with accommodation expenses between HFL 306.67 and HFL 865.42 per month, may receive a housing cost allowance at the same level as the rent subsidy. For accommodation expenses above HFL 865.42 per month a temporary supplement may be awarded on condition that a cheaper dwelling is sought.</p>	<p>No general scheme.</p>	<p>All housing costs are met by Housing Benefit, apart from mortgage interest, residential care and nursing home charges, some service charges included in rent but not eligible for Housing Benefit; these items are met through Income Support.</p>

Table: XII

Guaranteeing sufficient resources: 1. General non-contributory minimum

	Belgium	Denmark	FR of Germany	Greece	Spain	France
Number of beneficiaries	52.263 (1st January 1992).	During the first quarter 1991, 192,100 families in Denmark (6.1 % of the population) received cash benefits of social assistance (including education assistance or professional training assistance).	3.75 million persons received in 1990 (old Länder) benefits of social assistance: 2.89 million received maintenance allowances and 1.51 million assistance in special circumstances. In the five new Länder, 134,403 persons received benefits in the period from 1 July to 31 December 1990: 131,629 maintenance allowance and 6,181 assistance in special circumstances.	No general scheme.	ca. 21.000 persons (September 1991).	1990: 420,000 in the European part of France, and 95,000 overseas.
Costs	BFR 3,865 millions (1990).	First quarter of 1991: DKR 2,811 millions.	Old Länder 1990: DM 31.78 billion.	No general scheme.	Information not available.	In 1991, FF 12.1 bill (cash benefits) plus 7.2 billion for "active" expenses (connected social rights; integration measures).
Financing	50 % State 50 % Public Centres of Social Assistance (CPAS).	50 % State 50 % Local committees of social assistance.	75 % local authorities 25 % Länder.	No general scheme.	100 % budget of the Comunidades Autónomas.	100 % State.

Guaranteeing sufficient resources: 1. General non-contributory minimum

	Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom	Number of beneficiaries
Number in receipt of basic payments (30 June 1991):		Not available.	31.12.1991: 2,798 households.	In 1990, 218,000 persons received social assistance. Including persons receiving a benefit under the State Group Regulation for Unemployed Workers (RWW), 572,000.	No general scheme.	4,820,000 persons.	
Recipients:							
Adult Dependents:	14,208						
Child Dependents:	3,566						
Total	12,819						
Total Supplementary Welfare Allowances (includes basic payments, supplements and exceptional needs payments):	30,593						
All persons	30,709						
Adult Dependents	8,862						
Child Dependents	29,466						
Total	69,037						
			FNS pensions/Guaranteed minimum income (included employers contribution to sickness insurance): 1,096 million francs in 1991.	Net amount spent for guaranteeing resources, 1990: HFL 3,837 million (including RWW-benefits: HFL 10,647 million). Gross amount, including social charges and implementation and other costs: HFL 4,274 million (including RWW: 11,581 million).	No general scheme.	£ 11,891 million.	Costs
			State: contribution of local municipalities fixed at a level of 10 % of the supplements of the minimum income.	90 % State 10 % municipal authorities.	No general scheme.	100 % State.	Financing
	100 % state.	Taxes at the local level.					

Table: XII

Guaranteeing sufficient resources: 2. Specific non-contributory minima

	Belgium	Denmark	FR of Germany	Greece	Spain	France
I. Old age						
1. Designation	Guaranteed income for the elderly (Revenu garanti aux personnes âgées), law of 1st April, 1969.	No specific minimum: covered by the "national pension" (see Table VII).	Social assistance: Maintenance Allowance, supplement to cope with additional needs ("Hilfe zum Lebensunterhalt, Mehrbedarf").	Old-age pension for the agricultural sector (Law 1262/1982).	Non-contributory old-age pension scheme (Pensión de jubilación no contributiva).	Special allowance complemented by the supplementary allowance of the National Fund of Solidarity.
2. Principle	To institute a guaranteed minimum income for all elderly persons.	No special scheme.	Increase of the normal maintenance allowance rate of social assistance with regard to special needs of the elderly.		Pension for elderly people without a claim to a contributory pension.	Differential allowances for the elderly.
3. Eligible groups	Belgians, persons covered by EEC regulation no. 1407/71, stateless persons, refugees, nationals of a country with which Belgium has signed a reciprocal agreement and anyone with a right to a pension in Belgium.	No special scheme.	People over 60 receiving maintenance allowance under the social assistance scheme.		Persons over 65 who have no claim to a contributory pension, either because they did not pay contributions or because they were not in the contributory scheme for the minimum period.	see "conditions".
4. Main conditions of eligibility	Must be aged 60 (women) or 65 (men) or over and actually resident in Belgium. Resources must be below a certain ceiling.	No special scheme.	Beneficiaries of maintenance allowance under the social assistance scheme, aged 60 or more. Means tested: income under ceiling set for social assistance plus supplement. (see conditions for the general scheme, above).		Age over 65 and no access to any pension or income higher than the minimum pension amount; legal residence in Spain for at least 10 years between the age of 16 and 65 (two years directly preceding the pension application).	Special allowance: being entitled to any age benefit provided by compulsory system; aged at least 65 or 60 in the case of incapacity to work; resources must be below certain ceiling. Supplementary allowance being entitled to "special allowance"; resources below a certain ceiling.

Guaranteeing sufficient resources: 2. Specific non-contributory minima

Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom
Old Age Non-Contributory Pension.	Social Pension (Pensione sociale). See Table VII "Old age".	No specific minimum. Covered by the general scheme of guaranteed minimum income (revenu minimum garanti), see above.	No specific scheme. Covered by General insurance (AOW); see Table VII "Old age". Special regulations for older unemployed workers, see "Unemployment".	Social old-age pension (Statutory Order 464/80 of 13 October, 1980).	Retirement Pension, Category D (Over 80% Pension).
To provide an income for those 66 or over who do not qualify for a contribution-based pension.	See Table VII.	No special scheme.	See Table VII.	To contribute towards sufficient resources. Subjective right.	Non-contributory flat-rate allowance.
Persons aged 66 or over who do not qualify for a contributory pension.	See Table VII.	No special scheme.	See Table VII.	Elderly people not entitled to a pension from the contributory system and lacking sufficient resources.	Men and women aged 80 or over.
Age 66 or more; means test; resident in Ireland.	See Table VII. Income (not including rents) of less than LIT 4,599,200 (ECU 2,967).	No special scheme.	See Table VII.	Income not exceeding 30 % (single person) or 50 % (couple) of the minimum wage. Age: 65 years or more.	Must normally live in Great Britain and must have lived in Great Britain for a total of 10 years or more in any continuous period of 20 years after the 60th birthday. Periods of residence in Gibraltar or another Member State of the EC may help to satisfy these conditions. No entitlement to another category of Retirement Pension at a rate equal or higher than the rate of Category D.

Table: XII

Guaranteeing sufficient resources: 2. Specific non-contributory minima

	Belgium	Denmark	FR of Germany	Greece	Spain	France
Old-age:						
5. Amount payable	BFR 224,749 (BCU 5,332) per year (single rate). BFR 299,664 (BCU 7,109) per year (married couples rate). Automatic revaluation by 2 % when the consumer price index varies by 2 %. Adjustment to the general standard of living by the setting of an annual increase factor.	No special scheme.	Supplement of 20 % to the standard rate of maintenance allowance under the social assistance scheme. The amount of the benefit varies between different Länder. Average amount (basic standard rate plus supplement) per month, old Länder: Single Person or head of family: DM 610 (BCU 298). Other entitled member of the household: DM 488 (BCU 238).		PTA 420,000 (BCU 3,245) per year (one eligible person). PTA 714,000 (BCU 5,516) per year (household with 2 eligible persons). The pension is decreased by the amount of any other income to a 25 % minimum.	Special allowance: FF 15,800 (ECU 2,292) per year. Supplementary allowance: Single beneficiary: FF 21,280 (ECU 3,087) per year. Couple, each: FF 17,460 (ECU 2,533) per year.
6. Main factors influencing the amount of the allowance	Resources of pensioner and spouse are taken into account.	No special scheme.	Resources of pensioner and spouse are taken into account.		Resources of pensioner and spouse are taken into account.	Resources of pensioner and spouse are taken into account.
7. Number eligible	108,960 (in 1991).	No special scheme.	248,833 in 1990 (old Länder).		Not available.	Not available.
8. Financing	100 % State.	No special scheme.	75 % Local authorities. 25 % Länder.		100 % State.	Special allowance: Social security. Supplementary allowance State.

Guaranteeing sufficient resources: 2. Specific non-contributory minima

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Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom	Old-age 5. Amount payable
<p>1. Up to IR£ 57.20 (ECU 74) per week depending on income.</p> <p>2. Up to IR£ 34.20 (ECU 45) per week for each adult dependant.</p> <p>3. IR£ 12.50 (ECU 16) per week for child dependants.</p> <p>There is an extra IR£ 4.40 (ECU 5.70) payable to pensioners over 80 years and a IR£ 4.50 (ECU 5.90) living alone allowance. Pensioners may also qualify for fuel and electricity allowances, free travel, free television licence and free telephone rental.</p>	<p>LIT 4,599,200 (ECU 2,967) per year, annual increase.</p>	<p>No special scheme.</p>	<p>See Table VII.</p>	<p>ESC 14,600 (ECU 85).</p>	<p>£ 32.80 (ECU 46) per week.</p>	
<p>Means of the pensioner and number of dependants.</p>	<p>Income.</p>	<p>No special scheme.</p>	<p>See Table VII.</p>	<p>Resources of the applicant, means-test.</p>	<p>Entitlement to another category of Retirement Pension.</p>	<p>6. Main factors influencing the amount of the allowance</p>
<p>115,950 (December 1991, including recipients of Blind Pension).</p>	<p>Not available.</p>	<p>No special scheme.</p>	<p>Not applicable.</p>	<p>130,536 (1991).</p>	<p>31,790 (March 1991).</p>	<p>7. Number eligible</p>
<p>100 % State.</p>	<p>State.</p>	<p>No special scheme.</p>	<p>Not applicable.</p>	<p>100 % State.</p>	<p>100 % State.</p>	<p>8. Financing</p>

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Guaranteeing sufficient resources: 2. Specific non-contributory minima

	Belgium	Denmark	FR of Germany	Greece	Spain	France
II. Invalidity						
1. Designation	Handicapped persons' allowances:	No specific non-contributory minimum, covered by invalidity pension (see Table VI).	Social assistance: Maintenance Allowance, supplement to cope with additional needs ("Hilfe zum Lebensunterhalt, Mehrbedarf").	Several laws governing benefits for the handicapped, depending on type of handicap.	Non contributory invalidity pension (Pensión de invalidez no contributiva).	Allowance for handicapped adults (allocation aux adultes handicapés, A.A.H.).
	1. Income replacement allowance (allocation de remplacement de revenus).					
	2. Integration allowance (allocation d'intégration)					
	3. Allowance to assist the elderly (allocation pour l'aide aux personnes âgées).					
2. Principle	Compensatory allowances from the state, by means of which the public authorities want to guarantee a protection to handicapped persons who do not have sufficient income and are not able to work for their living.	No special scheme.	Increase of the normal maintenance allowance rate of social assistance with regard to special needs of the handicapped.		Pension for invalid persons without a claim to a contributory pension.	Differential allowance for handicapped persons with revenues under a certain ceiling.

