

# Social protection in the Member States of the European Union

EUROPEAN COMMISSION  
DIRECTORATE-GENERAL  
FOR EMPLOYMENT,  
INDUSTRIAL RELATIONS  
AND SOCIAL AFFAIRS



*Social  
Europe*  
**DGV**



Situation on 1 July 1995 and evolution **MISSOC**



**MISSOC 1995**



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**EUROPEAN COMMISSION**

**Directorate-General Employment, Industrial Relations and Social Affairs**

**MISSOC**

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

**Situation on July 1st 1995 and evolution**

CBS V/5

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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 Union on the 1st of July, 1995, and on the most important measures initiated between 1.7.1994 and 30.6.1995. Following the expansion of the European Union from 1st January 1995, the social protection systems in the three new member states of Austria, Finland and Sweden are dealt with in this year's publication for the first time.

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 people employed in 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 15 member states of the European Union, who work in close and regular cooperation with each other to collect information and prepare it for annual publication.

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In the European Commission, MISSOC is supervised by Directorate-General V, Division V/E/2 (Social Security and Social Action Programmes).

The technical co-ordination of MISSOC and the editorial preparation of the annual publication of the Comparative Tables in three languages (English, French, German) is the responsibility of the MISSOC Secretariat. The work is carried out by the ISG-Institut für Sozialforschung und Gesellschaftspolitik in Cologne, Federal Republic of Germany. The technical aspects of publication and dissemination are the responsibility of the Office for Official Publications of the European Union in Luxembourg.

As in previous years, the publication begins with a comprehensive analysis of the development of social protection and an account of the most important measures introduced in the member states. This section of the report was compiled by Mr Edward James on the basis of national reports from the member states. The following national reports have been compiled under the exclusive authority of the national correspondents for MISSOC.

The publication consists mainly of information on the central areas of social protection in the 15 member states. As in previous years, this data is presented in the form of comparative tables. In order to make the systems easier to understand, the flow charts (Table I) are this year amended by short descriptions of the respective organisation. As usual, the flow charts are followed by Table II, which gives a survey of various different aspects concerning the financing of social protection. The tables III-XI deal 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. Since 1992, the existing regulations on the guaranteed minimum level of resources are given in Table XII.

Until 1993, the MISSOC tables were limited to the general systems for employees. The 1994 publication considered for the first time social protection for the self-employed, the start was made with Table XIII.1, showing social protection for farmers. This year, another step has been made with Table XIII.2 which gives a survey of social protection for self-employed in craft and commerce.

The topics dealt with in the tables were agreed upon jointly by the Commission of the European Communities and the MISSOC representatives of the member states. The selection was made solely for the means of the information system and has no direct link with regulation (EEC) No. 1408/71.

like its predecessors this edition 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. The information contained in the comparative tables generally refers to figures calculated at the official rates as of 30 June 1995.

In the interest of comparability, the amount of benefits has been given in ECU as well as in the respective national currencies. The figures given below reflect the official exchange rates on July 1st 1995.

BFR	38,257500	LFR	38,257500
DKR	7,264720	HFL	2,084270
DMK	1,860670	ÖS	13,084400
GDR	302,541000	ESC	196,689000
PTA	162,914000	FMK	5,749190
FFR	6,517360	SKR	9,784100
IR£	0,818476	UK£	0,841979
ITL	2.202,070000		

Given that the differences between the price levels are not adequately expressed in the exchange rates, it is advisable to consult the information comparing purchasing power in the individual member states. The corresponding figures for July 1995 are included in the appendix.

Following the publication of the 1994 edition, a large number of readers expressed their reactions and made suggestions in letters sent to the MISSOC Secretariat. This information proved very useful for the pre-

paration of the current edition. On behalf of MISSOC, we would like to thank all readers for this support they have given us and ask them to continue informing about their ideas and reactions.

Due to the enlargement of the European Union, this year's publication has got a new layout and is of a far bigger size: a table is not comprised of only a double page anymore, but contains four pages from now on. By widening the columns, the legibility of the text has been improved by far.



# TRENDS IN SOCIAL PROTECTION IN THE EUROPEAN UNION

1st July 1994 to 30 June 1995

## Public Policies and Private Partners

Last year we saw “Light at the End of the Tunnel“ and this year we seem to be emerging into the sunlight. Almost all our correspondents, including those from our new member states, report an improving situation. Output is rising almost everywhere, in most countries unemployment is beginning to fall and more people are contributing to the mandatory social security schemes.

The finances of many schemes are not yet in balance, but we have reason to believe that the worst is over. State sponsored pay-as-you-go social security has survived its most severe test since the 1930s.

In its second report on progress towards convergence in social protection policies (“Europe - Social Protection 1995“) published in November 1995, the European Commission was able to state that “successive European summits have reiterated the central importance of maintaining present systems“.

Yet even in this moment of triumph doubts about the viability of our traditional European structures are being voiced. Beyond our frontiers of the European Union, in the developing nations, in Latin America and in the “Transition“ economies of the former Communist states, a contest is afoot between the supporters of European style social security schemes, integrating the principles of solidarity and insurance, and neo-liberal alternatives which would separate these two principles and delegate the insurance function to private enterprise under state compulsion.

Echoes of this contest are heard in Europe. The European Commission’s report acknowledges that the role of the private sector and individual responsibility ‘are issues of importance which are likely to become more so in future years’.

With this in mind this year’s MISSOC report on trends in social protection is presented in two parts. The first deals with measures which have been taken to improve the viability and efficacy of present systems, while the second looks at developments in the relationship between the public and private sectors. How have there been moves to ‘privatise’ social protection and how far have there been movements in the other direction?. We conclude with some remarks on the changing relationship between state sponsored social protection and other institutions in society.

### Safeguarding Pay-as-you-Go

There are at least three main approaches to making PAYG schemes more attractive. The first is to make them cheaper, by cutting benefit costs, either through direct cuts or by restricting access to benefits, and to a lesser extent by being more efficient. A second approach is at first sight the direct opposite of the first, to improve benefits, particularly for contingencies which the private sector has difficulty in covering. A third approach is to restructure the contributions to remove some of their more negative effects and to widen the financial basis of statutory schemes. To these three main approaches we might add the preventive approach, preventing the contingencies which place demands on the statutory system. These approaches are not mutually exclusive, as the experience of 1994/5 demonstrates.

### Controlling Expenditure

#### a) Adjusting Pension Age

An obvious way to economise on a pension scheme is to raise the pension age. However, this raises problems as to the contractual nature of social security schemes. Were not the contributors brought into the scheme on

the understanding that their contributions were buying them a pension at a certain age? Yet to alter the terms of the scheme only for new entrants would defer any savings for perhaps 40 years. Changing the terms for future contributions, including the future contributions of existing members, might be construed as within the contract and would bring earlier gains. Even so the improvement in the scheme's finances would still be very slow and it would mean paying pensions at different ages in respect of different periods of employment (although the private sector often does this).

The UK solution has been to raise the retirement age for women from 60 to 65 by progressive stages, with no alteration in the pension rights for women born before April 6, 1950 (The male pension age of 65 is unchanged.). This has proved surprisingly uncontroversial, but at the price of no savings in pension payments for the next 20 years.

A more complicated but perhaps politically easier solution is to introduce a flexible pension age, or to adjust the present system of flexibility where one exists, so as to encourage contributors to defer drawing their pensions. This has been the solution chosen in Italy to the long running debate on pension reform. Italy is replacing its unusually early pension age (for a west European state) of 55 for women and 60 for men with a flexible age for both sexes between 57 and 65.

The reform of the Swedish pension scheme, to be implemented from January 1997, also includes a flexible pension age. The earliest pension age will be 61, but there will be no limit on the number of extra years for which an insured person can contribute, all of which will generate extra pension rights calculated on normal actuarial principles. An interesting feature of this scheme is that the pension at any age will be partly dependent on the average expectation of life at the time, just as with a privately purchased annuity. Thus an increasing average expectation of life, by worsening the pension formula, should in principle encourage members of the scheme to work longer to achieve their expected retirement pension.

Both the Italian and the Swedish pension reforms are being phased in over extended periods. The Italian reform will not apply to persons with more than 18 years membership of the present scheme; the new Swedish pension formula will not apply in full to persons born before 1953 (younger

people will have pensions based partly on the old formula and partly on the new).

Spain is also planning a flexible pension age, based around the present pension age of 65.

In considering the gains to be made from raising the pension age we should remember that the pension age is not necessarily the retirement age, even if there may be a retirement condition for the state pension. Throughout the 1990s increasing numbers of people have chosen to retire before the state pension age. In some countries the majority have retired by that age. Raising the state pension age may not, therefore, add greatly to the numbers of people in employment or contributing to the social security scheme. Nor are financial inducements to defer taking the state pension likely to have much effect when so many people choose to retire without it.

This latest trend to early retirement has been financed by private savings, personal pension plans and company pensions. Raising the state pension age is likely to transfer even more of the cost of retirement onto these forms of finance. So the probable overall effect of raising the state pension age will be to privatise another tranche of retirement.

#### **b) Adjusting the pension formula**

The change in the pension age is just one of many changes in the Italian and Swedish pension schemes. There are also changes in the system of reference earnings, conforming to the general trend towards calculating earnings-related pensions with reference to earnings over longer periods of working life. Both the reformed Italian and Swedish schemes will base their pensions on earnings over the whole working career. Spain is looking in the same direction, extending the period of reference earnings from 8 to 15 years.

Another reform which has been widespread in recent years has been to revise the system for revaluing pensions in payment. This has usually meant moving from a linkage with average earnings to price indexation. The Swedish reform goes a step further. Full price protection will apply only when earnings growth reaches 1.5 per cent during the year, although

if it exceeds 1.5 per cent a measure of earnings relation will apply in addition.

### **c) Tightening other benefit entitlements**

Restructuring pension schemes is a very long term means of reducing benefit expenditure. The search for more immediate savings in other benefits has continued despite the improving economic situation.

Austria and the Netherlands have both tightened the rules on unemployment benefit and, as we noted last year, the UK intends to abolish unemployment benefit from October 1996 and replace it with a Jobseekers' Allowance. The main effect of this will be to reduce the period of insurance related benefit to six months, before transferring to income related benefits. In Finland, however, unemployment insurance has been extended to the self-employed, who are now compulsorily covered for the basic benefit and can voluntarily insure for the earnings-related benefit.

The British are also pursuing a reform of disability benefits, having replaced Invalidity Benefit and what remains of Sickness Benefit (which no longer applies to most employed persons) with a new Incapacity Benefit. Its principal feature is a tighter incapacity for work test, applying to all work and not simply work in the claimants' socio-economic category. Meanwhile the Swedish government has set up a special committee to look at ways of tightening eligibility in their disability scheme.

Spain reformed its short term and provisional incapacity benefits at the beginning of 1995 and notes significant savings. Denmark is considering a reform of early retirement benefits for the disabled, turning from a loss of earnings test to a loss of function test.

Social assistance benefits have not escaped the pruning knife in the UK, with a series of restrictions on help with housing costs. Both the Netherlands and Austria have also cut family allowances, in contrast to the trend in other countries to extend family benefits, as we discuss below.

### **d) Health care reform**

There have been changes in the health care schemes in most countries during the year, in the continuing search for less expensive and more efficient systems. The three Benelux countries deserve special mention. Each country has sought to introduce elements of competition into a pluralist structure.

1994 was the first year of operation for the reformed health care scheme in Luxembourg, with the state participating in the scheme as a contributor on behalf of certain categories of the insured population. The scheme did not balance financially over the year and the state had to intervene to meet the deficit. The financing of hospital care was also revised at the end of the year, to escape from the system of payment by the length of stay and per medical "act".

Belgium has sought to refine the formula by which resources are divided among the mutualities which "carry" the health insurance scheme, taking account of the differences in the demographic and occupational structure of their membership. Having thus put the mutualities on level terms a bonus-malus system has been introduced, to allow mutualities which save money through greater efficiency to add it to their reserves while the poor performers must draw on their reserves or impose supplementary charges.

A battery of changes has also been introduced to control the behaviour of doctors, particularly as regards prescriptions of drugs and technical procedures, with higher fees permitted to those who conform to the new standards.

In the Netherlands the progress towards a three tier health care system continues, which is looking rather like the three pillar model favoured by many countries for their pension schemes. The first tier is the general coverage for exceptional medical expenses through a single statutory scheme, the second is "ordinary" care provided by a mixture of state and private schemes through compulsory insurance, and the rest is other care under voluntary arrangements.

The developments in Belgium and the Netherlands are interesting examples of managed competition between the "purchasers" of health care (i.e. the insurers) in parallel with the competition between "providers"

(medical establishments and practitioners) which is more or less inherent in an insurance as opposed to a National Health system.

## **Improving Benefits**

### **a) Family and Maternity Benefits - Contrary Trends**

While in some countries family and maternity benefits have not escaped the general spirit of retrenchment, in others they have been steadily improved. In some cases this has been a response to the EU Directive of 1992 on benefits for pregnant women, which was presented as a health and safety measure, but most improvements have been inspired by anxieties about the low birth rate and pressure to give women greater possibilities to combine work and motherhood.

We have already noted that the Netherlands and Austria have cut family allowances. In the Dutch case the allowance for the first child will continue to be revalued in line with other benefits but the rates for subsequent children will be frozen. In Austria there has been a straight "across the board" cut in allowances by 100 schillings a month per child, which represents a reduction in the preference for the older children.

France and Ireland have led the way in improving family benefits. The main improvement in France has been to extend the Parental Leave Allowance to cover second births (it was previously confined to third and subsequent births) and to make it available to part-time workers (the allowance is conditional on the mother having been in employment during a certain period before the birth). Among other improvements family allowances will now be available in some circumstances until the "child" reaches age 22.

In Ireland the "Programme for Government Renewal" launched in December 1994 included a commitment to improve child benefit (family allowance) and to introduce a supplementary child benefit for middle and low income families. Child benefit was increased by 35 per cent in 1994 and extended to certain 18 year olds in further education and training.

Improvements in Belgium have been focused on young people, making family allowances available to apprentices until age 25 and for the young

unemployed for the first nine months after leaving education. Denmark, on the other hand, has helped the under threes, giving them a new higher rate of allowance.