Guaranteeing sufficient resources: 2. Specific non-contributory minima

Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom
<p>Disabled Persons Maintenance Allowance.</p>	<p>No specific non-contributory minimum.</p>	<p>Covered by the general scheme for minimum income (revenu minimum garanti).</p> <p>For seriously handicapped persons who are unable to live without the assistance of a third party, a special allowance is available, which is not income-dependent.</p>	<p>Supplementary Benefits Act (TW).</p>	<ol style="list-style-type: none"> Supplementary Family Allowance (Statutory Order 160/80 of 27 May 1980). Social Invalidity Pension with serious disability supplement (Statutory Order 464/80 of 13 October 1980). 	<ol style="list-style-type: none"> Severe Disability Allowance. Disability Living Allowance. Disability Working Allowance. Attendance Allowance.
<p>To provide income for a disabled person who is unable to work by reason of that disability.</p>	<p>None.</p>	<p>No special scheme.</p>	<p>The income of workers receiving benefits under the General Disablement Act (AAW) or the Disablement Insurance Act (WAO) is, where necessary, supplemented up to the social minimum.</p>	<p>To contribute towards sufficient resources. Subjective right.</p>	<p>2. Principle</p>
					<ol style="list-style-type: none"> Severe Disability Allowance: For people who are incapable of work but who have not paid enough contributions to qualify for contributory Invalidity Benefit (see Table VI). Disability Living Allowance: Non-contributory, non-means tested and tax free benefit. It has a care component for people who need help with personal care and a mobility component for people who need help with getting around (see Table VI). Disability Working Allowance: It tops-up the earnings of some disabled people in low paid work. It is particularly intended to help people on long-term incapacity benefits who have some limited earning capacity to make the transition into work. Attendance Allowance: Non means tested and tax free allowance for people over 65 who need care or supervision because of physical or mental disability.

Table: XII

Guaranteeing sufficient resources: 2. Specific non-contributory minima

	Belgium	Denmark	FR of Germany	Greece	Spain	France
Invalidity:						
3. Eligible groups	Any handicapped person who meets the entitlement requirements.	No special scheme.	Handicapped persons under 60 receiving maintenance allowance under the social assistance scheme.		Persons suffering from permanent disability without claim to a pension of the contributory scheme.	Any handicapped person who meets the entitlement requirements.
4. Main conditions of eligibility	Handicapped persons aged between 21 and 65 (income replacement allowance and integration allowance) or over 65 (allowance to assist the elderly), whose resources are below a certain ceiling; not payable in conjunction with certain other allowances; also certain health, nationality and residence requirements.	No special scheme.	Being beneficiary of social assistance. Means tested: income under ceiling set for social assistance plus supplement. (see conditions for the general scheme, above).		Chronic illness or disability of at least 65 %; age between 18 and 65 years; legal residence in Spain for at least 5 years (two years directly preceding application for benefit); not in receipt of any pension or income higher than the relevant invalidity pension.	Persons aged over 20 who are permanently at least 80 % disabled or acknowledged, on account of the disability, as being unable to secure employment, at whose resources do not exceed a certain ceiling.

Guaranteeing sufficient resources: 2. Specific non-contributory minima

Table: XII

Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom
<p>Disabled persons who are unable to work.</p>	<p>No special scheme.</p>	<p>Seriously handicapped persons who are unable to live without the assistance of a third party.</p>	<p>All recipients of AAW/WAO benefits in the case of revenue inferior to the social minimum.</p>	<p>1. Supplementary Family Allowance: young people not entitled to family benefits and with insufficient resources. 2. Social Invalidation Pension: Invalids not entitled to pensions from the contributory scheme.</p>	<p>1. Severe Disability Allowance: see Table VI "Invalidity", other benefits. 2. Disability Living Allowance: see Table VI "Invalidity", other benefits. 3. Disability Working Allowance: People over 16 with a mental or physical disability which puts them at a disadvantage in getting a job as defined in regulations. Must be working for at least 16 hours a week. 4. Attendance Allowance: see Table VI "Invalidity", other benefits.</p>
<p>To qualify a person must, by reason of disability, be substantially handicapped in undertaking work of a kind which, if he/she were not suffering from that disability, would be suited to his/her age, experience and qualifications. That disability must be expected to last for at least a year from its onset. A certificate to this effect must be supplied on application and a means test undergone.</p>	<p>No special scheme.</p>	<p>Amount of AAW/WAO-benefit together with eventual other income must be less than the relevant social minimum. Young persons aged less than 21 who live with their parents are not entitled to supplementary benefits.</p>	<p>1. Supplementary Family Allowance: Young handicapped people up to the age of 18 who are unable to work, actually resident in Portugal and have Portuguese nationality or that of a EC Member State. 2. Social Invalidation Pension: Handicapped and incapable people aged over 18 and unable to work.</p>	<p>4. Main conditions of eligibility</p>	<p>Disability Working Allowance: 1. Have been getting Invalidity Benefit (IVB), Severe Disablement Allowance (SDA), or a disability premium or higher pensioner premium paid with Income Support, Housing Benefit or Community Charge Benefit, in at least one of the 56 days before the date of claim, or: be getting Attendance Allowance (AA), Mobility Allowance (Mob A) or Disability Living Allowance (DLA) or have an invalid 'trike'. 2. Income and capital conditions. For the other allowances, see Table VI "Invalidity".</p>

Table: XII

Guaranteeing sufficient resources: 2. Specific non-contributory minima

	Belgium	Denmark	FR of Germany	Greece	Spain	France
Invalidity:						
5. Amount payable	<p>1. Income replacement allowance: a) beneficiary living with a partner: BFR 149,847 (ECU 3,555)</p> <p>b) single beneficiary: BFR 224,750 (ECU 5,332)</p> <p>c) beneficiary with dependants: BFR 299,669 (ECU 7,109)</p> <p>2. Integration allowance: depending on classification of lack of independence: BFR 30,833 (ECU 731) BFR 105,067 (ECU 2,492) BFR 167,884 (ECU 3,983) BFR 244,585 (ECU 5,802)</p> <p>3. Assistance to the elderly allowance: depending on classification of lack of independence BFR 100,569 (ECU 2,386) BFR 122,275 (ECU 2,901) BFR 143,975 (ECU 3,415)</p>	No special scheme.	<p>Supplement of 20 % to the standard rate of maintenance allowance under the social assistance scheme. The amount of the benefit varies between different Länder. Average amount (basic standard rate plus supplement) per month, old Länder: Single person or head of family: DM 610 (ECU 298) Other entitled member of the household: DM 488 (ECU 238).</p>		<p>PTA 420,000 (ECU 3,245) per year for disability of 65 % or more. PTA 630,000 (ECU 4,867) per year for disability of more than 75 % and when constant assistance is required.</p>	FF 3,090 (ECU 448) per month.

Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom
<p>Weekly amounts:</p> <ol style="list-style-type: none"> 1. Disabled person: IR£ 57.20 (ECU 74). 2. Adult dependant: IR£ 34.20 (ECU 45) 3. Child dependant: IR£ 12.50 (ECU 16) 	<p>None.</p>	<p>LFR 11,373 (ECU 270) per month.</p>	<p>Supplement to AAW/WAO-benefits up to 100 % of the minimum wage for (married or unmarried) couples, 90 % for One-parent-families, and 70 % for single persons aged 23 or more (Minimum wage: HFL 2,163.20 - ECU 937) within the ceiling of 30 % of the minimum wage for couples, 27 % for single parents and 21 % for single persons. Lower rates apply for single persons aged less than 23. Young persons less than 21 who live with their family are not entitled.</p>	<ol style="list-style-type: none"> 1. Supplementary Family Allowance: 0 - 14 years: ESC 5,260 (ECU 31) per month. 14 - 18 years: ESC 7,690 (ECU 45) per month plus family allowance ESC 2,200 (ECU 13). 2. Social Invalidity Pension: ESC 14,600 (ECU 85) per month. ESC 7,000 (ECU 41) (serious disability supplement). 	<p>1. Severe Disability Allowance: £ 32.55 (ECU 46) per week plus additional depending on the person's age when incapacity for work began: Higher rate (under age 40) £ 11.55 (ECU 16), middle rate (between 40 and 50) £ 7.20, lower rate (between 50 and 60) £ 3.60 (ECU 5.10). See Table VI "Invalidity"</p> <p>2. Disability Living Allowance: Three rates of the care component between £ 11.55 (ECU 16) and £ 43.35 (ECU 61) a week. Two rates of the mobility component: £ 11.55 (ECU 16) or £ 30.30 (ECU 43) a week (see Table VI "Invalidity").</p> <p>3. Disability Working Allowance: Couple or lone parent: £ 58.80 (ECU 83) Single person: £ 42.40 (ECU 60) Child under 11: £ 10.40 (ECU 15) Child 11 - 15: £ 17.25 (ECU 24) Child 16 - 17: £ 21.45 (ECU 30) Child 17 - 18: £ 29.90 (ECU 42).</p> <p>The award is payable for 26 weeks at a time and not affected by changes in circumstances.</p> <p>4. Attendance Allowance: £ 28.95 (ECU 41) or £ 43.25 (ECU 61) (voir tableau VI).</p>

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Guaranteeing sufficient resources: 2. Specific non-contributory minima

	Belgium	Denmark	FR of Germany	Greece	Spain	France
Invalidity:						
6. Main factors influencing the amount of the allowance	Income of the beneficiary and spouse; family situation; medical report.	No special scheme.	Resources of the applicant and his spouse or living partner taken into account.		Degree of invalidity; resources taken into account.	Resources of the applicant and his spouse or living partner taken into account.
7. Number eligible	178,969 (31.12.1991).	No special scheme.	Not available.	Not available.	Not available.	Not available.
8. Financing	100 % State.	No special scheme.	75 % local authorities 25 % Länder.		100 % State.	100 % State.

Guaranteeing sufficient resources: 2. Specific non-contributory minima

Table: XII

Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom
Means of the applicant.	No special scheme.	Fixed amount. Non means tested.	Income out or in connection with work of the beneficiary and of any partner is taken into account.	<ol style="list-style-type: none"> 1. Supplementary Family Allowance: Age. 2. Social Invalidity Pension: Flat-rate amounts. 	<ol style="list-style-type: none"> 1. Severe Disability Allowance: Age when incapacity for work began. 2. Disability Living Allowance: Amount of help needed. 3. Disability Working Allowance: Flat-rate benefits, see above. 4. Attendance Allowance: Degree of help needed.
29,000 (approx.).	No special scheme.	Not available.	Not available.	<ol style="list-style-type: none"> 1. Supplementary Family Allowance: 1,328 (1991). 2. Social Invalidity Pension: 48,723 (1991). 	<ol style="list-style-type: none"> 1. Severe Disablement Allowance: 300,000 (estimated for 1991/92). 2. Disability Living Allowance: 1,255,000 (estimated for 1992/93). 3. Disability Working Allowance: currently just under 2,000 but expected to rise once this benefit becomes established to 50,000.
100 % State.	No special scheme.	100 % State.	100 % State.	100 % State.	8. Financing
					7. Number eligible



Guaranteeing sufficient resources: 2. Specific non-contributory minima

Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom
Unemployment Assistance (see Table XI).	No specific non-contributory minimum.	No specific minimum, covered by minimum income (revenu minimum garanti).	<ol style="list-style-type: none"> Supplementary Benefits Act (TW) State Group Regulations for Unemployed Workers (RWW). Act on Income Provisions for Older and Partially Disabled Workers (OAW). 	Allowance for the integration of young people into working life (Law no. 50/88 of 19 April 1988).	No specific non-contributory minimum.
To provide income for those who do not qualify for Unemployment Benefit and do not have sufficient means. See Table XI.	No special scheme.	No special scheme.	<ol style="list-style-type: none"> TW: The income of workers receiving benefits under the Unemployment Insurance Act (WAW) is, where necessary, supplemented up to the social minimum. RWW: The RWW is based on the National Assistance Act (ABW) and provides for financial assistance for the necessary costs of living when other schemes are not or no longer applicable. Through the RWW, special conditions are set for the payment of social assistance, aimed at enabling the recipient in which he can cope with the cost of living without assistance. IOAW: The Act provides an income guarantee at the social minimum level to older or partially disabled unemployed workers. 	Protection of young people looking for their first job; subjective right.	No special scheme.
					2. Principle

Table: XII

Guaranteeing sufficient resources: 2. Specific non-contributory minima

	Belgium	Denmark	FR of Germany	Greece	Spain	France
Unemployment:						
3. Eligible groups	No special scheme.	No special scheme.	No special scheme.		See Table XI.	Certain groups of job-seekers.
4. Main conditions of eligibility						
	No special scheme.	No special scheme.	No special scheme.		See Table XI.	Job-seekers who have not been able to acquire entitlement to compensation in the insurance scheme for more than 3 months, or who have no right to benefit from insurance allowances; the benefit is means-tested.

Guaranteeing sufficient resources: 2. Specific non-contributory minima

Table: XII

Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom	Unemployment: 3. Eligible groups
See Table XI.	No special scheme.	<p>1. TW: all recipients of WW-benefits whose income is less than the relevant social minimum.</p> <p>2. RWV: unemployed persons who are not or no longer entitled to benefit under any other social security scheme.</p> <p>3. IOAW: unemployed older workers aged 50 to 57.5 years; unemployed older workers aged between 57.5 and 65 years who are not entitled to follow-up benefits under the Unemployment Insurance Act (see Table XI); unemployed partially disabled workers under 65; persons partially handicapped since their youth.</p>	Young people looking for their first job.	No special scheme.	4. Main conditions of eligibility	
See Table XI.	No special scheme.	No special scheme.	<p>1. TW: Being beneficiary of unemployment insurance (WW) allowances. See also above "invalidity".</p> <p>2. RWV: Being unemployed; being available for work and registration at the local employment exchange; no benefits from other social security schemes; age between 18 and 65; legally resident in the Netherlands. Means tested.</p> <p>3. IOAW: Completion of a certain benefit period under the Unemployment Insurance Act. Age. Handicapped: receiving a WAO/AAW benefit according to a degree of disability of less than 80 %; young handicapped: receiving a partial disability benefit. Means tested.</p>	Age between 18 and 25 years. Able and available for work. Registration at the job centre.	No special scheme.	

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Guaranteeing sufficient resources: 2. Specific non-contributory minima

	Belgium	Denmark	FR of Germany	Greece	Spain	France
Unemployment:						
5. Amount payable	No special scheme.	No special scheme.	No special scheme.		75 % of the legal minimum wage. Special supplement for long-term unemployed aged over 45. See Table XI.	FF 43.70 (ECU 6.30) per day.
6. Main factors influencing the amount of the allowance	No special scheme.	No special scheme.	No special scheme.		See Table XI.	Flat-rate amount.
7. Number eligible	No special scheme.	No special scheme.	No special scheme.		Not available.	76,625 (March, 1992).
8. Financing		No special scheme.	No special scheme.			100 % State.

	Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom	Unemployment: 5. Amount payable
See Table XI: Short-term rate per week: 1. Unemployed person: IRE 53.00 (ECU 69) 2. Adult dependant: IRE 34.30 (ECU 45) 3. Child dependant: IRE 12.50 (ECU 16).	No special scheme.	No special scheme.	No special scheme.	<ol style="list-style-type: none"> 1. TW: See above "Invalidity". 2. RWV: Same net standard rates as those under the National Assistance Act (see above). 3. IOAW: HFL 2,353.83 (ECU 1,020) monthly for couples (married and unmarried); HFL 2,143.45 (ECU 929) for single parent families; HFL 1,768.47 (ECU 766) for single persons aged 23 and older. <p>After deduction of tax and social security contributions, the net benefit is equal to 100 % of the net minimum wage for couples, 90 % for single parent families and 70 % for single persons.</p>	ESC 14,600.	No special scheme.	
Duration of unemployment, number of dependants, Family income. See Table XI.	No special scheme.	No special scheme.	No special scheme.	<ol style="list-style-type: none"> 1. TW: See above "Invalidity". 2. RWV: Same regulations as under the National Assistance Act (see above). 3. IOAW: Income from or connected with work of the beneficiary and/or the partner is taken into account. 	Financial resources of the applicant; means test.	No special scheme.	6. Main factors influencing the amount of the allowance
155,306 persons (average for 1991).	No special scheme.	No special scheme.	No special scheme.	<ol style="list-style-type: none"> 1. TW: not available. 2. RWV: 324,000 (1991) 3. IOAW: 17,000 (1991) 	135 (1991).	No special scheme.	7. Number eligible
	No special scheme.	No special scheme.	No special scheme.	<ol style="list-style-type: none"> 1. TW: State 100 % 2. + 3. RWV and IOAW: 90 % State 10 % Local authorities. 	State.	No special scheme.	8. Financing

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Guaranteeing sufficient resources: 2. Specific non-contributory minima

	Belgium	Denmark	FR of Germany	Greece	Spain	France
IV. Single-parent families						
1. Designation	Advance on the payment due in alimony (law of 8th May, 1989).	No specific non-contributory payment. Covered by family benefits and social assistance.	Social assistance: Maintenance Allowance, supplement to cope with additional needs ("Hilfe zum Lebensunterhalt, Mehrlöhner").	Flat-rate allowance for children who are not supported (decree 147/1959).	No specific non-contributory payment. Covered by family benefits and social assistance.	Single parent's allowance (Allocation de parent isolé A.P.I.).
2. Principle	Partial solution to the problem of the non-payment of alimonies for children. Aims to help those affected and to re-instate regular payment. The advance is variable and paid by the Public Centres for Social Assistance (CPAS), which also have the task of recovering the maintenance payment due.	No special scheme.	Increase of the normal maintenance allowance rate of social assistance with regard to special needs of single parents.		No special scheme.	Differential allowance.
3. Eligible groups	Children entitled to, but not receiving alimony payments. Subjective right.	No special scheme.	Single parents who are receiving maintenance allowance under the social assistance scheme and are bringing up a child under 7 years or at least two children under 16.		No special scheme.	Person living alone with dependant child.
4. Main conditions of eligibility	Conditions relating to the child: resident in Belgium; minor or under 25 if benefiting from family allowances. Conditions relating to the alimony debtor: alimony can be claimed from the father or the mother, or the person against whom the child has successfully brought a non-declaratory paternity case. Conditions of resources: The annual resources of the child plus (in certain cases) those of the parent who is not owing the maintenance may not exceed BFR 382,035 (ECU 9,063).	No special scheme.	Income below the ceiling for social security. Age conditions see above.		No special scheme.	Must be in sole charge at least one child or state of pregnancy with other children and financial resources below certain ceiling.