The UK has adjusted its income tested schemes to give more incentives to low income mothers to seek work. An allowance for child care costs has been included in the benefits for low income people in full time work (principally Family Credit) and a form of "golden handshake" will be available from April 1997 for mothers who move off assistance benefits into employment. To be known as the "Child Maintenance Bonus" it will be similar to the £1,000 "Back to Work Bonus" for the unemployed (see below).

### **b) Long Term Care - Germany de-privatises**

The long term care insurance scheme in Germany was outlined in last year's introduction to the MISSOC tables and most of the German national report in this issue is devoted to a description of it. The scheme came into effect as regards contributions at the beginning of 1995 and as regards domiciliary care in April. The residential care provisions will come into effect next year.

Public social protection systems in most countries have, of course, to some extent covered long term non-medical care for very many years, either through social assistance or local social service arrangements or through the health care scheme. The German innovation is to give long term care its own branch of insurance, with its own financial base and with a more comprehensive coverage. It is not just a "medicare" scheme for the elderly, although they will be the main beneficiaries, but it covers all age groups, including the children and spouses of contributors.

A small margin of the German population (about 7 per cent) will not be covered, because they are outside the health insurance scheme, and these people will be required to make their own private arrangements. Also the statutory scheme does not aim to pay the totality of long term care costs. The overall effect, however, will be a massive deprivatisation of long term care, as costs are shifted away from individual and family resources to the social insurance system.



## **Restructuring Finances**

### **a) Selective Reductions in Contributions**

The elaboration of ever more inventive schemes for selective reductions in employers' contributions to encourage employment for various vulnerable groups has continued, alongside the expansion and extension of existing schemes. As we have observed in earlier years, this is to escape from the paradox of a tax on employment intended in part to encourage employment.

In Portugal employers now have a three year contribution holiday for each young unemployed first-time jobseeker whom they recruit. Belgium has introduced a two year period of lower contribution rates for employers taking on the long term unemployed as well as contribution reductions where there has been a net increase in employment. There have also been extensions and prolongations to the various schemes to favour other groups, including the pre-pension schemes to promote early retirement to free jobs for the young unemployed.

The Netherlands has introduced a contribution free allowance for the employer's share of the health insurance contribution, to favour employment for the lower paid. The UK has long had lower contribution rates for the lower paid but has hitherto resisted other selective reductions. Now it has joined the trend and not only further decreased employer's contributions for the lower paid but has given a full one year rebate on contributions in respect of new employees previously unemployed for over two years.

There has been a similar trend in Ireland, with exemptions from employers' contributions in respect of young people in their first jobs and with lower contributions for lower levels of earnings.

### **b) New Sources of Income**

The above changes all weaken the contributory nature of social security, for in no case have contributions been raised selectively for other groups to compensate for the selective reductions. The finance has usually been found from outside the scheme.

Apart from subventions for specific groups from the state budget there have been more general shifts away from reliance on contribution income. Spain has for the first time allocated part of the VAT to social security; social insurance contributions have been cut by one percentage point and the VAT has been raised by one point in compensation. Portugal adopted a very similar measure, this time with a 0.75 per cent contribution reduction and a 1 per cent VAT rise.

Belgium has moved on two fronts. On the one hand it has brought into effect the new types of "contribution" described last year, which although termed contributions are in reality surcharges which do not carry any extra benefit rights; at the same time it has replaced the variety of aids from different taxes, including VAT, which had been allocated to the social security scheme last year with a single slice of the VAT revenue. This amounted to nearly 12 per cent of the total VAT yield in 1995.

### **c) New Methods of Finance**

All statutory social insurance schemes in the EU now work on the Pay-As-You-Go principle, apart from some limited reserves usually invested in Government securities. The new Swedish pension scheme will reintroduce an element of "funding", with 10 per cent of the combined contribution (50/50 employer/employee) being invested for a market rate of return and with this element of the eventual pension depending on the performance of the investment. In practice this will incorporate into the state scheme in a limited way some of the ideas which the World Bank recommends for its privatised solution.

## **Prevention**

### **Active Employment Measures**

All states continue to be active with the various employment promotion schemes which they developed or extended during the recession years. Over the last year they have been focused on the long term unemployed. The emphasis may seem strange now that employment is beginning to recover, but (except it seems in Denmark) it is those who have spent the least time out of work who tend to be the first to be reintegrated in the re-

living economy. The lesson of previous recessions is that those whose attractiveness to employers has been diminished by long spells of worklessness risk becoming permanently excluded from the labour market, like disabled veterans of some past military conflict.

Of the different schemes described by our correspondents perhaps the most interesting is that reported from Belgium, the ALE-cheques. ALE ("Agences Locales pour l'Emploi") is a non-profit organisation which promotes work for the unemployed in the less formal sector of the economy, such as household jobs, gardening, invalid care and even "socio-cultural" activities. Persons wishing to make use of such services can hire the unemployed using "cheques" purchased for this purpose. The advantage to the employer is that payment by ALE-cheque is exempt social charges and has certain tax concessions while the unemployed ALE-worker gains a supplement to his unemployment benefit or assistance in exchange for the cheques.

This idea is not totally novel, but this is the first time to the author's knowledge that it has been integrated into the public unemployment benefit system. There are interesting possible applications for other benefits.

The UK continues to develop assistance schemes for low income households in full-time work, to make low paid jobs attractive to workless people drawing social benefits and so overcome the so-called "poverty trap". Over the last 20 years several schemes have been devised, first for families with children and then for disabled people. Until now able-bodied childless households had no scheme available to them. From October 1996 such a scheme is being piloted in eight areas over three years, to be known as "Earnings Top-up". The pilot scheme approach is an innovation for the UK, which has hitherto considered that the social security system has to be standard for the whole country.

The UK will also be paying a lump sum "Back to Work Bonus" to part-time workers drawing the Jobseekers Allowance who find full-time work, to be followed a year later by the similar bonus for single parents already mentioned. Ireland has already introduced a Back-to-Work Allowance for the long-term unemployed re-entering work, with their current assistance benefits being phased out over three years.

## **Partnership with the Private Sector**

### **a) Private Pension Schemes**

The UK is the only EU state in which private pension schemes, including both company pensions and individual arrangements, can substitute for part of the statutory scheme rather than simply supplementing it. The Maxwell scandal shattered the assumptions of trust and honest gentlemanly behaviour which had underpinned the reluctance to regulate.

After a long enquiry and an extensive report (the Goode Report) the Government accepted the need for another volet of regulations. These came into effect this year, setting new standards for determining the solvency of schemes and new rules on the composition of managing boards ("the trustees"). The government has fought shy of requiring scheme members to be represented on the board of trustees, but they now have the right to demand representation. This is a notable step in taking the pension scheme out of the hands of the employer, who traditionally appointed the trustees, and turning it into a partnership. The pension scheme is still private but it is moving away from being an employment incentive scheme designed to promote the employer's commercial interests to becoming a social institution with its own special status.

At the same time as regulating the UK Government continues to subsidise. In 1988 it allowed personal pension schemes (i.e. individual contracts with financial organisations) to be used as an alternative to the second tier of the state pension scheme. By their nature these are fixed contribution schemes, as opposed to the fixed benefit schemes run by most employers. In the former the contribution is fixed and the benefit depends on the length of time the money is invested and the rate of return; in the latter the benefit is fixed (e.g. a certain percentage of final salary for each year of service) and the contribution is adjusted periodically on actuarial advice. The fixed contribution scheme favours younger contributors, who can leave their money longer in the scheme, while fixed benefits tend to favour older contributors. Given the choice a well-informed contributor should contribute to a defined contribution scheme in his younger years and a defined benefit scheme later in life.

The four million people who opted out of the second tier of the statutory pension scheme in 1988/9 to buy personal pensions were mostly young contributors, encouraged by generous public support for new contracts. Without further incentives the time must come when it is in their interests to switch back into the statutory defined benefit scheme. A fresh subsidy comes into effect in 1997 to postpone the “break even“ age.

These two aspects of the UK’s experience last year have been described at length because they illustrate two fundamental truths about privatisation. If the government has an overall policy on social protection in which the private sector is expected to play a significant role, the sector must be regulated to ensure that it discharges its responsibilities, and the greater the responsibilities the greater the regulation. Secondly market forces cannot be relied upon to entice the private sector to play as large a role as the government might desire and it usually has to turn to fiscal incentives or direct subsidies.

In the process of regulation and incentives the private sector ceases to be truly private. What emerges is a new type of relationship, just as a new social relationship emerges a century ago when the Bismarckian reforms initiated autonomous social insurance funds under state sponsorship.

Looking elsewhere in the EU, we see that Italy has accompanied its pension reform with a set of fiscal measures to encourage private pension schemes. Italy has hitherto had a comparatively weakly developed private pension system, probably in part because the statutory scheme was so generous. Spain too is looking forward to expanding its private pension system as a complement to the state scheme. Previous attempts have not been as successful as hoped, possibly because the fiscal advantages were not sufficiently attractive.

#### **b) Other forms of privatisation**

The most conspicuous example of other forms of privatisation comes from the Netherlands. Last year we reported the Dutch decision to pass responsibility for the first six weeks of sickness benefit to the employer. The government has since announced the intention to go much further, giving the employer responsibility for 52 weeks benefit at the level of 70

per cent of usual earnings. In other words the statutory scheme would cease to apply to people in a regular labour contract. There is to be no concession for small firms; if employers need to spread their risks they can do so through private insurance.

The Dutch disability pension scheme is to remain statutory, but employers’ contributions are to be related to the invalidity risk within the company and employers are to be given an opting out facility, if they wish to use private insurance.

In the UK, where the cost of short term sickness has already been passed to the employer, further refinements are being introduced into the system, principally to help employers hit by exceptionally high levels of sick absence.

#### **Appraisal**

It seems undeniable that Pay-As-You-Go is in better shape in the EU than it was last year. Indeed Germany has launched a new branch of PAYG social security, in the form of long term care insurance, which may well spread across Europe in the next few years. This will constitute a major de-privatisation of the costs of long term care.

Against this the raising of the state pension age is likely to see more people relying on private sources of income for the first years of their retirement. However, this will take place very gradually.

Spain and Italy, which have so far not had well developed private pension schemes, are renewing their attempts to develop this sector. On the opposite side of the continent the UK, where private pension schemes are probably most fully developed, continues the sisyphine tasks of adjusting the structure of regulation and subsidy and tax concession in response to the latest twist in the relationship between state and private enterprise.

The Swedish pension reform is experimenting with individual accounts backed by financial assets, with the eventual pension partly dependent on investment performance, yet nevertheless within the framework of the state scheme. It shares some of the ideas taken up by the World Bank report, such as funded individual accounts with the pension partly dependent on

investment performance, but in this case applied within the framework of a state scheme.

The clearest movement towards privatisation has been in short term sick benefits, where the Netherlands plans to follow the UK in passing the entire responsibility to employers.

During 1994/5 traditional Pay-As-You-Go social security has shown a capacity for growth, innovation and adaptability which bodes well for the future. Yet the relationship between the statutory and private sectors will continue to shift. It is part of the dynamic of a pluralist society that new partnerships will evolve between the state and other institutions in response to new demographic, economic, political and social conditions.

*Edward James*

# EVOLUTION OF SOCIAL PROTECTION IN THE MEMBER STATES

## BELGIUM

The reporting period has been characterised by the continuation of the measures taken in the preceding year, i.e. above all the further implementation of the measures which had been decided upon at the end of 1993 within the framework of the global government plan on employment, business competition and social security. Although these measures had been interrupted unexpectedly by the general elections of 21 May 1995, their future implementation should be secured, since the same government majority came to power again after the elections to Parliament.

### Organisation

The general administration of social insurance came into force on 1 January 1995. A general administrative body has been established in order to guarantee this administration and to enhance the transparency and efficiency of the financing of social security.

This body collects the larger part of the flat-rate social security revenue (contributions, subsidies, revenue of the Fund for Financial Balance) and distributes them between the different branches according to their needs. The revenue will no longer be statutorily fixed in advance in line with certain distribution keys and allocated, which makes it possible to justly distribute the means under consideration of the financial requirements and to later avoid numerous transfers, so that loss-making areas can be compensated.

### Financing

As regards revenue the following has to be remarked:

- The progressive solidarity contribution which, for pensions exceeding a certain amount, is deducted from the total revenue received from pensions (including supplementary pensions), came into force on 1 January 1995.
- The amount of the special social insurance contributions, which have to be paid by the employees and persons assimilated there to, varies according to the income level between BFR 350 and BFR 2,000 per month. Since 1 April 1994 these contributions have been retained by the employer as advance payments. The final amount will be calculated for the first time in the second semester of 1995 by the fiscal authorities, taking account of the household incomes.
- Since 1994 (Act of 30 March 1994) the revenue from the increase of consumption tax, from the rise of the V.A.T. rate (from 19.5 per cent to 20.5 per cent), from the changes in the tax system (revenue from mobile goods or immovable property), from the tax on energy and the additional crisis levies

(3 additional centimes) flow into the Fund for Financial Balance and constitute the so-called alternative means of finance. The Act of 21 December 1994 replaced the different sources of financing with a percentage of the V.A.T. revenue, which is to allocate annually to social insurance. For the year of 1995 this percentage amounts to 11.72806 per cent. This alternative financing is to cover the ever-increasing expenditure in the field of social security as well as the losses occurred in the revenue of social contributions because of different programmes to lower social contributions.

### Regarding expenditure

- it has been foreseen to shortly implement the measure provided for in the above mentioned Act of 30 March 1994, according to which the actual overall increase of the costs for social security will be annually limited by a statutorily fixed norm from 1996 onwards; this norm will take account of the demographic development, the labour market and the economic growth and should guarantee the viability of the system in the short-term and in the long-term;
- in the field of health care benefits, for which a special norm applies, must only increase by a maximum of 1.5 per cent in 1995 and 1996.

### Employment

The Act of 21 December 1994 containing social and other provisions provides for a new employment programme. Since 1 January 1995 this new programme has replaced the preceding employment programme which was targeted towards young persons only, who had to be younger than 26 years at the date of recruitment.

This programme includes essential cuts of wage costs by lowering the social contributions of the employers.

In the case where a job seeker is taken on who has drawn the full amount of unemployment benefits for the last twelve months or where a person is employed who has been granted minimum resources for the last twelve months, the social contributions to be paid by the employer will be lowered in the quarter in which the recruitment takes place and also for the following eight quarters.