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Guaranteeing sufficient resources: 2. Specific non-contributory minima

	Belgium	Denmark	FR of Germany	Greece	Spain	France
Single-parents:						
5. Amount payable	The equivalent of the alimony payment due, but no more than BFR 4,000 (ECU 95) per month. In the event that an installment of the alimony has been partially paid, the advance will make up the difference between the amount due (to a maximum of BFR 4,000) and the amount actually received. No advance will be awarded for less than BFR 400 (ECU 9.50) per month.	No special scheme.	Supplement of 20 % or 40 % (four or more children under 16 years) to the standard rate of maintenance allowance under the social assistance scheme. The amount of the benefit varies between different Länder. Average amount (basic standard rate plus supplement) per month, old Länder: DM 610 (ECU 85) (20 %) or DM 711 (ECU 103) (40 %). Additional allowances for the child or the children.		No special scheme.	FF 2,962 (ECU 430) per month for a pregnant woman without dependent children, plus FF 987 (ECU 143) per dependant child.
6. Main factors influencing the amount of the allowance	Amount of alimony or maintenance due (between BFR 400 and BFR 4,000 per month).	No special scheme.	See general conditions for social assistance, above.		No special scheme.	Number of dependent children.
7. Number eligible	Not available.	No special scheme.	256,020 families in 1990.		No special scheme.	131,000 families in 1990.
8. Financing	100 % State.	No special scheme.	75 % local authorities 25 % Länder.		No special scheme.	Social security and taxes

Guaranteeing sufficient resources: 2. Specific non-contributory minima

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	Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom	Single-parent families: 5. Amount payable
Weekly amounts: 1. Lone parent: IR£ 57.20 (ECU 74) 2. Child dependant: IR£ 14.60 (ECU 19).	No special scheme.	No special scheme.	No special scheme.	No special scheme.	No special scheme.	No special scheme.	
Number of children; amount of income.	No special scheme.	No special scheme.	No special scheme.	No special scheme.	No special scheme.	No special scheme.	6. Main factors influencing the amount of the allowance
29,184 (December 1991).	No special scheme.	No special scheme.	No special scheme.	No special scheme.	No special scheme.	No special scheme.	7. Number eligible
State.	No special scheme.	No special scheme.	No special scheme.	No special scheme.	No special scheme.	No special scheme.	8. Financing

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Guaranteeing sufficient resources: 2. Specific non-contributory minima

	Belgium	Denmark	FR of Germany	Greece	Spain	France
V. Other specific non-contributory minima	<p>1. Guaranteed family benefits, subject to income and age restrictions:</p> <p>a) Children not benefitting under any other scheme:</p> <p>1st child: BFR 3,699 (ECU 88)</p> <p>2nd child: BFR 5,306 (ECU 126)</p> <p>3rd child and further: BFR 6,907 (ECU 164).</p> <p>Age supplement (not applicable to a single child or to the last born):</p> <p>6 - 12 years: BFR 852 (ECU 20)</p> <p>12 - 16 years: BFR 1,301 (ECU 31)</p> <p>16 or over: BFR 1,591 (ECU 38).</p> <p>b) Children already benefitting under another scheme:</p> <p>1st child: BFR 714 (ECU 17)</p> <p>2nd child: BFR 4,535 (ECU 108)</p> <p>3rd and other children: BFR 6,771 (ECU 161)</p> <p>Age supplement see above.</p> <p>The amounts listed are reduced in proportion to the family income.</p> <p>2. Benefits in the case of industrial accidents or occupational diseases: The annual basic salary of a victim who is still a minor on which compensation for temporary incapacity to work is calculated - may not be less than BFR 174,810 (ECU 4,147).</p> <p>3. Public Centres for Social Assistance (CPAS): additional benefits possible.</p>	<p>Assistance in particular cases:</p> <p>1. To cover personal expenses (health care, help or education for children, removal to better accommodation).</p> <p>2. For people who have a handicapped child under 18 living at home (payment of a compensatory income and additional expenses).</p> <p>3. For physically or mentally handicapped persons who have their own home (additional expenses).</p> <p>4. Law of 25 April 1990: compensation for loss of income to people who stay at home to look after a terminally ill person at home.</p>	<p>1. Benefits for blind civilians:</p> <p>In most Länder, blind civilians are granted an allowance which is not income dependent, to enable them to pay for the care they require. The amount of benefit varies in the different Länder. In Bavaria, for example, it is DM 990 (ECU 483) per month.</p> <p>2. Federal legislation on allowances for a parent who stays at home to look after a young child: Bundeserziehungsgesetz</p> <p>3. Federal legislation on grants for further education (Bundesausbildungsförderungsgesetz).</p> <p>4. Law on housing allowances (Wohngeldgesetz).</p>	<p>1. Decree 57/1973: repatriates (flat-rate living allowance).</p> <p>2. Law 1331/1953: people undergoing severe hardship (extraordinary circumstances).</p> <p>3. Law 1331/1984: mothers with no financial support (flat-rate maternity allowance).</p> <p>4. Housing benefit: flat-rate payment.</p> <p>5. Benefit awarded to refugees of Greek origin coming from Eastern Europe, Egypt or Albania (means-tested).</p> <p>6. Family allowances for Greek emigrants returning to the country.</p> <p>7. OGA family allowances.</p> <p>8. Decree 147/1989: flat-rate allowance for single-parent families.</p> <p>9. Heating allowance for handicapped people.</p>	<p>Family benefits (Prestaciones no contributiva por hijo a cargo), see Table X: Allowance for dependant children (means-tested, exception: handicapped children).</p>	<p>Various special assistance allowances.</p>

Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom	
<p>1. Widows Non-Contributory Pension: Pension to provide support for a widow without children (widows with children would qualify for lone parents allowance instead) who does not qualify for a social insurance widows pension, and who is without sufficient means. Amount: IR£ 57,20 per week. Higher rate is paid to those over 66 and living alone. Financed by the State. In December 1991, 18,287 beneficiaries. 2. Several special allowances for certain groups or needs: Carer's Allowance. Deserted Wife's Allowance. Prisoners Wife's Allowance. Blind Pension. Rent/Mortgage Interest Supplements. Supplements for Special Needs. Exceptional Needs Payments. Back to School Clothing and Footwear Allowance. etc.</p>	<p>Financial assistance for political refugees. Financial assistance for victims of natural catastrophes. Assistance for students: study grants and allowances. "Arrival" grants for immigrants. Financial assistance to cope with situations of particular hardship.</p>	<p>No other specific non-contributory minima.</p>	<p>1. OAZ: Act on income provisions for the older and partially disabled formerly self-employed. Income guarantee benefit paid after termination of business or occupation or as a supplement to a disablement benefit paid under the General Disablement Act (AAW). 2. Benefits according Supplementary Benefits Act (TW) in case of sickness: allowances under Sickness Benefits Act (ZW) are, where necessary, supplemented up to the social minimum. For conditions and amounts see above "Invalidity". During the first six weeks in which ZW-benefits are received no supplementary benefit is paid.</p>	<p>1. Widow(er)'s Pension (Decree 52/81 of 11 November 1981): Allowance for widows and widowers without a claim to pensions under the contributory scheme and without sufficient means (income not exceeding 30 % of the minimum wage). Amount: 60 % of the social pension. In 1991, 2,919 recipients. 2. Orphans Pension (Statutory Decree 160/80 of 27 May 1980): Allowance for orphans aged under 18 without claim to a pension under the contributory scheme and without sufficient resources. Amount: Percentage of the social pension according to the number of entitled children. In 1991, 628 recipients.</p>	<p>1. Housing Benefit: Designed to help people who need help to meet their rent liability. Amount dependent on needs and resources (income, capital). Maximum Housing Benefit will meet 100 % of a customer's reasonable rent and accommodation related service charges. Maximum Housing Benefit is payable if a customer is in receipt of Income Support or has an income equal or less than their applicable amount (e.g. single person, aged 25 plus: £ 42.45 pw, couple without children £ 66.60 pw, couple with two children £ 111.85 pw). As a customer's income rises above their applicable amount, maximum benefit is reduced by 65 % of the excess. 2. Several allowances of the Social Fund: Maternity Payments. Funeral Payments. Cold Weather Payments. Community Care Grants. Budgeting Loans. Crisis Loans. 3. Retirement Pension Category C: Flat rate non-contributory benefit payable under certain residence conditions to men and women aged 60/65 or over on 5 July 1948 and to the wives of such men.</p>	<p>V. Other specific non-contributory minima</p>

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Guaranteeing sufficient resources: 3. Minima in contributory schemes

	Belgium	Denmark	FR of Germany	Greece	Spain	France
I. Old age						
1. Designation	Minimum Retirement Pension (Pension de retraite minimum), Art. 152 of the law of 8 August 1980 and Art. 33 of the law of 20 February 1981.	The general scheme of the National Pension is not based on contributions. A contributory minimum element are the flat-rate allowances of the supplementary pension scheme (ATP). See Table VII "Old-Age".	There is no minimum in the general contributory scheme for old-age pensions.	Minimum amount of the old-age pension insurance. See Table VII "Old age".	Minimum Supplement: Complemento por mínimos.	Old age minimum: minimum vieillesse.
2. Principle	To ensure that a retirement pension for a complete working life or at least the equivalent of 2/3 of a complete career (men: 45 years, women 40 years) does not fall below a set minimum. See Table VII.	See Table VII.	No minimum scheme.	See Table VII.	Supplement to pensions up to the amount of the minimum pension (meantested).	Minimum in the insurance scheme.
3. Eligible groups	Persons who claim their retirement pension between the age of 60 and 65.	See Table VII.	No minimum scheme.	See Table VII.	Beneficiaries of contributory pensions under a set minimum, generally less than PTA 691,655 (ECU 5,344) per year.	Individual.
4. Main conditions of eligibility	Complete career or working life (certain periods not taken into account) or at least equal to 2/3 of a complete career.	See Table VII.	No minimum scheme.	See Table VII.	Contributory pension below the minimum. Resources inferior to a certain ceiling: PTA 691,655 (ECU 5,344) per year for a single person, PTA 813,839 (ECU 6,288) with dependant spouse.	Receiving a old-age pension at a rate of 50 %.

Guaranteeing sufficient resources: 3. Minima in contributory schemes

	Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom
	<p>1. Pro-rata (Mixed Insurance) Pension. 2. Partial Contributory Pension. E-XII-72-IR</p>	<p>Minimum pension: Pension minimale. See Table VII "Old age".</p>	<p>Minimum Pension. See Table VII "Old age".</p>	<p>No special minimum in a contributory scheme. See Table VII "Old age".</p>	<p>Minimum pension.</p>	<p>Basic Retirement Pension, Category A or Category B. See Table VII.</p>
	<p>1. Pro-rata (Mixed Insurance) Pension: Pro-rata of insurance at the modified rate of insurance providing cover for Old Age (contributory) and Retirement Pensions. 2. Partial Contributory Pension: for those who have made significant contributions to the social insurance fund but do not qualify for a full Old Age (Contributory) Pension.</p>	<p>The old-age pension is brought up to the amount of the minimum pension, conditional on the applicant's means. See Table VII.</p>	<p>Minimum amount of the old-age pension. See Table VII.</p>	<p>No special minimum scheme.</p>	<p>Guarantee of a minimum amount for pensions from the contributory scheme.</p>	<p>1. Old age 1. Designation 2. Principle Flat-rate contributory benefit. Category A: derived from own contributions. Category B: from spouse's contributions. See Table VII.</p>
	<p>Persons aged 66 or over.</p>	<p>See Table VII.</p>	<p>See Table VII.</p>	<p>No special minimum scheme.</p>	<p>People whose pension from the contributory scheme is less than ESC 22,800 (ECU 133).</p>	<p>3. Eligible groups See Table VII.</p>
	<p>1. Pro-rata (Mixed Insurance) Pension: Age 66 or over; entered insurance before a certain age; minimum number of paid contributions; having a mixture of full rate and modified rate contributions. 2. Partial Contributory Pension: Age 66 or over; having a yearly average number of contributions (between 5 and 19) since entering insurance; minimum number of paid contributions; having entered insurance before a certain age.</p>	<p>See Table VII.</p>	<p>See Table VII.</p>	<p>No special minimum scheme.</p>	<p>To receive a pension under the contributory scheme of less than ESC 22,800 (ECU 133). Conditions for the contributory scheme: see Table VII.</p>	<p>4. Main conditions of eligibility See Table VII.</p>

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Guaranteeing sufficient resources: 3. Minima in contributory schemes

	Belgium	Denmark	FR of Germany	Greece	Spain	France
Old age:	Single person: BFR 298,714 (ECU 7,086).	See Table VII.	No minimum scheme.	Minimum amount: DR 69,490 (ECU 279) plus supplements for depen- dants.	Difference between the income and the minimum.	Basic Minimum: the diffe- rence between the amount of the pension and that of the minimum fixed by de- cree (FF 35,514.45 = ECU 5,152 per year).
5. Amount payable	Couple: BFR 373,285 (ECU 8,855).					

Guaranteeing sufficient resources: 3. Minima in contributory schemes

Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom
<p>1. Pro-rata (Mixed Insurance): Personal and adult dependant's rates vary according to the proportion of insurance completed at the rate appropriate for Old Age/Retirement pensions. Dependant children: IR£ 14.60 (ECU 19) for first two children. IR£ 12.50 (ECU 16) for third and others. There is an extra IR£ 4.40 (ECU 5.70) payable to pensioners over 80 years and a IR£ 4.50 (ECU 5.90) living alone allowance.</p>	<p>LIT 8,071,500 per year (ECU 5,207). See Table VII.</p>	<p>No old-age pension can amount to less than 90 % of the set reference figure when the insured has paid insurance contributions for at least 40 years; therefore there is a minimum of LFR 32,551 (ECU 772) per month. If the insured has not reached this stage, but has been insured for at least 20 years, the minimum pension is reduced by 1/40th for each missing year.</p>	<p>No special minimum scheme.</p>	<p>The difference between the amount of the pension and ESC 22,800 (ECU 133).</p>	<p>Standard rate Category A: £ 54.15 (ECU). Standard rate Category B: £ 32.55 (ECU). See Table VII. Old age: 5. Amount payable</p>
<p>2. Partial Contributory Pension: Between IR£ 15.40 and IR£ 46 (ECU 20 - 60) per week depending on the average number of contributions. IR£ 42.40 (ECU 55) per week for an adult dependant under 66 years and IR£ 47.80 (ECU 62) if over 66 years. Supplement for children as above.</p>					
<p>There is an extra IR£ 1 to IR£ 3.20 (ECU 1.30 - 4.20) payable to pensioners over 80 years and a IR£ 4.50 (ECU 5.90) living alone allowance.</p>					
<p>In addition to both pensions, pensioners may also qualify for fuel and electricity allowances, free travel, free television licence and free telephone rental.</p>					

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Guaranteeing sufficient resources: 3. Minima in contributory schemes

	Belgium	Denmark	FR of Germany	Greece	Spain	France
Old age:						
6. Main factors influencing the amount of the allowance	In cases of incomplete career, amount proportional to the length of working life.	See Table VII.	No minimum scheme.	See Table VII.	Level of income.	The minimum is only paid in full if the claimant is credited with 150 quarters of insurance contributions. Otherwise, it is reduced to a 150th for each quarterly period of insurance credited to the pensioner. Not means-tested.
7. Number eligible	6,203 (figure for 1991 and limited to salaried workers with a complete career).	Not applicable.	No minimum scheme.	Not available.	1,129,642 (in 1990).	Not available.
8. Financing	Contributions.	Supplementary Pension: contributions.	No minimum scheme.	Contributions.	100 % State.	Social security.

Guaranteeing sufficient resources: 3. Minima in contributory schemes

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	Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom
	Generally, payment is related to the number of contributions to the social insurance fund.	Income.	Duration of insurance.	No special minimum scheme.	Amount of the pension under the contributory scheme.	The number of qualifying years in the working life. The rate of pension is reduced in line with the number of qualifying years if they amount to less than approx. 90 % of the working life. No entitlement at less than 25 %. See Table VII.
						Old age: 6. Main factors influencing the amount of the allowance
1. Pro-rata (Mixed Insurance) Pension: 541	Not available.	Not available.	Not available.	No special minimum scheme.	363,265 persons (1991).	10,002,970 (31/03/91).
2. Partial Contributory Pension: 459.						
					Budget of the social security system.	Contributions.
						8. Financing

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Guaranteeing sufficient resources: 3. Minima in contributory schemes

	Belgium	Denmark	FR of Germany	Greece	Spain	France
II. Survivors						
1. Designation	Minimum Survivors' Pension: Pension de survie minimum. See Table VIII.	No contributory minimum scheme. See Table VIII.	No contributory minimum. See Table VIII.	Minimum amount of survivors' pension. See Table VIII.	Minimum Supplement: Complemento por mínimos.	1. Reversion pension (pension de réversion), widow's/widower's, invalidity pension, widow's/widower's old-age pension: See Table VIII. 2. Widowhood insurance (Assurance veuvage), Law no. 80/546 of 17 July 1980: See Table VIII.
2. Principle	To ensure that the pension of a surviving spouse is not less than a set minimum, if the deceased spouse worked for a period equivalent to at least 2/3 of the normal length of career.	No minimum scheme.	No minimum scheme.	See Table VIII.	To top contributory pensions up to the amount of the minimum (means-tested).	See Table VIII.
3. Eligible groups	Surviving spouse must have been married to the deceased for at least 1 year (unless there is a child or the death was the result of an accident or occupational disease); must be aged at least 45 (unless looking after a child or invalid); must have stopped work.	No minimum scheme.	No minimum scheme.	See Table VIII.	Beneficiaries of a contributory pension below a certain minimum.	See Table VIII.
4. Main conditions of eligibility	The deceased spouse worked for a period equivalent to at least 2/3 of a complete career.	No minimum scheme.	No minimum scheme.	See Table VIII.	Pension below the minimum; income below the annual ceiling of PTA 691,655 (ECU 5,343).	See Table VIII.

Guaranteeing sufficient resources: 3. Minima in contributory schemes

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	Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom	II. Survivors
	Widow's Contributory Pension.	Survivor's pension. See Table VIII.	Minimum Pension. See Table VIII "Survivors".	No special minimum in a contributory scheme. See Table VIII "Survivors".	Minimum pension.	See Table VIII "Survivors".	1. Designation
	To provide an income for widows who satisfy the PRSI contributions.	See Table VIII.	See Table VIII.	No special minimum scheme.	Guarantee of a minimum amount for pensions from the contributory scheme.	See Table VIII.	2. Principle
	Widows.	See Table VIII.	See Table VIII.	No special minimum scheme.	Survivors whose pension under the contributory scheme is less than the minimum of ESC 13,680 (ECU 80) = 60 % of the minimum old-age pension.	See Table VIII.	3. Eligible groups
	Widow; satisfying the PRSI contributions; not living with a man as wife.	See Table VIII.	See Table VIII.	No special minimum scheme.	To receive a pension under the contributory scheme of less than ESC 13,680 (ECU 80). Conditions for the contributory scheme: see Table VIII.	See Table VIII.	4. Main conditions of eligibility

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Guaranteeing sufficient resources: 3. Minima in contributory schemes

	Belgium	Denmark	FR of Germany	Greece	Spain	France
Survivors:						
5. Amount payable	BFR 293,700 (ECU 6,967) per year.	No minimum scheme.	No minimum scheme.	Minimum allowance: DR 62,540 (ECU 251) per month.	Difference between income and the minimum.	See Table VIII. 1. Widow(er)'s allowance: FF 2,755 (ECU 400) for the 1st year. FF 1,810 (ECU 263) for the 2nd year. FF 1,378 (ECU 200) for the 3rd year. 2. Reversion pension: Annual minimum of FF 15,800 (ECU 2,292) for 60 quarterly periods of insurance; amount reduced in cases of shorter periods. 3. Widow(er)'s invalidity or old-age pension: Minimum of FF 15,800 (ECU 2,292), increase if claimant has brought up at least 3 children.
6. Main factors influencing the amount of the allowance	In cases of incomplete career, amount proportional to the length of working life of the deceased spouse. Certain reductions or limitations apply.	No minimum scheme.	No minimum scheme.	See Table VIII.	Level of income.	See Table VIII.
7. Number eligible	376 in 1991 (minimum survivor's pension for complete career).	No minimum scheme.	No minimum scheme.	Not available.	793,272 (in 1990).	Not available.
8. Financing	Contributions.	No minimum scheme.	No minimum scheme.	No minimum scheme.	100 % State.	Social security.