During the first year the reduction of the contributions amounts to 75 per cent and in the second year to 50 per cent.

In the case where a job seeker has received the full amount of unemployment benefits for 24 months or where a person has been granted minimum resources for the last 24 months, the reduction of the social contribution is 100 per cent during the first year and 75 per cent during the second year.

Furthermore, the Act of 3 April 1995 contains important measures for the promotion of employment:

- Employers having, on the grounds of the implementation of an agreement on employment promotion, at the same time a net increase of employees and an increase in the work volume at least to the same extent compared to the preceding year, will be entitled to the lowering of the employer's social security contributions by BFR 37,000 per quarter for each employee recruited during 1995 or 1996:
- For the period of 1995 to 1996 collective agreements can be concluded, in which early retirement pensions can be agreed upon collectively for dismissed employees who are 55 years of age or over and can prove that they have been in gainful employment for 33 years. For each collectively agreed early retirement pension compensatory contributions will be introduced which the employer has to pay until the person intending to draw early retirement pension has reached the age of 58. With the effect of 1 January 1997 the general age limit for drawing early retirement pensions will again be 58 years.
- The efforts or the employers' contributions in favour of risk groups and the contributions for the promotion of accompanying programmes for the unemployed will be extended for the period of 1995 to 1996.

### **Unemployment**

The reporting period has been characterised by:

- the determination of the conditions for the admission to unemployment benefits within the framework of the early retirement partial pension which has been collectively agreed upon;
- the determination of the modalities for the suspension of waiting allowances for young members of the household, having been unemployed for over 36 months;
- measures for the continuation of the accompanying programmes for the unemployed;
- a new adaptation of the supplement for older unemployed workers (supplement to the unemployment benefit).

Furthermore, it has to be remarked that the organisation of the administration of the new local employment offices (agences locales pour l'emploi/A.L.E.) has been further promoted.

The local employment offices are non-profit associations having the task to place the long-term unemployed and those jobseekers receiving minimum resources (minimum income) in jobs that are not available via the regular job cycles (household-related services, baby-sitting, care of ill persons, garden work, work in the field of environment, occasional social and cultural work or work in agriculture and horticulture).

The user (employer) pays the work done by A.L.E. cheques which are exempt from social contributions; moreover the user benefits from fiscal advantages. Thus the jobseeker receives a supplement for his A.L.E. cheque in addition to the unemployment benefit; the cheques relate to the working hours that do not exceed the authorised number of hours.

This system makes it possible - thanks to attractive labour costs - to reintegrate certain job seekers into the economic cycle (at the same time there have been discussions whether one part of the salary should be paid via cheque services).

### **Sickness and invalidity insurance**

The system of financial responsibility of the Mutual Benefit Societies (insurance funds) as provided for by the Royal Decree of 12 August 1994 came into force on 1 January 1995. This system has been based on the following principles:

First, the financial means of the insurance are to be better distributed between the Mutual Benefit Societies according to the risks of their members. Scientific researchers have been commissioned to determine these risk factors in order to subsequently elaborate an objective and normative distribution key. For the implementation of the study a period has been determined (from 1 July 1994 to 31 December 1998), however, a "provisional" distribution key will already be presented before the end of 1995.

Second, an individual financial responsibility has been introduced for the insurance funds.

In the case of a bonus (revenue is higher than the expenditure for benefits) the insurance fund will receive a percentage of the bonus, which will be paid into an individual reserve fund and can be used later in the event of a deficit.

In the case of a malus the insurance fund will have to cover one part out of its reserve fund and/ or will collect additional contributions from its members.

Moreover, several measures have been taken to limit the number of prescriptions in particular:

- the agreement between the medical doctors and the Mutual Benefits Societies of 1994 - 1995 which recognises the registration of medical doctors.
- Those medical doctors can obtain a registration who participate in further training, who do not prescribe too many technical and costly treatment, who exercise a minimum activity, administer the patients' files correctly and participate in a group assessing medical doctors' performances.
- The registered medical doctor will receive higher fees and a payment of BFR 20,000 per year. The agreement includes a reduced participation in the costs for the registered general practitioners.
- The assessment of the prescription behaviour of medical doctors, inter alia as regards the prescription of medicines, by a committee on the assessment of medical doctors. Practices when handling medicines. This committee deals with statistical data that could be collected thanks to a new prescription

model (with bar codes); should the prescription model not be used a fine has to be paid for each non-conformist prescription.

### **Pensions**

The establishment of the advisory committee for the field of pensions was an important event at the end of 1994.

This advisory committee which is comprised particularly of the representatives of the old-age persons' organisations, can upon its own initiative submit opinions to the Ministry and declares its opinion on the government declaration of the Ministry every year, before it will be discussed in Parliament.

Moreover, a general information service has been established for future pensioners. Since 1 January 1995 everyone who has reached the age of 55 can learn his pension amount by filling in a form and handing it in with the local authorities (pensions department) in the town where he is resident.

### **Family benefits**

For employees the period of 6 months, within which the entitlement to child benefit for a young person registered as a jobseeker at the end of his or her studies had been granted, has been increased to 9 months.

Within the system for non-employees the introduction of an adoption premium to the amount of 35,236 BFR (with the effect from 1 January 1995) per adopted child has to be emphasised and the extension of the entitlement to child benefit for apprentices until the age of 25, instead of 18 years so far.

## **DENMARK**

The effects of the financial and fiscal policies of the Government as well as the measures taken to support employment are reflected in a noticeable improvement of employment in the private sector. It has been estimated that within the period between the last three months of 1994 and the last three months of 1995 the number of unemployed persons fell from 343,000 to 290,000. According to the forecasts this tendency will also continue in 1996, even though in a weakened form. For 1996 a number of 270,000 persons are to be expected to be out of employment.

It is astounding that above all the most vulnerable groups have mostly profited from this development. During the first six months of 1995 unemployment among non-skilled workers has gone back to a far larger extent than the average unemployment. Unemployment among young people and the long-term unemployed has also gone down considerably. Even if temporary, this tendency is encouraging.

In 1994 there was a rise in hidden unemployment, i.e. persons on paid leave, persons in early retirement or persons receiving transitional allowances from the unemployment insurance. During the last three months of 1994, 4,976 persons were on training leave, 26,971 on parental leave and 49,049 on maternity/ paternity leave. The number of persons having claimed transitional allowance, which is early retirement for the unemployed between 50 and 59 years, was 12,000 in the last three months of 1994 and 15,000 in the first three months of 1995.

### **The priorities of social protection**

Unemployment, which for 20 years has had its effects both on the pension system and the system of social assistance (guaranteed minimum resources), remains the great problem of Danish economy. For this reason the unemployed are activated and their training is steadily reinforced.

A steady development and improvement of the two existing activation systems can be noticed; these are on the one hand the system of the unemployment insurance and on the other hand the system which is organised by the communities and which applies to those unemployed persons who are not inscribed in the unemployment insurance.

Within the two systems the measures taken to activate the young have been developed subsequently.

Unemployment insurance intends to be able to offer a variety of training or further education possibilities to those young persons who are leaving school without undergoing further education or training (which is one third of those leaving school each year). These training and further education possibilities would be designed as to meet the different skills and needs of the young people.

The vacancies which the communities have to offer to the unemployed youngsters under 25 years of age must require the applicant to work at least 30 hours a

week or if possible 37 hours a week. The first of these vacancies has to be offered after 13 weeks of unemployment and in some cases later, when the first period of employment has been terminated. The second offer has to be made after a further three-month-period of unemployment.

The two systems also take care of the activation of the long-term unemployed.

The Ministry of Social Affairs has recently distributed a catalogue of ideas for the activation of persons receiving the guaranteed minimum resources to the communities. The catalogue aims at the "heavy" groups - young persons who have remained unemployed after a series of jobs offered by the community and persons over 25 years of age who have lived on the guaranteed minimum resources of the social insurance for several years.

In order to face the approaching rise and to avoid "bottlenecks" on the labour market, the workers are encouraged to show flexibility. One type of allowance which is granted by the employment services comprises the partial reimbursement of the costs for moving if an employee has accepted a job in a certain distance from his or her present location. This allowance will be granted to the insured and the non-insured.

### **The new legislation**

Most of the new legislation which came into force in the course of last year consists of little readjustments of the amendments to the Social Acts of 1993 and 1994.

The financing (the division of costs between the communities and the State) as laid down in the Act on the Activation of the Communities has been simplified. Several complicated provisions have also been simplified.

In the Act on Social Assistance the consequences which have been found to be contrary to the objective of the tax reform in force as of 1st January 1994 have been repealed. The law has also been restrictive to some extent. The age limit of young persons who only had the special rate for the young for example has been extended to 25 years (instead of 23 years). Moreover, the supplement according to Article 37a of the Act - assistance to persons having high costs for rent or maintenance - has been fixed to a set amount and limited to 12 months.

A new category has been introduced in the Act on General Family Benefits. It has introduced a higher benefit for children under the age of three. The benefits in the other two categories, the first for children between three and seven years and the second for children between seven and eighteen years have been readjusted in line with the provisions.

### **Amendments under discussion**

The Government discusses the amendment of the Act on Social Assistance. For clarity reasons it has been intended to divide the Act into three independent acts. The first of these acts would deal with the guaranteed minimum resources, the second with the community activation and the third one with the benefits of the

service, i.e. the benefits in kind for children, persons of old-age and persons with disabilities. The guaranteed minimum resources remain benefits at a set amount; however, there is the possibility to take account of the individual circumstances when the amount is being fixed.

A commission has been established with the task to examine the early retirement pension. It will submit its report on 1st January 1996. Apart from the necessary simplification of the law it is intended to introduce a new concept into legislation - the criterion of the capacity of "functioning". This criterion replaces the criterion of reduced earning capacity of the person claiming the pension. This new criterion is supposed to draw more attention to the remaining capacity of the person claiming the pension.

### **Social chapters in labour market agreements**

The subjects of the conclusions from the European Council meeting in Essen have been followed up in Denmark, also as far as employment of the weak groups is concerned.

The so-called social chapters are a recent example of a new way of thinking which the Government has wished the labour market parties to take up in connection with the collective bargaining rounds in the spring of 1995, both in the public and in the private sector.

Approximately 1.3 million employees, i.e. half of all employees, are covered by "social chapters". The social chapters are declarations of intent to the effect that the parties will accept a social responsibility.

The social chapters are aimed at providing a number of people, who are unable to hold a normal job on normal pay and working conditions, with an opportunity to maintain or establish attachment to a workplace. The aim is also to integrate weak groups and avoid exclusion and marginalisation.

The social chapters are, among other things, based on the existing support schemes for weak groups in the sickness benefit legislation, the activation and labour market legislation, the Social Assistance Act, etc. So far the problem has been that the support schemes were only applied to a limited degree.

In the social chapters, declarations of intent have been incorporated to the effect that special efforts should be made in relation to the weak groups on the labour market, including creation of so-called "easy jobs" in connection with agreements on for example financial incentives for the enterprises leading the way with respect to creating easy jobs.

Since 1994, the Government has strongly indicated that it wished to create better possibilities for weak groups on the labour market, and already in 1994, it launched a campaign targeted on the enterprises in order to make them change their attitudes and to accept part of the social responsibility for ensuring the continued attachment to the labour market of the weak groups.



## GERMANY

### Preliminary remarks

The changes in the field of social protection within the reporting period have been essentially characterised by the introduction of the long-term care insurance. The Act on the Provision of Insurance Coverage in the Event of a Need for Long-term Care (Long-term Care Insurance Act = *Pflegeversicherungs-gesetz* - PflegeVG) of 26 May 1994 came into force on 1 January 1995.

Until then there was no appropriate protection system to cover the risk of the need for long-term care; there were only benefits from the system of social assistance, depending on the proof of financial need, the use of the individual's own income and financial resources and the fact that the family members were brought in to share the financial burden. After a fulfilled working life many persons in need of care felt this situation as something humiliating; this has now been overcome. Today the 1.7 million persons in need of long-term care pay long-term care insurance contributions and receive in return insurance benefits instead of welfare benefits. This is the great social policy significance of the long-term care insurance.

### The social insurance for long-term care

The social insurance for long-term care has been established as the fifth pillar of the social insurance scheme within the framework of the statutory health insurance scheme. This means that there will be no need for a new bureaucracy or a new apparatus for administration; rather, the health insurance funds will also act for the long-term care insurance funds. The long-term care insurance funds reimburse the administrative expenses. The long-term care insurance is financed by contributions on the basis of the pay-as-you-go system; one half of the contributions is paid by the person insured while the other half is borne by the employer. Today the contribution rate amounts to 1 per cent, from 1 July 1996 it will increase to 1.7 per cent; the same contribution assessment ceiling as in health insurance is applicable.

### Comprehensive compulsory insurance coverage for the whole population

The statutory long-term care insurance covers the whole population according to the principle "health insurance comes before long-term care insurance". Accordingly the social and the private long-term care insurance exist in parallel; both are compulsory insurances.

- The general rule is that everybody who is covered by the statutory health insurance is also a member of the social insurance for long-term care (approximately 92 per cent of the population).
- Those with private health insurance coverage have concluded private long-term care insurance contracts with private insurance companies (approximately 7 per cent of the population).

The children and the spouse are also covered without paying extra contributions if their monthly income does not exceed a fixed minimum amount. Pensioners and persons already in need of care are also obliged to pay contributions; however, the pension insurance fund pays half of the contribution amounts.

### Gradual entry into force

The long-term care insurance enters into force gradually.

- The payment of contributions began on 1 January 1995.
- As regards home care, benefits have been provided since 1 April 1995 (Phase I).
- As regards institutional care, benefits will be provided from 1 July 1996 (Phase II).

### Categories of the need of long-term care

Persons in need of long-term care are to be assigned to one of the following three categories, depending on the degree of need of long-term care and the thereafter resulting dimension of care:

- Category I - persons in considerable need of long-term care are persons who, in the fields of personal hygiene, alimentation or mobility, need help at least once a day for at least two activities, and who also require help with household affairs several times a week.
- Category II - persons in severe need of long-term care are persons who need help at least three times a day at different hours of the day and who also require help with household affairs.
- Category III - persons in extreme need of long-term care are persons who need help daily around the clock, including at night, and who also require help with household affairs.