Guaranteeing sufficient resources: 3. Minima in contributory schemes

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Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom	Survivors:
<p>Depends on contributions, see table VIII "Survivors". Minimum: IR£ 57.80 (ECU 75) per week for the widow plus IR£ 4.40 (ECU 5.70) for each child dependant. Plus IR£ 4.50 (ECU 5.90) for widows over 66 and living alone. Plus IR£ 4.50 (ECU 5.90) for widows over 80.</p>	<p>See Table VIII.</p>	<p>The minimum pension for a surviving spouse is fixed at 73 % of the set reference figure where the insured has been covered for at least 40 years; therefore there is a minimum of LFR 26,403 (ECU 626) per month. If the insured has not completed this period of contributions but has been credited with at least 20 years of insurance the minimum pension is reduced by 1/40th for each missing year. In the event of premature death, the number of missing years between the beginning of the right to a pension and the age of 65 is taken into account to complete the period.</p>	<p>No special minimum scheme.</p>	<p>The difference between the amount of the pension and ESC 13,680 (ECU 80).</p>	<p>See Table VIII.</p>	<p>5. Amount payable</p>
<p>See table VIII.</p>	<p>See Table VIII.</p>	<p>Duration of insurance.</p>	<p>No special minimum scheme.</p>	<p>Amount of the pension under the contributory scheme.</p>	<p>See Table VIII.</p>	<p>6. Main factors influencing the amount of the allowance</p>
<p>Separate statistics on the minimum payment are not kept. Total number in receipt of Widow's Contributory Pension was 84,493 at December 1991.</p>	<p>Not available.</p>	<p>Not available.</p>	<p>No special minimum scheme.</p>	<p>Not available.</p>	<p>See Table VIII.</p>	<p>7. Number eligible</p>
<p>Budget of the social security system.</p>	<p>Budget of the social security system.</p>	<p>Budget of the social security system.</p>	<p>No special minimum scheme.</p>	<p>Budget of the social security system.</p>	<p>Budget of the social security system.</p>	<p>8. Financing</p>

Table: XII
Guaranteeing sufficient resources: 3. Minima in contributory schemes

	Belgium	Denmark	FR of Germany	Greece	Spain	France
III. Invalidation						
1. Designation	Guaranteed minimum of the amount of invalidity allowances: see Table VI "In-Invalidity".	The invalidity pension is not a contributory scheme, but tax-financed: see Table VI "Invalidity".	No minimum in the contributory pension scheme.	Minimum amount of the pension: see Table VI "Invalidity".	Minimum Supplement: Complemento por mínimos.	Minimum amount of the pension.
2. Principle	See Table VI "Invalidity".	No minimum scheme.	No minimum scheme.	See Table VI.	To top up pensions to the minimum (means-tested).	To top pensions up to the minimum or the amount of the A. V. T. S.
3. Eligible groups	See Table VI.	No minimum scheme.	No minimum scheme.	See Table VI.	Beneficiaries of a contributory pension below a certain minimum.	Beneficiaries of a contributory pension below a certain minimum.
4. Main conditions of eligibility	See Table VI.	No minimum scheme.	No minimum scheme.	See Table VI.	Receiving a pension below the minimum; income below the annual ceiling of PTA 691,655 (ECU 5,343) for a single person or PTA 813,839 (ECU 6,288) with a dependent spouse.	Receiving invalidity pension.

Guaranteeing sufficient resources: 3. Minima in contributory schemes

Table: XII

Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom
<p>Invalidity Pension. See table VI "Invalidity".</p>	<p>Minimum amount of the Invalidity Allowance. See Table VI "Invalidity".</p>	<p>Minimum Pension. See Table VI "Invalidity".</p>	<p>No special minimum in a contributory scheme. See Table VI "Invalidity".</p>	<p>Minimum pension.</p>	<p>Invalidity Benefit. See Table VI "Invalidity".</p>
<p>To provide an income for those who are permanently incapable of work. See Table VI.</p>	<p>See Table VI.</p>	<p>See Table VI.</p>	<p>No special minimum scheme.</p>	<p>Guarantee of a minimum amount for pensions from the contributory scheme.</p>	<p>Flat-rate allowance. See Table VI.</p>
<p>See table VI.</p>	<p>See Table VI.</p>	<p>See Table VI.</p>	<p>No special minimum scheme.</p>	<p>People whose pension under the contributory scheme is less than ESC 22,800 (ECU 133).</p>	<p>See Table VI.</p>
<p>See table VI.</p>	<p>See Table VI.</p>	<p>See Table VI.</p>	<p>No special minimum scheme.</p>	<p>To receive a pension under the contributory scheme of less than ESC 22,800 (ECU 133). Conditions for the contributory scheme: see Table VI.</p>	<p>Payable after 28 weeks on Sickness Benefit (or Statutory Sick Pay). See Table VI.</p>

Table: XII
Guaranteeing sufficient resources: 3. Minima in contributory schemes

	Belgium	Denmark	FR of Germany	Greece	Spain	France
Invalidity:						
5. Amount payable	See Table VI "Invalidity". Daily amounts of the minimum allowance: 1. Minimum for regular worker: a) with dependants: BFR 1,197 (ECU 28) b) without dependants: Single: BFR 958 (ECU 23) living with a partner: BFR 867 (ECU 21) 2. Minimum for a non-regular worker: a) with dependants BFR 960 (ECU 23) b) without dependants BFR 720 (ECU 17)	No minimum scheme.	No minimum scheme.	Minimum amount dependent on degree of incapacity for work: 50 % - 100 % of the minimum amount of the old-age pension - DR 31,270 · DR 62,540 (ECU 125 · 251) per month. See Table VI "Invalidity".	Difference between income and the minimum.	Minimum amount: FF 15,800 (ECU 2,292) per year.
6. Main factors influencing the amount of the allowance	See Table VI.	No minimum scheme.	No minimum scheme.	See Table VI.	Level of income.	Amount of pension inferior to the amount of A.V.T.S. Not means-tested.
7. Number eligible	Not available.	No minimum scheme.	No minimum scheme.	Not available.	408,142 (in 1990).	Not available.
8. Financing		No minimum scheme.	No minimum scheme.		100 % State.	Social security.

Guaranteeing sufficient resources: 3. Minima in contributory schemes

Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom
<p>See table VI "Invalidity". Flat rates (weekly): IR£ 58.70 (ECU 76) plus IR£ 38.70 (ECU 50) for an adult dependant IR£ 14.60 (ECU 19) for 1st and 2nd child IR£ 12.50 (ECU 16) for 3rd and further children IR£ 4.50 (ECU 5.90) extra if living alone IR£ 4.40 (ECU 5.70) extra if over 80 years.</p>	<p>The allowance is made up to the level of the minimum pension: LIT 8,071,500 (ECU 5,207) per year. Depending on claimant's means. See Table VI.</p>	<p>The minimum invalidity pension is fixed at 90 % of the fixed reference figure when the insured has been covered for at least 40 years; therefore there is a minimum of LFR 32,551 (ECU 772) per month. If the insured has not completed this period of contributions but has been credited with at least 20 years of insur- ance, the minimum pension is reduced by 1/40th for each missing year. In the event of premature death, the number of missing years between the begin- ning of the right to a pen- sion and the age of 65 is taken into account to make up the period.</p>	<p>No special minimum scheme.</p>	<p>The difference between the amount of the pension and ESC 22.800 (ECU 133).</p>	<p>Invalidity: Basic rate: £ 54.15 a week. Supplements for depen- dants. Addition depending on age when incapacity be- gan. See Table VI.</p>
<p>Number of dependants.</p>	<p>Income.</p>	<p>Duration of insurance.</p>	<p>No special minimum scheme.</p>	<p>Amount of the pension un- der the contributory sche- me.</p>	<p>6. Main factors influ- encing the amount of the allowance</p>
<p>36,160 (December 1991).</p>	<p>Not available.</p>	<p>Not available.</p>	<p>No special minimum scheme.</p>	<p>183,940 (1991).</p>	<p>7. Number eligible</p>
<p>Budget of the social secu- rity system.</p>	<p>Budget of the social secu- rity system.</p>	<p>Budget of the social secu- rity system.</p>	<p>No special minimum scheme.</p>	<p>Budget of the social secu- rity system.</p>	<p>8. Financing</p>
				<p>1,325,000.</p>	

Table: XII

Guaranteeing sufficient resources: 3. Minima in contributory schemes

	Belgium	Denmark	FR of Germany	Greece	Spain	France
IV. Unemployment						
1. Designation	Different minima of unemployment-insurance allowances, depending on the duration of unemployment and on number of dependants. See Table XI.	No minimum of the unemployment insurance allowances. Amounts depend on earnings. See Table XI.	No minimum of the unemployment insurance allowances. Amounts depend on earnings. See Table XI.	Minimum rate of unemployment insurance allowances. See Table XI.	Minimum allowance (Prestación mínima).	Solidarity allowance: Allocation de solidarité.
2. Principle	See Table XI.	No minimum scheme.	No minimum scheme.	See Table XI.	Minimum benefit from unemployment insurance.	Differential amount which varies according to age.
3. Eligible groups	See Table XI.	No minimum scheme.	No minimum scheme.	See Table XI.	Unemployed who are receiving benefits from unemployment insurance below a certain minimum.	Long-term unemployed.
4. Main conditions of eligibility	See Table XI.	No minimum scheme.	No minimum scheme.	See Table XI.	Entitlement to benefits from unemployment insurance (see Table XI) below a certain minimum; other income not taken into account.	5 years of salaried work during the 10 years preceding the end of the employment contract; revenues must not exceed a certain ceiling; trying to find work.

Guaranteeing sufficient resources: 3. Minima in contributory schemes

Table: XII

Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom	IV. Unemployment
Unemployment Benefit. See table XI.	No minimum in contributory scheme.	No minimum in the contributory scheme.	No special minimum in a contributory scheme. See Table XI.	See Table XI "Unemployment".	Unemployment Benefit: see Table XI.	1. Designation
See table XI.	No special minimum scheme.	No special minimum scheme.	No special minimum scheme.	See Table XI.	See Table XI.	2. Principle
See table XI.	No special minimum scheme.	No special minimum scheme.	No special minimum scheme.	See Table XI.	See Table XI.	3. Eligible groups
See table XI.	No special minimum scheme.	No special minimum scheme.	No special minimum scheme.	See Table XI.	See Table XI.	4. Main conditions of eligibility

Table: XII

Guaranteeing sufficient resources: 3. Minima in contributory schemes

	Belgium	Denmark	FR of Germany	Greece	Spain	France
Unemployment:						
5. Amount payable	See Table XI.	No minimum scheme.	No minimum scheme.	Minimum allowance: 2/3 of minimum daily wage (DR 2,911 - ECU 12).	Benefit is same amount as general minimum wage (salario mínimo interpro- fesional), currently PTA 56,280 (ECU 435) per month.	Daily allowances: FF 83.50 (ECU 12) in gene- ral. FF 115.74 (ECU 17) for claimants aged between 55 and 57.5 years who have worked for 20 years. FF 115.74 (ECU 17) for claimants over 57.5 years who have worked for at least 10 years.
6. Main factors influ- encing the amount of the allowance	See Table XI.	No minimum scheme.	No minimum scheme.	See Table XI.	See Table XI.	Age and duration of pre- vious insurance period.
7. Number eligible	Not available.	No minimum scheme.	No minimum scheme.	Not available.	Not available.	334,943 (March 1992).
8. Financing		No minimum scheme.	No minimum scheme.		State.	State.