### The benefits of long-term care insurance

It has to be differentiated on the one hand between the provision of home care and institutional care and on the other hand between benefits in kind and financial benefits, and furthermore between benefits for persons in need of long-term care and benefits for care persons. In total it has to be emphasised that the benefits of long-term care insurance do not aim at covering the total amount of the costs for care; rather, in case of home care, the benefits are to supplement, facilitate and support the help provided by the family; in case of institutional care, they are to ease the care-related burdens.

### Home care

The benefits of home care are determined according to the degree of the need of long-term care (Categories I to III).

- **Benefits in kind**

"Benefits in kind" are the use of care services of a home care service at the expense of the long-term care insurance. The long-term care insurance fund,

## GREECE

however, does not bear the total costs, but only up to the maximum amounts statutorily provided for; costs exceeding this amount have to be borne by the persons in need of long-term care themselves.

Benefits in kind for care are available for each month

⇒ of up to DM 750 for persons in considerable need of care (category I),

⇒ of up to DM 1,800 for persons in severe need of care (category II), and

⇒ of up to DM 2,800 for persons in extreme need of care (category III); in special cases of hardship of up to DM 3,750 each month.

- **Care allowance for care provided for by the person in need of care himself** "Financial benefits" are the payment of the care allowance to the person in need of care by the long-term care insurance funds; the person in need of care is entitled to this benefit and not the family member providing the care. It is the decision of the person in need of care to forward the care allowance to the care person as a reward or a remuneration. The care allowance is exempt from taxation.

The monthly care allowance for this type of care amounts to

⇒ DM 400 for persons in considerable need of care,

⇒ DM 800 for persons in severe need of care, and

⇒ DM 1,300 for persons in extreme need of care.

The combination of care allowance and benefits in kind is also possible; a person in need of care of category III can claim 60 visits by the home care service to the amount of DM 1,860 (which equals two thirds of the possible benefits in kind) and one third of the care allowance of DM 1,300 which equals DM 433.

In case the care person is not available, the long-term care insurance fund pays the expenses for another care person to the amount of DM 2,800 for four weeks once a year.

The benefits for short-term care amount to DM 2,800 per calendar year, for day and night care up to DM 2,100 per month.

Furthermore the long-term care insurance fund bears the cost for nursing aids (e.g. nursing bed, lifting appliances), supplements the care-related rebuilding of the flat by up to DM 5,000 per measure and offers training courses for honorary care persons and family members free of charge.

### **Institutional care (care institutions) (provision of benefits as of 1 July 1996)**

Benefits for institutional care will be provided of up to DM 2,800 per month (a monthly average of DM 2,500) in the form of benefits in kind.

In exceptional cases up to DM 3,300 are available in order to avoid social hardship in the case of persons in extreme need of long-term care.

The costs for board and lodging have to be borne by the person in need of long-term care himself.

In 1994/95, three important initiatives concerning social protection were started.

- 1st: The work done by the special committees set up to re-examine the Greek system of social protection (in force since the Act 2084/92) has led to definite conclusions. These refer mainly to the amendments of several branches of the system which have resulted in certain inequalities and moreover are not always suitable for meeting the present demands for an efficient social protection. The following branches are concerned: health insurance, minimum pension, the protection of farmers, disability pensions etc. However, this has no important effects on the budgetary policy in the field of social protection. At present, the final conclusions of the expert committees are at the disposal of the competent government authorities.
- 2nd: Further efforts to economically stabilise the deficitary funds were made. After the consolidation of the pension fund for customs officers (TSE) with the fund for craftsmen (TEVE), Greece now tries to merge the insurance company covering risks in the industrial branch „manufacture of fertilisers" with the insurance company for salaried employees (IKA - TEAM), which is the most important social insurance company for salaried employees. A bill presently under discussion in the chamber of deputies provides for this merger. Among other things, the bill includes provisions for a better functioning of the funds.
- 3rd: Under the auspices of the General Secretariat for Social Protection, the University Institute for Social Protection (founded in 1994) organised a symposium on the Community labour law and social protection, which took place in Athens on 23rd March 1995. With the same objective, the secretariat intends to organise a European colloquium, which will take place from 11th to 15th October 1995. Free movement of labour within the European Union, sendings and the future prospects concerning the Community co-ordination within the scope of the Provision 1408/71 will be the subjects of this colloquium.

## SPAIN

From the point of view which we have at the middle of this year we would like to convey the following opinion:

### Effects of the reform on labour legislation

The close interrelation between the two elements of employment and social protection, on the analysis of which the Commission attaches such a great importance, is still evident. To be precise, the labour reform which was implemented in 1994 and which was described in detail in the introduction of the comparative tables of 1994, has had very positive effects both on the labour market and the system of social protection.

In economy a large growth can be remarked which has led on the employment sector to 38.9 per cent more labour contracts than in the first semester of 1994.

Although the unemployment rate is still high, the number of unemployed persons registered with the National Employment Office on 30 June 1995 has been reduced by 214,126 persons during the first twelve months, which equals 8.09 per cent of the unemployed registered. At this time the unemployment rate amounted to 15.67 per cent of the active population.

In December 1994 the number of contributors has increased by 194,166 persons compared to the same month of the previous year. In the first three months of 1995 the number of members has increased by 92,423.

### Measures for reforming social security legislation

The MISSOC Info 1/1995 dealt with the changes in legislation, which had been introduced by the General Budget Act for 1995 and the Act 42/1994 on Taxes, Administrative Measures and Measures regarding Social Affairs. The implementation of these regulations and their corresponding provisions will have positive results for cost reduction and financing. Thus, a cost reduction of 7.64 per cent is to be expected in the field of temporary unfitness for work.

At the same time the abolition of temporary invalidity also means a significant reduction of the costs for this benefit, which does no longer exist today - of which some persons, however, will profit, who are entitled to these benefits on the grounds of the previously existing legislation.

As regards the proper financing it has to be recalled that for the first time the V.A.T. constitutes a partial financing, by lowering the contributions by one point and rising the V.A.T. rate by one point. Although it is too early to assess the effects of this additional revenue, it seems as if the reduction of the social contributions could be neutralised in principle in the course of this year.

From the above mentioned explanations one can conclude that the adaptation of some benefits, which is accompanied by an improved supervision of the expenditure, will make a financial balance possible, at least for the pensions, without lowering the quality of social protection. In this sense the new regulations

for maternity benefits is of great significance: In line with the above mentioned reform the maternity benefit has achieved a significant position within the system due to the rise by 25 per cent. Thus, social protection could be improved in an area in which Spain was clearly behind most of the Member States of the European Union.

### Tendencies for the next year

In April 1995 Parliament approved the working group's report during a plenary session, which was drawn up in Parliament and signed by the political forces of the so-called Toledo Pact. Parliament also expressed conclusions and recommendations in the sense of what was mentioned before. Inter alia the following recommendations, which will lead to modifications in legislation in the next few months and which will probably come into force in 1996, have to be taken account of:

1. In the first place the system of capital funding and individual provision which is supported by various sectors will be rejected for social reasons and on the grounds that it will technically not be viable. The pay-as-you-go system and the system of solidarity between the generations in public administration will be expressly maintained.
2. The preceding categorically formulated statement, however, approves of legislative interventions when they are justified and reasonably founded and aim at the improvement of the present model. Finally, it should be considered, how concrete measures could be decided to improve and adapt to the present reality.

The measures mentioned will probably go into the following direction:

- continue progressively the separation of the sources of financing, according to the type of social protection, so that the contribution-related benefits depend in principle on the social contribution whereas the non-contributory and universal benefits (health, social services, non-contributory benefits and family benefits) will be financed exclusively out of the general state budget, i.e. by tax funds.  
The determination of the financial funds would also presuppose that the pension system would count on forming reserves, which will counteract the effects of fluctuations in economic activity.
- Reinforcement of the principle of contribution-related pension calculation, in order to achieve a greater proportionality between the benefits paid and the pension amount. The application of this principle could provide for the establishment of a period of 15 years as the assessment ceiling according to the provisions (at present it is fixed at 8 years).
- Flexibilization of the pension age, under the condition that the general pension age limit will be maintained at 65. In those cases where the retired employee decides to continue to be in gainful employment which would be connected with a proportional reduction of his pension, this measure could

be accompanied by a full or partial exemption from paying contributions, depending on the form of working day.

- Improvement both of the collection procedure and the means to combat the shadow economy as well as the increase of the administration's efficiency. The limitation of fraud as regards the access to and the payment of benefits.
- Reinforced protection by measures such as:
  - maintain the purchasing power according to the development of the consumer price index,
  - reinforce the principle of solidarity and the guarantee of sufficient pensions, as far as the financial situation allows for it,
  - develop the voluntary supplementary schemes in addition to the public scheme of social protection with individual and collective forms of protection and savings, exterior of social security.

It can be said that the implementation of these recommendations which were decided upon by Congress will result in an intensive activity in legislation and in administration, which will hopefully have satisfactory results for the system of social protection.

## FRANCE

The development of social protection in France during the period from 1 July 1994 to 30 June 1995 can be characterised by a beginning economic upswing, which has led to the stabilisation of the employment situation, but has not been strong enough to re-establish the social balance.

Against this background the reforms in the field of social protection aim on the one hand in particular at the new shaping of the administrative and financial organisation of the general scheme in order to guarantee a higher degree of transparency, responsibility and efficiency, and on the other hand at the adoption of various measures in the field of family policy.

Furthermore it has to be remarked that the presidential elections and the change of government of May 1995 necessarily led to the situation that many have adopted a wait-and-see policy and have prevented the introduction of new fundamental reforms which should be examined during the next few months. In particular these are measures in favour of old-age persons in need of care and the possibility to fall back on new resources:

The newly formed government has established (Decree of 1 June 1995):

- a Ministry for Public Health and Health Insurance whose minister has the authority to issue directives vis-à-vis the management of the social insurance, in so far as social insurance assumes responsibilities in the field of health and employment injuries insurance. The Minister presides the National Sickness Fund for Employees.
- a Ministry for the Solidarity between the Generations whose minister has the authority to issue directives vis-à-vis the management of the social insurance, in so far as social insurance assumes tasks in connection with the social protection of families, the elderly and disabled persons. The minister presides the committee for the insured persons' accounts of social insurance. He presides in particular the National Old-age Insurance Fund, the National Family Allowances Fund, the Central Office of the Social Security Organisations and the Union of National Funds of Social Security.

Furthermore, the minister in charge of integration and the combat of exclusion has the authority to issue directives vis-à-vis the inter-ministerial delegation for minimum incomes.

These changes, however, have not included structural reshaping of the management of social insurance.

As regards the organisation of social protection the Act on Social Protection (25 July 1994) provides for the fact that the four branches of the general scheme - sickness, maternity, invalidity and death; employment injuries and occupational diseases; family; old-age and widowhood - have been managed separately by the national funds (since 1 January 1995). The national funds guarantee the financial balance in these areas and dispose in the long-term of additional revenue. The Central Office of the Social Security Organisations (ACOSS) super-

vises the financial means of each branch and is charged with the promotion of the collection and the control of the system's revenue. The existence and the self administration of the Association for the Collection of social insurance and family allowances contributions (URSSAF) have been formally recognised.

The social partners (via the right to make proposals of the four National Funds which they manage and via their opinions on the reform drafts concerning their scope of responsibility) and Parliament (via the Annual Report for the Government which will make it possible for the members of Parliament to discuss the directions necessary for the balance between the systems and to express their opinions) have new responsibilities which should involve them more strongly in the decision-making process for important financial decisions.

As regards the financing of social insurance it has to be pointed out that the new measures of a total or partial exemption of social contributions, which have been realised above all within the framework of employment promotion, must in principle lead to the fact that the schemes concerned shall receive total compensation by the state.

As regards the family various provisions have been adopted (Family Act of 25 July 1994) in order to meet the multiple requirements. Thus the child-raising benefit for parents (A.P.E.) has been extended to families whose second child was born after 1 July 1994. The child-raising benefit for parents has also been foreseen for persons working part-time; it is also possible to accumulate two child-raising benefits, when both parents work part-time. The allowance for childcare at home (A.G.E.D.) and the benefits for families which engage a care person with a certificate (A.F.E.A.M.A.), will be increased as well as the financial means for the Family Allowances Funds for the encouragement to take up young children. The age limits for the admission requirements for family allowances will be progressively raised to 22 years of age in order to take account of the needs of families in charge of young adults. Furthermore in the case of multiple birth maternity leave and the adoption periods will be extended.

As regards pension insurance it has to be noted that with the effect of 1 January 1995 the rate for reversion pensions was increased from 52 per cent to 54 per cent.

Concerning sickness insurance it has to be remarked that in the view of the sustaining increase of deficits the supervision of the expenditure on health care benefits continues to have priority. It is the aim to achieve a sustainable and balanced control of the expenses in this area in order to be able to pronounce objectives in the fields of health and finance. In order to achieve this aim adapted mechanisms have been established, such as the patient files (as stipulated in the national agreement with the medical doctors). Contractual agreements with the representatives of the medical professions which are not entitled to issue prescriptions will be maintained. This applies above all physiotherapists, biologists (Agreement of 26 July 1994) and speech therapists (Agreement of 6 September 1994).

At the same time the requirements for the admission to sickness insurance have been further generalised and harmonised. In the case of the self-employed interruptions which could occur when costs are taken over will be avoided and persons who have several employments, such as farmers are eligible for daily and weekly sickness allowance to which they are entitled on the grounds of their second job. For the poorest it will be possible from now on to become immediately a provisional member of the insurance.

As regards employment injuries and occupational diseases the most important development applies to the henceforth recognised self-administration of this branch. Furthermore it has been decided to retroactively apply the new additional recognition procedure of occupational diseases.

## IRELAND

### Developments

A Strategic Management Initiative was launched in 1994. Conducted across all Government Departments, in the Department of Social Welfare (DSW) consideration was given to the methods of identifying and achieving clear-cut policy objectives, evaluating the effectiveness and efficiency of various programmes with the identification of a long-term focus and vision while enhancing existing services and developing new initiatives. The consultative approach involved all staff from middle managerial level, the Pensions Board, Combat Poverty Agency and the independent Social Welfare Appeals Office. Through the establishment of Customer Service Advisory Councils, a mechanism has been put in place through which the Department's customers can have an input to the future formulation of strategic plans.

In December 1994, the new Government set out its Programme for a Government of Renewal which identified the following objectives in the area of social welfare:

- the provision of a basic income system for children by systematic improvements in Child Benefit and the creation of a Child Benefit Supplement payable to all social welfare recipients and to low and middle income families.
- maintenance and development of the social insurance system
- enhanced rates for sickness and unemployment benefit
- the commissioning of a report by the Economic and Research Institute of Ireland (ESRI) to review the minimum adequate income rates recommended by the Commission on Social Welfare
- restructuring of the method of taxing sickness and unemployment benefit
- further integration of the tax and social welfare systems in the context of the ongoing work of the Expert Working Group on the Integration of the Tax and Social Welfare Codes
- review of the conditions for part-time and seasonal work to ensure that these conditions reflect changes in work patterns.

In line with these objectives, all weekly social welfare payments were increased by 2.5 per cent with effect from mid-June 1995, six weeks earlier than previous annual revisions.

A National Anti-Poverty Strategy was also initiated in 1995 which seeks to address all aspects of poverty and disadvantage. Submissions are invited from all interested groups and individuals and the new strategy will involve:

- the preparation of a statement setting out the nature and extent of poverty and social exclusion in Ireland
- the selection of key themes/policy areas which must be addressed if poverty and social exclusion are to be tackled

- the setting of specific targets within each theme against which progress can be assessed
- recommending the type of institutional mechanisms to be put in place to ensure that the issue of reducing poverty and social exclusion is firmly on the agenda of all Government Departments and agencies and that there is appropriate co-ordination across and between Departments in this area
- the use of the Strategic Management Initiative currently underway in the public service to reflect the Government commitment to an anti-poverty strategy
- specifically including those directly affected by poverty in the processes of policy formulation and implementation

An inter-Departmental Committee has been charged with drawing up the strategy and preparing a report which will form part of the National Report for the United Nations.

Computerisation facilitated one of the largest and most ambitious development projects ever undertaken by the Department of Social Welfare. The Department's computer system now has the capability to integrate all the short-term support systems - sickness benefits, unemployment benefits and supplementary welfare allowance. Known as ISTS (Integrated Short Term Systems), Phase I caters for the Unemployment Benefit and Assistance based schemes.

Developed in a joint venture by the Department's own staff and external consultants, using Relational Database technology, ISTS is the platform on which the modernisation of services at Local Offices of the Department will be based. The ISTS database holds up to 130 Gigabytes of data and is considered to be amongst the most advanced of its type in Europe. There are approximately 1,200,000 lines of computer code contained in the system which runs on Vax 7630 computers.

Apart from its processing power, ISTS is another tool in the facilitation of value added services, such as:

- enhanced client service
- variety of payment methods
- facilitation and administration of other services such as Supplementary Welfare Allowance
- more effective administration
- improved control measures.

### Pensions

In June 1994, new Regulations provided for the exemption of Blind Welfare Allowance for assessment as means for the purposes of determining a person's entitlement to Supplementary Welfare Allowance payments, such as Rent Allowance. It is anticipated that this new initiative could benefit up to 1,500

visually impaired people who receive this allowance from the Department of Health.

Launched in the International Year of the Family and effective from October 1994, a Survivor's Pension was introduced, to encompass both the existing Widows' Contributory Pension and a new Widowers' Contributory Pension. Cover applies to both widows and widowers on the same terms and conditions. Entitlement is established on the basis of Pay Related Social Insurance (P.R.S.I.) contributions paid either by the widowed person or his/her late spouse. A person may qualify for this pension based on as little as three complete years' contributions prior to the death of their spouse.

This development recognises the changing nature of family structure in Irish society where, increasingly, both spouses work and a surviving spouse, whether male or female with the responsibility of a family, is clearly in need of support. It is expected that up to 10,000 widowed men throughout the country will qualify for an average payment of some £ 72 per week. A feature of the scheme provides for cover for self employed people brought into social insurance since 1988; commensurably, the new pension applies not only to those paying full rate PRSI but will also include other categories, such as public servants, self-employed contributors and people in receipt of credited contributions who satisfy the minimum qualifying contribution conditions.

The Carers Allowance scheme is a means-tested scheme which provides income maintenance for those providing care to certain categories of persons who are in need of full-time care and attention and who are not resident in a medical institution. The scheme was extended to include carers of persons over 66 years of age in receipt of non-social security pensions - e.g. occupational pensions. Where a carer's spouse or partner is in employment or self employment, the first £ 150 (previously £ 100) of his/her weekly earnings/income are not taken into account when assessing means.

Responsibility for the administration of the Disabled Person's Maintenance Allowance (an income maintenance scheme) will be transferred to the Department of Social Welfare from the Department of Health. It is proposed to integrate the scheme with the income maintenance services of the Department, with a view to simplifying and streamlining these income maintenance provisions for sick and disabled people generally.

A new free travel scheme was launched in early July 1995, enabling pensioners to avail of public travel facilities to and from Northern Ireland. Some 465,000 Irish free travel passholders, their spouses or companions, and about 192,000 Northern Ireland concession travel passholders will benefit from the new extension to Free Travel.

The fourth annual National Pensions Board Report was published in June 1995 and heralded a comprehensive survey establishing a complete picture of occupational and personal pension arrangements. The survey, currently underway, is being undertaken jointly by the Department of Social Welfare and the National Pensions Board.

## **Unemployment and work incentive measures**

The establishment of an Employment Support Service (ESS) at the Irish Department of Social Welfare in July 1993 (see *MISSOC* 1994) was a pragmatic response to the political and social imperative of addressing our number one national problem - unemployment. It represents an emergent strategy which complements the employment programmes and initiatives being pursued by other Government Departments and Agencies and builds upon the particular strengths of DSW. It marked a significant shift in the Department's manner of doing business with the unemployed - a move from a passive to a pro-active and supportive relationship.

Increasing sophistication in payment methods and a policy of regionalisation/localisation, with a flexible and facilitative approach of the new ESS unit, heralded the introduction of a Back to Work Allowance. This allows those who are long-term unemployed to engage in employment or self employment while retaining 75 per cent, 50 per cent and 25 per cent respectively of their existing social welfare payments and secondary benefits over the first three years while employers can also avail of the PRSI Exemption Scheme (see hereunder). Since 1995, numbers of participants have been increased to 10,000, the qualifying age reduced from 23 years to 21; the period of attachment to the Live Register reduced to 6 months from 12 months in the case of persons opting for self employment and a special fund of £ 200,000 provided for participants to avail of consultancy skills in their chosen area with a further £ 0.25 million available to assist participants gain access to relevant training courses.

The Student's Summer Jobs Scheme (see *MISSOC* 1993) has also been a marked success, despite objections from the Union of Students in Ireland (USI). The programme which started in 1993 with 4,400 third level students has seen a doubling in the numbers of participants in 1994. This year (1995) the scheme runs from 1 June 1995 to 30 September 1995, the maximum amount payable is £ 600 for 200 hours work while the cost of Employers and Public Liability Insurance is being met by the Department of Social Welfare. No student is permitted to work in excess of 35 hours per week.

The Employer's (PRSI) Exemption Scheme has been further extended in 1995 to include young people under 23 years of age being taken on into a new job as their first employment. Over 3,000 employers availed of this incentive in the 1994/1995 tax year.

It is also planned, later in 1995, to introduce improvements in the means assessment for seasonal workers claiming Unemployment Assistance outside of their normal seasonal employment. They will not now be assessed with the value of their earnings from seasonal employment.

## **Family policies**

In October 1994, a new Health and Safety Benefit Scheme was introduced for the purpose of implementing the EU (Pregnant Workers) Directive No 92/85/EEC. This scheme is available to pregnant workers, workers who have

## ITALY

recently given birth and workers who are breastfeeding, who are unable to continue working, due to an unavoidable risk to their health and safety arising at the workplace, and who satisfy the relevant social insurance criteria. Night workers are also entitled to this payment for the duration of pregnancy and for a period following childbirth where no alternative (daytime) work is available.

In 1995, Child Benefit was increased by 35 per cent (i.e. to £ 27 per month for each of the first two children and £ 32 for each subsequent child) and was extended to include 18 year olds in full-time education or on employment training courses with the State Agency, FAS, where an allowance is not payable. This was in line with the recommendations of the Child Benefit Review Committee set up in 1994 (the 50th anniversary of Family Income Support payments in Ireland) to objectively examine the future development of this benefit.

The age limit for receipt of Child Dependent Increases with certain payments, e.g. Old Age Pension, Survivor's Pension, was increased to age 21 where the child is in full-time education.

The minimum rate of Unemployment Assistance payable to qualified young people living in the family home was increased from £ 10 to £ 25.

Increases up to a maximum of 14 per cent applied to the Back to School Clothing and Footwear Allowance. Some 284,700 school children are eligible.

### Financing social insurance

Social insurance cover for sickness and unemployment was extended to shore-fishermen who are self-employed.

From April 1995, new entrants to the Public Service became liable for full social insurance cover. The income ceiling on contributions was increased to £ 21,500 for employees and the self employed while remaining at £ 25,800 for employers. All employees in industrial, commercial and service-type employment under a contract of service with reckonable earnings of £ 60 or more per week, enlisted personnel of the Defence Forces and medical card holders are entitled to an exemption from social insurance deductions on the first £ 50 earned per week. A similar allowance of £ 10 per week applies to Civil Servants, Ministers of Religion and the self-employed who pay reduced rates of social insurance contributions as they only have cover for limited benefit. The threshold for the reduced employer contribution of 9 per cent has been increased from £ 173 to £ 231 per week. Exemption from the Health and Employment levies was extended to recipients of a Social Welfare Survivor's Pension or Lone Parent's Allowance while the earnings threshold for exempting employees from these levies was increased from £ 173 to £ 178 per week.

### The general discussion

The political discussion on social protection in Italy last year was essentially characterised by the pension system reform. In the view of an ever-increasing critical situation as regards the demographic development (ageing of the population) and the economy (very high unemployment rate) the efforts for achieving a financial balance within the system of social protection are of increasing importance.

One of the fundamental prerequisites for the establishment of such a balance consists in the fact to avoid that the rate of return for pensions is higher than the growth rate of the basis for taxation for collecting the contributions.

The average internal rates of return of the present system are higher than the growth of the national income and hence cannot be maintained any longer: it should be sufficient to recall that approximately 27 per cent of the pensions for 1995 will be financed by general taxation.

The last reform (D. Lgs 503/92), as important as it was, has only partially succeeded to counteract the existing deficits by harmonising the rates of return for pensions, to which persons over the age of 60 are entitled, and the growth rate of the Gross Domestic Product. Nevertheless, two elements have remained in the Italian system which result in two different procedures:

- The possibility of early retirement when contributions have been paid at least over a period of 35 years;
- The calculation according to the salary which favoured shorter insurance periods.

The Government has decided that the contribution-related method as the basis for assessing the pension amounts is more appropriate to guarantee the balance of the system, both as regards the individual level, namely by a close correlation between the contributions and benefits, and as regards the general financial balance, namely by taking larger account of the general economic situation.

The transition towards a contribution-based system has been organised in such a way that the benefits granted to persons over the age of 62 remain unchanged in terms of return: those who will decide to draw their pensions before the age of 62 will be punished, whereas those who will remain in gainful employment after they have reached this age, will receive a higher rate of return.

From the macroeconomic point of view this reform will make it possible for the Italian system of social protection to gradually achieve a balanced situation on the basis of a contribution rate of 33 per cent for employees and of 20 per cent for the self employed and a state support of approximately 2 per cent in the form of general taxation compared to the present compensatory rate of 44 per cent. In the state budget savings of ITL 295 billion are expected for 1996 and ITL 1,880 billion for 1997.



To complete the new shaping of the pension system the reform act also includes measures promoting supplementary schemes with the aim to grant supplementary benefits in 30 to 40 years' time which will equal 10 to 20 per cent of the last salary.

Apart from the reform it has to be emphasised that the process of the "privatisation" of the pension schemes for journalists, executives and the free professions which was introduced in 1994 has almost been completed.

In the following the most important aspects of this reform will be presented. At present the House of Representatives terminated the examination of the draft, which has now to be submitted to the Senate for approval in order to come into effect on 1 January 1996. Hence, the reform does have no effects on the comparative tables of this year.

### **The reform of the pension system**

The reform draft for the Italian pension system includes the following elements:

- Harmonisation of the different pension schemes
- New definition of the basis for the assessment of pensions (transition from the scheme based on salaries to a contribution-related scheme)
- Flexibilization of the pension age limit
- Development of supplementary schemes
- Balance between the expenditure in the field of prevention and the Gross Domestic Product

#### **1. Harmonisation of the different pension schemes**

The reform draft provides for the harmonisation of the different schemes in line with the provisions for the contribution-related scheme. General parameters will be the basis for the assessment of benefits in order to guarantee equal treatment of the employees (public sector, agriculture etc.) which are registered with the different schemes.

For the free professions and for those who do not have a special pension system, a pension scheme is to be established in line with the provisions for the general scheme which will be contribution-financed. The contributions will amount to ten per cent of the annual income and will be paid in a relation of one third and two thirds by the self-employed person and the customers/clients respectively.

In the reform draft the Government has also been called upon to adopt an independent bill which provides for a voluntary scheme for house wives.

#### **2. New definition of the basis for the assessment of pensions**

The new scheme provides for the fact that the pension amount will be calculated on the basis of the contributions paid, whereas in the present system the pension

is calculated as a percentage of the average salary received during the whole working life.

The amount of the deducted contributions is multiplied by an individual coefficient which is fixed according to the age of the insured person at the moment when he retires.

The contribution rate is 33 per cent of the basis for taxation for employees and 20 per cent of the annual income of the self employed. The annual amount of the contributions will be fixed at the end of every year, taking account of the fluctuations of the Gross Domestic Product within the period of five years. The upper limit of the basis for taxation amounts to ITL 132,000,000, it also applies for the calculation of the contributions and the pension amount.

The coefficient for the pension adjustment can be modified every ten years and related to demographic and economic changes (fluctuations of the Gross Domestic Product).