Guaranteeing sufficient resources: 3. Minima in contributory schemes

Table: XII

Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom
<p>See table XI. Flat rates (weekly): IR£ 53.00 (ECU 69) plus IR£ 34.30 (ECU 45) for each adult dependant, IR£ 12.50 (ECU 16) for each child dependant.</p>	<p>No special minimum scheme.</p>	<p>No special minimum scheme.</p>	<p>No special minimum scheme.</p>	<p>Difference between the amount of unemployment allowance and that of the minimum wage or average pay amount, if less.</p>	<p>See Table XI. Basic rate: £ 43.10 (ECU 61) per week plus supple- ments for dependants (adult: £ 26.60 = ECU 38, child: £ 10.85 = ECU 16 a week). Higher rate at pen- sion age.</p>
<p>Number of dependants.</p>	<p>No special minimum scheme.</p>	<p>No special minimum scheme.</p>	<p>No special minimum scheme.</p>	<p>Unemployment allowance less than the minimum wage or average pay amount.</p>	<p>6. Main factors influ- encing the amount of the allowance</p>
<p>69,354 (average for 1991).</p>	<p>No special minimum scheme.</p>	<p>No special minimum scheme.</p>	<p>No special minimum scheme.</p>	<p>Not available.</p>	<p>7. Number eligible</p>
	<p>No special minimum scheme.</p>	<p>No special minimum scheme.</p>	<p>No special minimum scheme.</p>	<p>Budget of the social secu- rity system.</p>	<p>8. Financing</p>
				<p>Social Security Budget.</p>	



ANNEX



Council Recommendation of 24 June 1992 on common criteria concerning sufficient resources and social assistance in social protection systems (92/441/EEC)

The Council of the European Communities, having regard to the Treaty establishing the European Economic Community, and in particular Article 235 thereof, having regard to the proposals from the Commission¹, having regard to the opinion of the European Parliament², having regard to the opinion of the Economic and Social Committee³,

- (1) Whereas reinforcing social cohesion within the Community requires the encouragement of solidarity with regard to the least privileged and most vulnerable people;
- (2) Whereas respect for human dignity is one of the fundamental rights underlying Community law, as recognized in the preamble to the Single European Act;
- (3) Whereas social exclusion processes and risks of poverty have become more prevalent and more diversified over the last 10 years, owing primarily to a combination of developments in the labour market with, in particular, growth in long-term unemployment, and in family structures with, in particular, an increase in social isolation;
- (4) Whereas there is a need for general development policies capable of contributing towards halting the perceived structural trends to be accompanied by specific, systemic and coherent integration policies;
- (5) Whereas, consequently, social policy efforts need to be continued, their achievements reinforced and these policies adapted to the multi-dimensional nature of social exclusion, which involves linking the various forms of immediate assistance needed to measures aiming expressly at the economic and social integration of the people concerned;
- (6) Whereas people with insufficient, irregular and uncertain resources are unable to play an adequate part in the economic and social life of the society in which they live and to become successfully integrated economically and socially; whereas the right of the least privileged to sufficient, stable and reliable resource should therefore be recognized as part of a consistent, overall policy for supporting their integration;
- (7) Whereas on 29 September 1989 the Council and the Ministers for Social Affairs meeting within the Council adopted a resolution on combating social exclusion which stressed that combating social exclusion⁴ may be regarded as an important part of the social dimension of the internal market;
- (8) Whereas the Community Charter of the Fundamental Social Rights of Workers, adopted at the European Council in Strasbourg on 9 December 1989 by the Heads of State or Government of 11 Member States, states, *inter alia*, in its eighth recital and in points 10 and 25:
«Whereas, (...) in a spirit of solidarity, it is important to combat social exclusion;»
«According to the arrangements applying in each country:

10. Every worker of the European Community shall have a right to adequate social protection and shall, whatever his status and whatever the size of the undertaking in which he is employed, enjoy an adequate level of social security benefits.

1 OJ No. C 163, 22.6.1991, p. 3.

2 OJ No. C 150, 15.6.1992.

3 OJ No. C 14, 20.1.1992, p. 1.

4 OJ No. C 277, 31.10.1989, p. 1.

Persons who have been unable either to enter or re-enter the labour market and have no means of subsistence must be able to receive sufficient resources and social assistance in keeping with their particular situation.*

25. Any person who has reached retirement age but who is not entitled to a pension or who does not have other means of subsistence, must be entitled to sufficient resources and to medical and social assistance specifically suited to his needs.

(9) Whereas the Commission has included this fundamental aspect of the fight against social exclusion in its action programme relating to the implementation of the Community Charter of the Fundamental Social Rights of Workers, while noting in particular the value of a Community initiative, in a spirit of solidarity, to assist the least privileged citizens of the Community, including the elderly, whose situation all too often resembles that of persons excluded from the labour market;

(10) Whereas the implementation of a guarantee of resources and social assistance comes within the sphere of social protection; whereas it is for Member States to define, in this connection, the legal nature of the provisions intended to ensure this guarantee, which in most Member States do not come within the sphere of social security;

(11) Whereas it is important to take account during the progressive implementation of this recommendation of the availability of financial resources, of national priorities and of balances within national social protection systems; whereas there are disparities in development between Member States as regards social protection;

(12) Whereas, in its resolution on combating poverty in the European Community⁵, the European Parliament declared itself in favour of establishing in all the Member States a guaranteed minimum income to help ensure that the poorest citizens are integrated into society;

(13) Whereas, in its opinion on poverty of 12 July 1989⁶, the Economic and Social Committee also recommended the introduction of a minimum social income, both to act as a safety net for the poor and to boost their reintegration into society;

(14) Whereas this recommendation does not affect national and Community provisions on right of residence;

(15) Whereas the Treaty does not, in respect of the attainment of these objectives, provide for any means of action other than those laid down in Article 235,

I. HEREBY RECOMMENDS MEMBER STATES:

A. to recognize the basic right of a person to sufficient resources and social assistance to live in a manner compatible with human dignity as part of a comprehensive and consistent drive to combat social exclusion, and to adapt their social protection systems, as necessary, according to the principles and guidelines set out below;

B. to recognize this right according to the following general principles:

1. it is to be a right based on respect for human dignity
2. the scope of that right is to be defined vis-à-vis individuals, having regard to legal residence and nationality, in accordance with the relevant provisions on residence, with the aim of progressively covering all exclusion situations in that connection as broadly as possible, in accordance with detailed arrangements laid down by the Member States;
3. every person who does not have access individually or within the household in which he or she lives to sufficient resources is to have access to such right:

⁵ OJ No. C 262, 10.10.1988, p. 194.

⁶ OJ No. C 221, 28.8.1989, p. 10.

- subject to active availability for work or for vocational training with a view to obtaining work in the case of those persons whose age, health and family situation permit such active availability, or, where appropriate, subject to economic and social integration measures in the case of other persons, and
 - without prejudice to the Member States' option of not extending this right to persons in full-time employment or to students;
4. access is not to be subject to time limits, assuming compliance with the eligibility conditions and on the understanding that, in practice, the right may be granted for limited but renewable periods;
 5. the right is auxiliary in relation to other social rights. An effort should be made in parallel to reintegrate the poorest people into the systems of general rights;
 6. it is to be accompanied by those policies deemed necessary, at national level, for the economic and social integration of those concerned, as laid down in the resolution of the Council and of the Ministers for Social Affairs, meeting within the Council, of 29 September 1989 on combating social exclusion;
- C. to organize the implementation of this right according to the following practical guidelines:
1. (a) fixing the amount of resources considered sufficient to cover essential needs with regard to respect for human dignity, taking account of living standards and price levels in the Member State concerned, for different types and sizes of household;
 - (b) adjusting or supplementing amounts to meet specific needs;
 - (c) in order to fix the amounts, referring to appropriate indicators, such as, for example, statistical data on the average disposable income in the Member State, statistical data on household consumption, the legal minimum wage if this exists or the level of prices;
 - (d) safeguarding an incentive to seek employment for persons whose age and condition render them fit for work;
 - (e) establishing arrangements for periodic review of these amounts, based on these indicators, in order that needs continue to be covered;
2. granting, to people whose resources taken at the level of the individual or the household are lower than the amounts thus fixed, adjusted or supplemented, differential financial aid to bring them up to these amounts;
 3. taking the necessary measures to ensure that, with regard to the extend of the financial support thus granted, the implementation of the regulations in force in the areas of taxation, civil obligations and social security takes account of the desirable level of sufficient resources and social assistance to live in a manner compatible with human dignity;
 4. taking every measure to enable those concerned to receive appropriate social support, comprising measures and services such as, in particular, advice and counselling, information and assistance in obtaining their rights;
 5. adopting arrangements in respect of persons whose age and condition render them fit for work, which will ensure they receive effective help to enter or re-enter working life, including training where appropriate;
 6. taking the necessary measures to ensure that the least privileged are informed of this right;
- simplifying as far as possible the administrative procedures and arrangements for examining means and situations involved in claiming this right;

organizing, in so far as possible and in accordance with national provisions, the machinery for appeals to independent third parties, such as tribunals, to which the persons concerned should have easy access:

- D. to guarantee these resources and benefits within the framework of social protection arrangements;
- to determine detailed arrangements, finance costs and organize their administration and implementation in accordance with national legislation and/or practice;
- E. to implement the measures laid down in this recommendation progressively as from now in such a way that a report can be drawn up after five years,
 - taking into account economic and budgetary resources as well as the priorities set by national authorities and balances within social protection systems, and
 - where appropriate, varying their scope according to age group or family situation;
- F. to take appropriate measures:
 - to collect information systematically on the actual arrangements for access to these measures for the people concerned, and
 - to carry out a methodical evaluation of their implementation and impact;

II. AND THEREFORE ASKS THE COMMISSION:

1. to encourage and organize, in liaison with the Member States, the systematic exchange of information and experiences and the continuous evaluation of the national provisions adopted;
2. to submit to the European Parliament, the Council and the Economic and Social Committee, on a regular basis, reports based on information supplied by the Member States describing the progress achieved and obstacles encountered in implementing this recommendation.

Done at Luxembourg, 24.6.1992.