The new scheme will be fully applied to employees, who enter into working life on 1 January 1996. The present basis for assessment will be maintained for those employees, who will have completed contribution periods of more than 18 years on 31 December 1995, whereas for those employees who will have completed less than 18 years of contribution periods on 31 December 1995, a mixed system will apply: For the periods completed before 31 December 1995 the pension will be calculated on the basis of the salary system and for the completed periods after this date the calculation will be made on the grounds of the contribution-related system.

For those who perform hard and heavy work, it will be possible to retire early: the coefficient will be raised by one year for every 6 years of hard and heavy work.

The assessment principles of old-age pensions are also applied to the calculation of the invalidity pension amount. Should the employee be younger than 57 years when invalidity occurred, the corresponding coefficient for the minimum pension age (57 years) will be taken account of the calculation of the allowance.

#### **3. Flexibilization of the pension age limit**

The new scheme provides for an old-age pension which will be granted under the following conditions:

- after 40 years of paying contributions, no age limits
- at the age between 57 and 65; the pension amount varies according to age and the following requirements:
  - termination of employment relationship
  - 5 years of effective contribution payment
  - the pension amount is 1.2 times higher than social assistance: this last requirement does not apply to employees over the age of 65.

The new regulations will fully apply as of 2008: until then a transitional provision has been provided for which is to lead towards the new requirements for granting the pensions.

#### **4. Accumulation of pensions and salaries**

Pensioners under the age of 63 may not accumulate their pensions with another dependent activity. However, a partial accumulation with the income from activities on the ground of self-employment is possible (50 per cent of the proportion which lies above the minimum salary). For persons over the age of 65 the partial accumulation with an income from dependent employment is allowed. In the case of survivors pensions the accumulation with income from dependent employment is possible in the following dimensions:

- 25 per cent with an income that is 8 times the minimum pension.
- 50 per cent with an income that is 5 times the minimum pension.

The same criteria apply to the invalidity pensions for invalid persons whose disabilities were not caused during the war. In the case of invalidity pensions the accumulation with income from dependent employment is possible in the following dimensions:

- 75 per cent with an income that is 3 times the minimum pension.
- 60 per cent with an income that is 4 times the minimum pension.
- 50 per cent with an income that is 5 times the minimum pension.

#### **5. Credited periods for child-raising and the care of disabled persons**

For the pension entitlement substitute periods are recognised according to the following modalities:

- leave from work in order to raise children until the age of 6: six months for each child with a maximum of 24 months;
- leave from work in order to care for disabled members of the family: one month per year with a maximum of 18 months;
- leave from work because of maternity: reduction of the pension age limit by 4 months per child with a maximum of 12 months or the possibility to apply a more favourable insurance coefficient for the pension calculation.

#### **6. Social assistance**

For those Italian citizens being resident in Italy and having reached the age of 65 the system of social assistance has been created instead of the social pensions. This assistance amounts to ITL 6,240,000 for 1996. If the assistance is granted or not depends on the income: A single who is entitled to receive the assistance receives the maximum amount when he has no income. If his annual income is below ITL 6,240,000 he receives a reduced amount of social assistance; if his annual income is over ITL 6,240,000 he is not entitled to receive this allowance. For married claimants the income limits will be doubled.

## **LUXEMBOURG**

1. As regards health insurance the actual situation has been dominated by the practical implementation of the reform law which came into force on 1st January 1994. It has to be remembered that this law has had the objective to remedy the problem of the distribution of responsibilities between resource holders and decision-makers in the matter of financing. Hence, the new way of financing does no longer include the financial participation of the State as regards the benefits, but still as regards the contributions (from now on the State will bear the costs for more than a third of the total costs). The financing is done by a pay-as-you-go-system over an annual period on the basis of an estimated budget, obligatorily in balance.

It has to be noted that at the expiry of the first period in the pay-as-you-go-system (31/12/1994) a deficit occurred in the financing of the sickness benefits. It was possible to avoid rising the contribution rate by the financial participation of the State, an intervention corresponding to the State's obligations which are derived from the legislation in force until the reform of health insurance. The State will pay off its debts in three parts by letting the amounts flow back into the budgets of the following three years.

Moreover, it has to be emphasised that since 1st January 1995 the system of budgetisation for the financing of hospitals has replaced the old system which was based on daily rates and the payment of different acts necessary for the treatment of patients. The system of budgetisation takes account of all hospital costs with the exception of the doctors' fees which are still paid by the act.

2. The development of the labour market has been characterised by a situation which appears to be paradoxical at first sight: while the number of jobs has increased by a considerable extent, at the same time the unemployment rate has risen and reached a level of 3 per cent of the active population. This phenomenon of friction on the labour market can be explained by the fact that the created jobs have been occupied by international commuters whose percentage is now 27 per cent of the salaried population.

In order to combat the rise of unemployment the Government, in accordance with the social partners and reunited in a tripartite structure, will introduce a series of different measures for employment incentives: it will bear the costs for the contributions of the young unemployed or the long-term unemployed, combat illicit work, reorganise labour administration, develop employment nearby and enhance advanced retirement.

3. In the view of the elaboration of a draft law on the introduction of a compulsory long-term care insurance, which will function on the basis of a pay-as-you-go-system and whose financing modalities will be set after all parties concerned have been consulted, preparatory work has been started to proceed to the evaluation of existing measures and the listing of needs in this matter, in particular to list the financial requirements.

4. The adjustment of pensions by 3.3 per cent has occurred, adapting the above mentioned benefits to the development of the salaries of 1992 and 1993. The minimum social salary has been increased by the same extent.
5. Finally it has to be remarked that, in the context of the application of the principle of the automatic indexation of salaries and social benefits to the development of the cost of living; two index groups ran out in the reporting period: thus all social benefits have been increased by two turns of 2.5 per cent.

## NETHERLANDS

### Priorities in social protection

The Coalition Agreement of the new government (August 1994), setting out the main lines of the political programme for the coming years, shows that social security policy is still aimed at the activation of the system in which a person's own responsibility for earning income must be a priority rather than collective responsibility and income protection. With the introduction of a series of measures to reduce sick leave and to improve labour conditions over the past years an important step was made towards a system whereby the rights to benefits are more selective and conditionally granted. Nevertheless the Coalition Agreement shows that still a profound reorientation and to that, new legislation will be necessary in the field of social security.

By putting first and foremost the civilian's own responsibility as a main priority and collective responsibility and income protection as a second one, a different allocation of responsibilities within the system itself will also be necessary. Along these policy lines the introduction of a system of free market forces in respect of the Sickness Benefits act (ZW) and the Disablement Benefits Act (WAO) is now being elaborated. The ZW will be privatised to a large extent in this sense that it will no longer apply to employees having a regular labour contract. Instead the employers will be obliged on the basis of Civil Law to continue the payment of wages at a level of 70 per cent during a period of 52 weeks. The employers may decide to bare the financial risk themselves of to have the risk re-insured with a private insurer. In respect of the WAO a differentiation of contributions will be realised, meaning that the level of the contributions will be made subject to the invalidity-risk within the company. For employers the possibility will be created to step out of the public system and to have the risk insured with a private insurer (so-called opting-out).

Privatisation, differentiation of contributions and free market forces fit in the policy which is aimed at the reduction of the number of persons claiming a social security benefit and at a change in behaviour patterns. Undertakings and administrations will obtain a financial interest by an optimal use of the possibilities to reduce the number of beneficiaries.

With the introduction of the WAO-measures the General Disablement Insurance Act (AAW), covering all residents in the Netherlands and providing for protection in the case of invalidity at a social minimum level, will be abolished. In respect of certain groups of persons, such as self-employed, early-handicapped and students it is intended to introduce a separate compulsory disability insurance.

In respect of medical care, it is the government's aim to gradually bring the health insurance schemes (i.e. the Health Insurance Act, the health insurance scheme for public servants and the private medical insurances) closer together, with a view to creating a system that will continue to guarantee a high standard of accessible and affordable medical care for all. Working on this basis, three

components of care can be distinguished. The first is the group of "uninsurable risks", which constitutes mainly long-term, residential care. This type of care falls within the scope of the Exceptional Medical Expenses Act. The second component is a statutorily defined package of "ordinary" medical care. This compulsory package will be the same under the health insurance scheme, the health insurance schemes for public servants, the cover provided under the Medical Insurance (Access) Act and the private medical insurance. The third component is the medical care that falls outside the statutorily defined package. It will be covered by supplementary private insurance, which people may take out if they so wish. Priority will be given to keeping costs down to an acceptable level.

## **Major developments in social protection**

### **Family allowances**

As a further result of the re-evaluation of responsibilities of society, the individual citizens and families, the General Family Allowances Act (AKW) has been revised as per 1 January 1995 in the sense that from this date the amount of the family allowances for the first child only will be annually gradually increased. The progression in the amounts of family allowances for second and following children born on or after 1 January 1995 is abolished. This revision aims at a greater financial responsibility for the parents and at the same time implies a contribution to public retrenchment.

### **Unemployment**

On 1 March 1995 new qualifying conditions have been introduced in the Unemployment Benefits Act (WW). In order to qualify for unemployment benefits amounting to 70 per cent of the previous daily wage during 6 months and eventually for extended benefits the unemployed worker must have been engaged in paid employment in at least 26 weeks during 39 weeks prior to the unemployment (so-called 26-weeks requirement) and the unemployed must have been paid wages for a period of 52 days in at least four out of five calendar years prior to the year in which he/she became unemployed (so-called 4 out of 5 requirement). Unemployed who only fulfil the 26-weeks requirement will only be entitled to unemployment benefits amounting to 70 per cent of the statutory minimum wage during 6 months.

### **Medical Care**

On 1 January 1995 the flat-rate contribution for children jointly insured under the Health Insurance Act (Zfw) and for persons under 18 insured under the Exceptional Medical Expenses Act (AWBZ) was abolished. When flat-rate contributions under the Zfw were first introduced on 1 January 1989 it had been decided that contributions would be payable for a maximum of two children only. The amount for jointly insured children was set at half the flat-rate contribution payable by the insured. Flat-rate contributions under the AWBZ, which were

introduced on 1 January 1992, had to be paid by all insured persons, including children. The amount payable by those under 18 was set at one third of the rate for adults. To compensate families of this additional expenditure, they received a special supplement on top of their family allowance. To simplify matters, the government decided simultaneously to abolish the flat-rate contributions payable for children under the Zfw, the AWBZ and the family allowance supplement.

Another measure which came into effect on 1 January 1995 intends to boost employment at the lower end of the labour market by bringing about a direct reduction of wage costs at low-income levels. To this end, a contribution-free allowance has been introduced for the employer's share of the percentage contribution payable under the Zfw. A similar allowance was also introduced for certain groups of social security beneficiaries, in whose case the institution awarding the benefits is regarded as the employer. Since the introduction of the contribution-free allowance for the employer's share, a special formula has been devised for persons aged 65 and over who receive a state old-age pension but have no employer and therefore pay the employer's share themselves. Instead of enjoying a contribution-free allowance, pensioners pay percentage contributions on their pension at a reduced rate, such that the payments to them are the same as if the first part of their pension had been exempt from contributions.

## AUSTRIA

### Benefits to survivors

A new fundamental regulation of the benefits for survivors came into being on 1st January 1995. Until then widows only were entitled to the full benefits for survivors, while widowers could only claim two thirds of this benefit as a rule. Now a gender-neutral solution which is the same for widows and widowers has been provided for as regards the survivors' pensions in accident and pension insurance.

Moreover, as regards survivors' pensions of the pension insurance, measures avoiding that the surviving spouse will receive excess benefits or excess provision have been allowed for. Hence, the total income of the surviving spouse will be compared to the family's total income before the death of the other spouse. According to the relation between these two incomes the surviving person's pension will be between 40 and 60 per cent of the deceased person's pension. Thus, for example, 40 per cent are due if the surviving spouse's income is 150 per cent or more of the deceased person's income; 60 per cent are due if the deceased person's income was 150 per cent or more of the surviving partner's income; in case of equal incomes 52 per cent are due. In order to make sure that the surviving spouse will be adequately provided for, it has been allowed for that survivors' pensions of less than 60 per cent are to be increased accordingly in those cases where the total sum of the survivor's own income and the survivors' pension does not exceed S 16,000 per month (maximum: 60 per cent of the deceased person's pension).

### Unemployment

Austria was able to maintain its relatively good position as regards the unemployment rate within the reporting period compared to the other Member States.

It was necessary, however, to intensify the active measures for combating unemployment. Thus the new Labour Market Service (see later in the text) directed the main focus of its activity towards active measures; in this context the means and instruments, which had already been introduced by the state-run Labour Market Administration, will be taken over, further developed and flexibly adjusted to the conditions on the labour market.

Reinforced training for the labour market as well as the active intensification of qualification have been in the foreground. The assistance by personnel in charge of those looking for vacancies has been improved by the drawing-up of assistance plans. Reinforced co-operation with companies has also been continued.

The instrument of labour foundation has also been applied to a reinforced extent. Thus, inter alia, a foundation was established for the food industry.

On 1st May 1995, in context with the drawing-up of the federal budget for 1995, some saving measures took effect in the field of unemployment insurance

due to the Structural Adjustment Act. Thus, the income of an unemployed person is subject to a new assessment, because different social benefits are added up to it; the family supplements which unemployed persons receive who are liable to pay maintenance have been reduced; the qualifying periods which are necessary for acquiring the entitlement to unemployment benefit while already drawing benefits, have been extended and the replacement rate for those earning higher incomes has been lowered. The age required for receiving special support - which is a benefit that the unemployed in the mining industry can draw over a period of several years - has been extended from 50 to 51 years. Furthermore, a regulation of the BMAS has limited the number of companies whose former employees are able to draw special support.

Together with the new Labour Market Service the financing of the labour market policy has been revised and is laid down in the Act on Labour Market Policy Financing. The main share of the financing, however, is still made up by the contributions of the private employers and employees to unemployment insurance. To this adds up a set contribution out of the federal budget which is annually adjusted. In addition it is planned that the Labour Market Service will be able to obtain loans for bridging financial gaps.

On 1st July 1994 the state-run Labour Market Administration was excluded from the federal administration and transferred to the Labour Market Service which is a service enterprise under public law. Basically the Labour Market Service is to provide assistance to the unemployed and the companies, to carry out payments of benefits in case of unemployment as well as to regulate the access of foreign labour force to the labour market. The Labour Market Service is divided into one federal, nine state and approximately 100 regional units. Each of them is directed by a body with equal representation of the respective officials and senior executives of the Labour Market Service and the representatives of the employers and employees.

After having given in tasks which are not directly connected to the labour market and which had been carried out by the former Labour Market Administration, now the Labour Market Service shall be able to concentrate on the core tasks of placement and counselling.

At the same time private placement for all occupations has been legalised.

### Family benefits

In order to be able to guarantee the future financing of social benefits, the main emphasis within the framework of budget consolidation is to reduce expenditure. In this context measures have been introduced which affect the equalisation of burdens in connection with the family. With the effect of 1st May 1995 family allowances were cut by 100 S per child and month (today family allowances for children under the age of ten amount to 1,300 S, for children over the age of ten 1,550 S and for children over nineteen 1,850 S).

## Long-term care allowance

In Austria 266,835 persons drew long-term care allowance on 1st January 1995 in line with the Federal Act on Long-term Care Allowance (BPGG - Bundespflegegeldgesetz). The assigning of the recipients to the seven categories results in the following picture:

	Adjustment (2.8 per cent) since 1st January 1995	Recipients
Category 1	2,635 S	13,954
Category 2	3,688 S	160,370
Category 3	5,690 S	45,581
Category 4	8,535 S	21,355
Category 5	11,591 S	19,017
Category 6	15,806 S	4,110
Category 7	21,074 S	2,448
In Total		266,835

In the amendment BGBl. No. 131/1995 to the Federal Act on Long-term Care Allowance it has been laid down that from 1st July 1995 a legal entitlement to all categories of long-term care allowance exists. Thus, from this point in time all entitlements to long-term care allowance are legally recoverable at the labour and social courts.

## PORTUGAL

### Introduction

The study of the reforms of the social security systems has been continued, while, at the same time, there has been great concern for the fight against social exclusion - above all as regards unemployment. This has led to the adoption of measures suitable for the reduction of it [the unemployment].

This reflection has already given rise to the approval of certain measures, but the larger part of the official undertakings are still undergoing the phases of conclusion or governmental decision.

Principal developments in social security:

### Financing

The contribution rate of the employer for the general system was reduced by 0.75 per cent. However, in order to make up for the reduction in revenue and the rise in expenditure, above all in the field of old age provision and unemployment, there has been V.A.T. rise by one per cent.

At the moment the Government is assessing an important draft law which will revise the whole relation of contributions in social security as well as the enrolment into the system and the scope of application of the general system for the individual.

### Maternity

The framework law on maternity has been modified by the Assembly of the Republic in a way that will improve the protection of maternity.

This modification integrates the objectives of the EU directive 92/85 CE and also extends other aspects of the protection at the national level, in particular as regards the dismissals of the parents and adoptive parents of disabled children.

### Sickness and invalidity

Last year the system of protection in the case of invalidity was revised and the improvement of the health system is under way.

At the same time the revision of the system for the verification of permanent invalidity is being revised and it will be organised with the verification service for the subsistence of temporary invalidity, a service which operates in the regional social security centres.

### Active employment measures

- adoption of measures and improvement of already existing ones relating to the exemptions from contributions, until 36 months, for enterprises employing young unemployed persons, who are looking for their very first employment, as well as long-term unemployed persons by rising the number of jobs.
- financial support for each job newly created by enterprises above a certain percentage of those already existing.
- financial support for workers presenting a feasible project for the creation of new jobs.
- subsidies for setting up and adequate training actions for workers or long-term unemployed persons presenting projects for the creation, raising and modernisation of enterprises.
- supplementary allowances for unemployed persons receiving unemployment benefit if they are willing to participate in programmes pursuing useful tasks for the community.
- general or special training programmes for workers with the aim to teach them more skills for exercising their occupations.

### Sanctions for unlawful acts

A law has already been approved of which considers certain procedures as criminal acts, procedures that do not comply with the obligation to pay social security contributions.

At the same time the system of sanctions within the social security systems is being revised with the aim to improve it and to make it more adequate to response to the new prospects of unlawful acts.

Due to the economic recession in the 1990's changes have been made in the social security benefits in the recent years. The changes have concerned particularly unemployment benefits, sickness and maternity benefits and compensations paid for the costs of medical treatment. It has been necessary to introduce more stringent criteria for receiving benefits.

In the period to be reported on there haven't been essential legislative changes. After the Parliamentary elections in the spring of 1995 the new government introduced an extensive programme on social security reforms. The reforms aim at increasing working incentives. The basic structures of social security will be preserved and the interaction between social and health services, earnings-related benefits and basic coverage will be reviewed. Most of the legislative amendments will enter into force gradually from the beginning of 1996 and 1997.

On 1 January 1995 index-bound pensions and disability benefits paid by the Social Insurance Institution were increased by 1.9 per cent. The adjustment is made annually according to price changes. Pensions under the Employment Pension Scheme, benefits under the Sickness Insurance Scheme and child home care allowances, which are adjusted according to the average of price and wage changes, were increased by 1.4 per cent.

From the beginning of 1995 unemployment benefits were extended to cover self-employed persons. A self-employed person is entitled to a basic allowance, if he has been self-employed for at least 24 months during the 48 months preceding the unemployment. On a voluntary basis a self-employed person can join an unemployment fund and become eligible to earnings-related allowance. The provisions for earnings-related allowance are in line with the provisions concerning employed persons but the characteristics of entrepreneurship are taken into account.

The contributions rates for social security insurances remained mostly at the same level for both employers and employees (insured) during 1994 and 1995. The most important changes were raising the average premium for the employment pension by 2 per cent units to 20.2 per cent and lowering the unemployment premium for SMEs from 3 per cent to 2 per cent.

## SWEDEN

### The general structure of the welfare system in Sweden

The responsibility for public welfare in Sweden is divided between the state, the county councils and the municipalities. The county councils and the municipalities are governed by bodies elected in general elections and they have the right to levy income taxes. Basically the division of responsibilities in the public sector is the following:

- The municipalities provide general benefits in kind with the exception of health care. This means that they are responsible e.g. for care for the children, the handicapped and the elderly and for education up to the high school level. Moreover, they provide social assistance, both in kind and in cash to people in need.
- The county councils are responsible for health care, the cost of which today corresponds approximately to 8 per cent of the GDP.
- The state is primarily responsible for cash transfer payments, the biggest part being the social insurance system. The state is also responsible for education above the high school level. Moreover, it pays certain subsidies to the county councils and to the municipalities.

Even if a relatively great part of the social security system in Sweden is publicly administered, based on the pay-as-you-go principle, there are also complementary schemes, distributive as well as fully or partially funded systems. These insurance schemes are based on collective agreements and include pension plans and certain risk plans.

### Structure of the public system of social security

There are some main characteristics of the Swedish social insurance: it is statutory, it is universal, it is based on residence, it is not means-tested, it is income-related. Every person is individually insured as opposed to what is common in many countries, where persons are insured as employees or as members of the insured person's household. Another feature of the system is that the compensation level is comparatively high.

The national social insurance system is based on legislation, decided upon by the Parliament and the Government. The National Social Insurance Board is the independent state agency with central functions of management and supervision, while the responsibility for the direct contact with the public rests with the 25 Social Insurance Offices and their close to 400 local offices.

The Swedish social insurance is comprehensive. It contains sickness and parental insurance, pension insurance, work injury insurance, unemployment insurance and a number of other benefits.

### Problems related to the social security system

The disadvantages, mainly in the public social insurance system, can be summarised as follows. (Since the problems became evident in the 1980's it could be worthwhile to make an account that dates back to the year of 1990 in order to highlight the situation as it was when the reform process began.)

- Pension system out of line relative to economic growth
- Wrong incentives
- No co-ordinated administrative responsibility for prevention, benefit payments and rehabilitation
- Lack of incentives for employers to participate in prevention and rehabilitation
- Occupational injury insurance out of control
- Compensation level differences between similar schemes
- Total costs out of control because of all above-mentioned problems

This enumeration shows the situation as it was at the end of the 1980's. Today several problems have been attended to, most important to mention are the alterations in the old-age pension system. Many problems, however, still remain to be dealt with.

The main problem with the Swedish social insurance system is that there are no direct links between the state of the economy and the benefit payments.

The pension system is the major part of the social insurance system, and there the problems are the most conspicuous, resulting from the lack of correspondence between the growth in the economy and in the pension expenditures. The pension formula so far implies a rise in the pensions in accordance with inflation, regardless of the growth in the economy. Thus, when there is a high growth in the economy, the pension costs, expressed as a percentage of the GDP, decreases and when there is a low growth in the economy the situation is the reverse. This is a direct consequence of the fact that the growth in the economy has no immediate effect on the payments from the pension system. As already mentioned, important changes in this respect are, however, presently in progress.

There were wrong incentives in the sickness and the work injury insurances. Until a few years ago the compensation rate was 100 per cent of the income loss.

There was until recently no co-ordination of the administrative responsibilities for prevention, benefit payments and rehabilitation. The social insurance administration has had the responsibility to pay out benefits but had, until a few years ago, no means to finance vocational rehabilitation.

Lack of incentives for employers to participate in prevention and rehabilitation is another problem. Until 1992, there were no really effective regulations in the social insurance system, dedicated to getting employers interested in their em-



ployees' health. Another aspect is that the employers pay the same contributions for the sickness and the work injury insurances, regardless of the level of absence.

The national work injury insurance has implied great problems. These were caused primarily by a favourable rule of evidence. The presumption whether an injury or a disease was to be considered caused by conditions at work was based on possibility rather than probability, with a broad definition of what could be regarded as an occupational sickness. The system became unmanageable, both for the administration and for the courts. (This insurance system has now been changed, see below.)

Differences between compensation levels in similar schemes is still another problem. People tend to try to fulfil the conditions of the system that gives the best benefits.

As a result of the factors mentioned above the development of the total costs were out of control as we faced a steep rise in the social insurance costs during the 1980's.

Those were some of the basic problems. What actions could be taken to solve them?

### **Reforms already implemented or decided upon**

Many problems have already been attended to.

In the case of sickness insurance, the income replacement level has been lowered. One waiting day for each period of illness has been introduced in the sickness cash benefit system and for the following two days the rate of compensation has been reduced.<sup>1</sup> Furthermore, the employers nowadays provide sick pay for the first 14 days of each sickness period. This means that economic incentives for the employer to improve working conditions have been introduced in the sickness insurance scheme

The employers' responsibility for vocational rehabilitation has been strengthened, as well as the responsibilities for providing a safe working environment. The Social Insurance Offices have been made responsible for the co-ordination of rehabilitation measures, in each individual case as well as on a general level. This general co-ordinating responsibility is, for example, managed through discussions in joint groups at local and regional levels. The social insurance offices have also been given financial resources to purchase vocational rehabilitation services. The autumn of 1990 also witnessed the first step towards a closer co-operation between the social insurance administration and the medical care. Out of the flat rate compensation paid to the county councils from the sickness insurance a certain amount was earmarked for improvements to medical rehabilitation.

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<sup>1</sup> From the first of January 1996 the compensation level will be 75 per cent of the income loss.

The conditions of the work injury insurance have been clearly more restrictive. Several measures have been taken to reduce the costs. One is the abolishment of the benefits for temporary loss of income due to work injuries. During periods of illness due to work injuries sickness cash benefits are paid according to the ordinary sickness insurance regulations.

Secondly, the work injury concept has been changed in order to achieve a clearer demarcation between work related and non-work related injuries and diseases. Sweden's unique "reverse" burden of proof has been changed: an injury or a disease must be presumed to be a result from harmful influence at work only if there are stronger grounds for such a presumption than the contrary. (Before 1993 this rule of evidence was inversely formulated.)

The most radical change affects the old age pensions. The indexation formula will be changed and the pensions will be indexed in accordance with economic growth. That solves the present problem with similar outlays regardless of the state of the economy, regardless of how much money we have to meet the costs with. Other extensive changes in the pension system have also been decided upon. This is one of the most important political issues in Sweden during the last decades.

Disability pensions are not affected by the pension reform just mentioned. They will be separated from the old-age pension system. New regulations concerning disability pensions will be established on the basis of proposals from a special governmental commission, expected to submit its proposals in 1996. The number of disability pensioners has increased substantially during the last few years. Measurements have already been taken to obtain a better targeting of benefits on those who are genuinely incapable of work because of their medical condition. The above mentioned commission is expected to put forward proposals on further structural improvements in the disability determining process.

### **Old Age Pensions: The current and the new system**

First a general view of the current system.

The current pension system can be characterised as a pay-as-you-go system with a buffer fund. The reason why a pay-as-you-go system was introduced was the wish to increase the standard of living of the elderly as rapidly as possible. In order to build up a buffer fund, contributions paid for more than two decades were set on a higher level than required for payment of pensions on a pay-as-you-go basis. This was intended to counteract an anticipated reduction in private savings.

The present public pension system consists primarily of two parts, the basic pension and the supplementary pension scheme.

Everyone who has lived in Sweden for at least 40 years or worked for at least 30 years is entitled to an unreduced national basic pension. This pension is fairly high taking into account the fact that those who have no other pension income

get special supplements. The basic pension is financed partly out of general revenue and partly out of contributions.

Everyone who has worked for at least thirty years is entitled to an unreduced national supplementary pension. The pension is calculated on the basis of the average covered income in the fifteen best years. The covered income is subject to a ceiling.

The supplementary pension is financed by employers' contributions based on the wage bill, without any ceiling.

Pension benefits are linked to the consumer price index.

What are the Problems?

- There is an imbalance between the trends in revenues and in outlays. Pension payments are financed out of contributions. That means that the basis for contributions is linked to wage trends. As just mentioned pension payments in the current system are price indexed. It is in fact seldom the case that wages increase at the same rate as prices. The difference between wage increases and price increases is identical to the change in real wages. If real wages increase, the burden of financing the pensions is smaller than if they decrease. This follows directly from the fact that the pensions are indexed in accordance with prices. Now, the fact is that the increase in real wages has significantly slackened since the 1950's and the 1960's. As a consequence the burden on the active population to finance the system is heavier than in earlier decades.
- The second problem is that pensioners live longer. The number of pensioners in relation to the economically active population is continually increasing.
- A third problem is that the link between an individual's income, contributions and benefits is weak, very weak. The national supplementary pension scheme favours those who have had an uneven flow of income or who have worked a shorter period in life and disfavours those who have had an even income and worked throughout their lives. This is due to the pension formula. From this formula it follows that 15 years with good incomes and other 15 years of part time work is enough for a maximum pension.