For the Council
The President
José da SILVA PENADA

Council Recommendation of 27 July 1992 on the convergence of social protection objectives and policies (92/442/EEC)

The council of the European Communities, having regard to the treaty establishing the European Economic Community, and in particular Article 235 thereof, having regard to the proposal from the Commission⁷, having regard to the opinion of the European Parliament⁸, having regard to the opinion of the Economic and Social Committee⁹,

Whereas, under the terms of Article 118 of the Treaty, the Commission has as its task the promotion of close cooperation between Member States in the social field;

Whereas the Community Charter of the Fundamental Social Rights of Workers, adopted at the Strasbourg European Council on 9 December 1989 by the Heads of State or Government of 11 Member States, states in the 7th, 13th and 16th recitals and in points 10, 24 and 25:

«Whereas the completion of the internal market must offer improvements in the social field for workers of the European Community, especially in terms of (...) social protection (...);»

«Whereas (the) aim (of this Charter) is (...) to declare solemnly that the implementation of the Single European Act must take full account of the social dimension of the Community and that it is necessary in this context to ensure at appropriate levels the development of the social rights of workers of the European Community, especially employed workers and self-employed persons;»

«Whereas the solemn proclamation of fundamental social rights at European Community level may not, when implemented, provide grounds for any retrogression compared with the situation currently existing in each Member State;»

«According to the arrangements applying in each country:

10. Every worker of the European Community shall have a right to adequate social protection and shall, whatever his status and whatever the size of the undertaking in which he is employed, enjoy an adequate level of social security benefits.

Persons who have been unable either to enter or to re-enter the labour market and have no means of subsistence must be able to receive sufficient resources and social assistance in keeping with their particular situation.»

«According to the arrangements applying in each country:

24. Every worker of the European Community must, at the time of retirement, be able to enjoy resources affording him or her a decent standard of living.

25. Every person who has reached retirement age but who is not entitled to a pension or who does not have other means of subsistence must be entitled to sufficient resources and to medical and social assistance specifically suited to his needs.»

Whereas social protection is an essential instrument of solidarity among the inhabitants of each Member State, in the context of the general right of all to social protection;

⁷ OJ No. C 194, 25.7.1991, p. 13.

⁸ OJ No. C 67, 16.3.1992, p. 206.

⁹ OJ No. C 40, 17.2.1992, p. 91.

Whereas the Commission in its action programme relating to the implementation of the Community Charter of the Fundamental Social Rights of Workers noted that differences in social security cover might act as a serious brake on the free movement of workers and exacerbate regional imbalances, particularly between the north and the south of the Community; whereas, based on this, it has been proposed that a strategy be promoted for the convergence of Member States' policies in this field, underpinned by objectives established in common, making it possible to overcome such disadvantages;

Whereas, having noted that comparable trends in most of the Member States may lead to common problems (in particular the ageing of the population, changing family situations, a persistently high level of unemployment and the spread of poverty and forms of poverty), the Council proposed, at its meeting on 29 September 1989, that this de facto convergence should be further promoted by establishing common objectives as a guide for national policies;

Whereas the aim of this convergence strategy is to fix common objectives able to guide Member States' policies in order to permit the co-existence of different national systems and to enable them to progress in harmony with one another towards the fundamental objectives of the Community;

Whereas the specific common objectives must act as pointers to the way in which these systems are modified to take account of protection needs, particularly those resulting from changes in the labour market, family structures and demographic trends;

Whereas this convergence seeks also to guarantee the continuation and stimulate the development of social protection within the context of the completion of the internal market; whereas this will facilitate the mobility of workers and their families within the Community and whereas steps should be taken to ensure that this mobility is not impeded by too great a disparity in levels of social protection;

Whereas, because of the diversity of the schemes and their roots in national cultures, it is for Member States to determine how their social protection schemes should be framed and the arrangements for financing and organizing them;

Whereas this recommendation does not affect national and Community provisions on right of residence;

Whereas the social protection objectives laid down in this recommendation are without prejudice to each Member State's option to establish the principles and organization of its health system;

Whereas this action appears necessary in order to achieve, as part of the operation of the common market, one of the aims of the Community,

- I. Hereby recommends that Member States should:
 - A. allow their general policy in the area of social protection, without prejudice to the powers of the Member States to establish the principles and organizations of their own systems in the sectors concerned, to be guided by the following principles:
 1. Taking account of the availability of funds, of priorities and balances within social protection systems and according to those systems' own organizational and funding procedures, social protection should attempt to fulfil the following tasks:
 - (a) in conformity with the principles enunciated in the Council Recommendation of 24 June 1992 on common criteria concerning sufficient resources and social assistance in social protection systems¹⁰, to guarantee a level of resources in keeping with human dignity;
 - (b) under conditions determined by each Member State, to give any person residing legally, within its territory, regardless of his or her resources, the chance to benefit from the system for the protection of human health existing in the Member State;

¹⁰ See page 46 of this Official Journal.

- (c) to help to further the social integration of all persons legally resident within the territory of the Member State and the integration into the labour market of those who are in a position to exercise a gainful activity;
- (d) to provide employed workers who cease work at the end of their working lives or are forced to interrupt their careers owing to sickness, accident, maternity, invalidity or unemployment, with a replacement income, fixed wither in the form of flat-rate benefits, or benefits calculated in relation to their earnings in their previous occupation, which will maintain their standard of living in a reasonable manner in accordance with their participation in appropriate social security schemes;
- (e) to examine the possibility of introducing and/or developing appropriate social protection for self-employed persons.
2. Social benefits should be granted in accordance with the following principles:
- (a) equal treatment in such a way as to avoid any discrimination based on nationality, race, sex, religion, customs or political opinion, provided that applicants fulfil the conditions regarding length of membership and/or residence required to be eligible for benefits;
- (b) fairness, so that beneficiaries of social benefits will receive their share from improvements in the standard of living of the population as a whole, while taking account of priorities set at national level.
3. Social protection systems must endeavour to adopt to the development of behaviour and of family structures where this gives rise to the emergence of new social protection needs, related in particular to changes on the labour market and demographic changes.
4. Finally, social protection systems must be administered with maximum efficiency having regard to the rights, needs and situations of those concerned, and with maximum effectiveness in terms of organization and functioning;
- B. adapt and, where necessary, develop their social protection systems, without prejudice to the powers of the Member States to establish the principles and organization of their own systems in the sectors concerned in order progressively to attain the following aims and to take the necessary measures to this end:
1. Sickness
- Organize the role of social protection in preventing illness and in treating and rehabilitating the persons concerned so as to meet the following objectives:
- (a) under conditions determined by each Member State, to ensure for all persons legally resident within the territory of the Member State access to necessary health care as well as to facilities seeking to prevent illness;
- (b) to maintain and, where necessary, develop a high-quality health-care system geared to the evolving needs of the population, and especially those arising from dependence of the elderly, to the development of pathologies and therapies and the need to step up prevention;
- (c) to organize where necessary the rehabilitation of convalescents, particularly following serious illness or an accident, and their subsequent return to work;
- (d) to provide employed persons forced to interrupt their work owing to sickness with either flat-rate benefits or benefits calculated in relation to their earnings in their previous occupation, which will maintain their standard of living in a reasonable manner in accordance with their participation in appropriate social security schemes.

2. **Maternity**
 - (a) to organize for all women legally resident within the territory of the Member State coverage of the costs of treatment necessary due to pregnancy, childbirth and their consequences, subject to participation by women concerned in appropriate social security schemes and/or subject to cover by social assistance;
 - (b) to ensure that employed women who interrupt their work due to maternity enjoy appropriate social protection.
3. **Unemployment**
 - (a) in accordance with the provisions of the recommendation of 24 June 1992 and subject to their active availability for work, to guarantee minimum means of subsistence for employed persons legally resident in the territory of the Member State;
 - (b) to make available to the unemployed, particularly to young people arriving on the job market and to the long-term unemployed, a range of measures against exclusion designed to foster their integration into the labour market, subject to their active availability for work or for vocational training with a view to obtaining employment;
 - (c) to provide employed workers who have lost their jobs with either flat-rate benefits, or benefits calculated in relation to their earnings in their previous occupation, which will maintain their standard of living in a reasonable manner in accordance with their participation in appropriate social security schemes subject to their active availability for work or for vocational training with a view to obtaining employment.
4. **Incapacity for work**
 - (a) in accordance with the provisions of the recommendation of 24 June 1992, to guarantee minimum means of subsistence to disabled persons legally resident within the territory of the Member State;
 - (b) to foster the social and economic integration of persons suffering from a chronic illness or from a disability;
 - (c) to provide employed workers forced to reduce or interrupt work due to invalidity with either flat-rate benefits, or benefits calculated in relation to their earnings in their previous occupation, adjusted where appropriate according to the degree of their incapacity, which will maintain their standard of living in a reasonable manner in accordance with their participation in appropriate social security schemes.
5. **The elderly**
 - (a) in accordance with the provisions of the recommendation of 24 June 1992, to guarantee minimum means of subsistence to elderly persons legally resident within the territory of the Member State;
 - (b) to take appropriate social security measures, having regard to the specific needs of the elderly where they are dependent on care and services from outside;
 - (c) to take steps to combat the social exclusion of the elderly;
 - (d) having regard to specific national circumstances as regards unemployment and demographic conditions, to seek to remove obstacles to work for persons who have reached the minimum age at which entitlement to retirement pension begins;

- (e) to put in place mechanisms to enable former employed workers who have retired with no gap in their working lives to benefit from a reasonable replacement income throughout their retirement, taking into account, where appropriate, statutory and supplementary schemes, while maintaining a balance between the interests of the working population and those who have retired;
 - (f) for purposes of calculating pension rights, to reduce, in particular by opening up the possibility of voluntary contributions, the penalty for those workers who have gaps in their careers as a result of periods of illness, invalidity or long-term unemployment, and for those who gave up work temporarily to bring up their children or, where appropriate, in accordance with national legislation, other dependants;
 - (g) to adapt pension schemes to the trend of behaviour and family structures;
 - (h) to promote, where necessary, changes to the conditions governing the acquisition of retirement and, especially, supplementary pension rights with a view to eliminating obstacles to the mobility of employed workers;
 - (i) in due course, to adapt pension schemes to demographic changes, while maintaining the basic role of statutory pension schemes.
6. Family
- (a) to develop benefits paid to:
 - families with the greatest child-related costs, for example because of the number of children, and/or
 - the most disadvantaged families;
 - (b) to contribute to fostering the integration of persons who, having brought up children, wish to enter the labour market;
 - (c) to help remove obstacles to occupational activity by parents through measures to reconcile family and professional responsibilities.

II. AND, TO THIS END, REQUESTS THE COMMISSION TO:

1. submit regular reports to the Council on progress achieved in relation to the objectives set out above and to determine and develop, in cooperation with the Member State, the use of appropriate criteria for that purpose;
2. organize regular consultation with the Member States on the development of social protection policy.

Done at Brussels, 27 July 1992.

For the Council
The President
N. LAMONT