Other problems concern marginal rates and savings. There are two problems of particular significance. One is the problem about the dependence on a high level of economic growth that is inherent in a pay-as-you-go system where income is dependent on wages and outgoing pensions are dependent on prices. The other is the dependency on demographic fluctuations.

### A New Old-Age Pension System

The system is a compulsory national scheme, as is today's scheme. It consists of an earnings related part and it has a guarantee level for those who have not earned any pension credits.

Essential features of the earnings related part of the new old-age pension system are in short the following:

- The total contribution amounts to 18.5 per cent of the income carrying pension rights. Part of the contribution (2 percentage points) will be used for a fully funded supplement with individual accounts. The rest, 16.5 percentage points, goes into a pay-as-you-go system with individual accounts.
- Child care, military service and studies after a certain age will give pension rights.

The pay-as-you-go part of the earnings related pension has the following characteristics:

- The coverage is related to all lifetime earnings.
- Acquired pension credits will be indexed in accordance with the general wage trends.
- The out-going pension will be dependent upon the cohort's average life expectancy from age 61.
- Benefit payments will be indexed in relation to wages.
- The retirement age will be flexible from the age of 61.
- There will continue to be a buffer fund, serving as a cushion for demographic fluctuations.

A fairly high guarantee level for low income workers will be retained also in this new system. The minimum guarantee level for a single old-age pensioner - who has no earnings related pension - is approximately equal to the social minimum standard, or about 38 per cent of an average full-time wage. The minimum for a married pensioner is about 34 per cent. The level is price-indexed.

### Contributions to the new pension system

18.5 per cent<sup>2</sup> of the individual's yearly income, and hence lifetime earnings, are to be paid into the pension system. This forms the basis for the yearly pension when a person reaches the retirement age. Half of the contribution should be paid by the insured persons themselves and the rest by their employers. (Today there is no employee contribution<sup>3</sup>.) The part of the individual's income on which contributions are payable is subject to a certain ceiling.

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<sup>2</sup> This is a fixed contribution.

<sup>3</sup> This statement refers to the fact that the employee doesn't pay any contribution. It is quite another matter that according to economic theory that the employee in reality finances the contribution from the employer via reduced wages. While this seems to be true, at least in the long run, it is still vital to observe who pays the contribution in the first place. The short-term impact depends on how the charge is distributed between prices, wages and profits.

The State or the social insurance authorities will pay contributions corresponding to those social security cash benefits carrying pension rights.

What will happen to the contributions paid in?

- The major part, 90 per cent, is used to finance pension payments from a pay-as-you-go system.
- A smaller part, 10 per cent, will be set aside for a fully funded pension system and will earn a market rate of return. This part of the pension will provide different insurance possibilities.

Some more details about the pay-as you-go pension:

#### *Lifetime earnings*

Earnings all years from the age of 16 will be taken into account in calculating the pension. This is a radical shift from the current system, where, as mentioned, only 30 years are needed for a full pension, which is then calculated on the basis of the 15 best years.<sup>4</sup> The earnings that are taken into account when calculating the pension amount are subject to the same ceiling as for the contributions. The ceiling is approximately 50 per cent above the average wage for an industrial worker, working full time.

#### *Contributions are credited individual accounts and indexed to wage growth*

The contribution is put on individual accounts that are indexed in accordance with general wage trends. If there were no adjustments made for the general increase in wages during the years when an individual participates in the work force then contributions paid when a person is young would give relatively little and contributions paid just before retirement would be of greatest importance in calculating the pension. In order to adjust for this the contribution in each year is indexed with the per capita wage in the society. The adjustment formula implies that the rate of inflation and rate of growth in the real wages per capita are taken into account.

#### *The old-age pension depends on life expectancy*

At retirement, accrued pension capital (the worker's contributions written up with the rate of growth of wages) will be divided by a number based primarily on average life expectancy at the time of retirement.<sup>5</sup> This means that as life expectancy increases there will be an incentive either to work longer or to save more (privately) prior to retirement or both - or to accept a lower yearly benefit.<sup>6</sup>

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<sup>4</sup> To earn a pension with 60 per cent replacement rate in the new system, 42 years of even incomes is required where in the current system only 15 years with that income is required, given another 15 years with at least a very low income.

<sup>5</sup> The figure in question is also based on factors such as mortality before retirement, income differences between men and women and expected future growth.

<sup>6</sup> More direct this innovation means that as life expectancy increases, the pensionable age increases on the assumption that the individual tries to compensate the decrease in the pension amount, that otherwise would be the consequence, by working longer. By this

#### *Flexible retirement age*

As from the year 2000, everyone will be entitled to take out an old age-pension from the age of 61. The later the pension is taken out, the higher the annual pension will be. For each month of postponement after the age of 61, the pension will be increased on actuarial grounds - more contributions paid and shorter remaining life expectancy. There will not be any upper age limit for this recalculation. The right to carry on working until at least the age of 61 will be established in law.

#### *Flexible indexation*

The outgoing pension will be adjusted upwards exactly with the rate of inflation if real wages per capita have increased by 1.5 per cent. If the real wage growth rate turns out to be less, full compensation for inflation will not be paid. If wages increase by more than 1.5 per cent, the pensioner will share in the rising standard of living.

#### *Buffer fund*

A buffer fund will play a vital role as a cushion for demographic fluctuations.<sup>7</sup> As changes in survival rates are accounted for in calculating pensions and with flexible indexation, the contribution rate can be kept at a fixed level. In this way the need for a buffer fund is minimised.

#### *Transitional rules*

The new pension system will be in force from 1 January 1997. The first payments from the new system will be paid year 2000. The system can however not be introduced without a very long transitional period. This follows from the fact, that people have planned for their lives on the assumption that the pension promises should be fulfilled. It is also of vital importance for the general public support of a reform. The first cohort that is affected at all by the new system are persons born in 1934. For this cohort 1/20 of the pension is based on the new system and 19/20 on the old system. And so, successively, for younger cohorts, the part of the pension that is calculated under the new scheme becomes greater. For a person born in 1953 20/20 comes from the new system and 0/20 from the old. There are some special guarantee rules as well to the benefit of older people.

The need for transitional rules is a reason why reforms need to be planned long before acute problems materialise. When it is too late, sudden dramatic changes can create undue individual hardship and social unrest.

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procedure the „old age crises“, formally speaking, all of a sudden disappears when it comes to the pension system. The crises is transformed into a regulatory illusion. Perhaps it is more accurate to describe this change as a way to change the starting point for the political debate on these issues in the future, and also to put into the centre of the debate the issue whether the aged are capable to work and if they will be allowed to work.

<sup>7</sup> At present the fund corresponds to 5.5 years of pension payments. It will slowly fall about 1.0 years around the year 2040 and then increase again as the ratio of workers to pensioners increases.

## UNITED KINGDOM

### Introduction

A major legislative programme has paved the way for further reforms which arose from the review of the social security programme against criteria such as its purpose and affordability. There are new laws on benefits for incapacity and unemployment, state pension age will be equalised, and there is a new regulatory framework for occupational pensions. Important proposals being taken forward include legislation to prevent discrimination against people with disabilities, and a range of measures to help create jobs and improve work incentives - not least of which is the piloting of a new in-work benefit for people without children; the first experiment of its kind. Where there is not major change, there is continuing attention to the targeting of cash benefits, vigilance against fraud and abuse, and persistence for efficiency and value for money. Predictions of underlying growth in the cost of social security made two years ago have been revised downwards, with policy changes accounting for over half of this reduction.

The emerging policy framework provides for an efficient and effective social security system which ensures that all citizens have the means to cope with the needs and variations of life, and that the most vulnerable are protected, but does not outstrip the nation's ability to pay for it. Where people are able to make their own provision they are encouraged to do so, rather than rely on state benefits. This philosophy is resonant with international consensus on the risk to job creation of excessive non-wage labour costs.

Legislation is now in place to streamline the organisation of the National Health Service, continuing the drive for greater efficiency, quality and accountability, and care for mentally ill people in the community will continue to be improved.

### Pension reform

The Pensions Bill completed its passage through Parliament, receiving Royal Assent on 19 July to become statute as the Pensions Act 1995. The Act should provide a more secure, equal and sustainable footing for pensions in future, and will have a wide effect on both state and non-state pensions.

A common state pension age of 65 for men and women will be introduced in phases between 2010 and 2020. This will mean no change for men, or for women born before 6 April 1950 who will retain the present age of 60 years. The choice of age 65 as the point at which to equalise will help to ensure the future cost of state pensions is affordable, and recognises women's increased longevity and greater role in the workplace.

Measures will be introduced to improve the security, flexibility and attractiveness of non-state pensions, which provide an increasing share of retirement in-

come. There will be tighter controls on the running of occupational schemes - bringing the administration of all up to the level of the best - and greater transparency and representation for members, including pensioners. This will be backed up by a regulator with wide powers and a compensation scheme offering protection against misappropriation of funds in the case of employer insolvency. The Act also aligns equal treatment provisions for men and women in occupational schemes with European law.

The Act introduces a new structure of age-related rebates of National Insurance contributions for people with personal or occupational money-purchase schemes who have „contracted-out“ of the state supplementary pension (SERPS). This should make it worthwhile for them to stay with these schemes to retirement, rather than switch in and out of SERPS. Subject to the progress of secondary legislation, the majority of these changes are expected to take effect from April 1997. From 1996, members of contracted-out personal pensions and occupational money purchase pensions will have a new flexibility over the timing of annuity purchases. The Act also provides, with immediate effect, for the reinstatement of War Widow's Pension for women on the termination of a subsequent remarriage or judicial separation, and gives new powers to the courts concerning the treatment of occupational and personal pensions on divorce.

### Unemployment, sickness and invalidity benefits

The Jobseeker's Bill received Royal Assent 28 June. This new Act will, from October 1996, simplify the benefit system by replacing Unemployment Benefit and Income Support for the unemployed with the new Jobseeker's Allowance (JSA). People will be able to qualify for JSA on the basis of their National Insurance contribution record or on income grounds; but there will generally be one set of benefit rates and rules. The aims of JSA are to improve the operation of the labour market, secure improved administration and better value for money, and improve the service to unemployed people. Incentive measures introduced under this Act, and otherwise, are described at section 8 below.

In April 1995 National Insurance Sickness Benefit and Invalidity Benefit were replaced by the new Incapacity Benefit (IB). There are three rates of benefit, which increase over time. The highest rate is payable after 52 weeks, except for a small number of very sick and disabled people who are eligible after 28 weeks. The rates of incapacity provision have been restructured to remove areas of duplication between state and private provision, and the system of medical control is strengthened by a new "all work test" which provides a more objective assessment of incapacity and ensures that benefit is paid only to those genuinely incapable of work because of their medical condition.

This test is applied after 28 weeks of incapacity, or from the start of sickness where the claimant has no regular job. It involves the claimant, their own doctor and an official doctor in an assessment of the effects of the medical condition on

the person's ability to carry out a range of work-related activities. There are exemptions from the test (e.g. terminal illness, certain severe conditions) and special arrangements apply in some other cases (e.g. mental illness). This test applies throughout the social security system wherever a medical test of incapacity for work is needed.

The lower rate of Statutory Sick Pay (SSP) has been abolished, also from April, leaving a single standard rate for all who qualify. This simplifies administration of the scheme for employers and gives extra help to the lower paid, who are less likely to be covered by an occupational sick pay scheme. At the same time, new arrangements were introduced to help employers with the cost of SSP - which they must usually meet in full - in the case of exceptionally high levels of sickness absence. The compensation scheme which is supplanted was geared to helping only small employers faced with long-term absences.

The Government issued a consultation document at the end of March seeking views on allowing employers to opt out of the SSP scheme where their occupational sick pay meets certain requirements. The consultation ended on 30 June, and responses are being analysed. This proposal follows the report of a working group of employers, payroll organisations and officials set up to examine ways of reducing administrative burdens on employers by making the SSP scheme simpler to understand and operate.

### **Other benefits**

Changes have been implemented, with more planned, placing limits on benefits for housing costs - an important area of growth in social security spending. Since April 1995, help with mortgage interest available under the Income Support scheme has been restricted to that charged on capital of £ 100,000 or less (previous limit £ 125,000), and help with rent through Housing Benefit has been withdrawn from single convicted prisoners serving long sentences. Income Support mortgage interest payments will generally not be made for the first nine months of a claim in the case of loans taken out after 1 October 1995, and the help available with loans taken out before then will be reduced during the first six months of a claim. This change is expected to encourage reliance on commercially available mortgage insurance policies to cover short-term breaks in employment. From January 1996 local authorities, which administer the Housing Benefit scheme, will be obliged to ensure that the levels of benefit for private tenants are related to the general level of local rents, rather than to the rent for a particular property. There will be scope for flexibility in cases of exceptional hardship. The implementation date for this proposal has been put back from October 1995 (the date given in Info-MISSOC) to ensure a smooth transition in operational arrangements.

### **Financing**

The annual review of benefit levels and National Insurance (NI) contribution thresholds and rates took effect in April, with the standard contribution rates for workers and employers unchanged. The three rates of employer contribution for workers earning less than £ 250 per week were reduced by 0.6 per cent as part of a Budget package to stimulate employment. This also provides, from April 1996, for employers to receive a full rebate of contributions for up to a year in respect of new employees previously unemployed two years or more. Steps have been taken to align more closely the NI and tax systems, easing administration for employers, and to prevent avoidance of NI contributions through payment in negotiable commodities. The Treasury Grant from general revenue necessary to maintain the level of the NI Fund in 1995-96 is estimated at £ 4,075m.

The 1993 discussion document "The Growth of Social Security" projected that benefit expenditure would continue rising by an average of 3.3 per cent per year (excluding the effects of unemployment) until the end of the century. However, changes to the social security programme announced in recent budgets have reduced this projected growth. The real growth until 1997-98 is expected to average 1.3 per cent per year. Thereafter the underlying growth is expected to re-emerge. For 1997-98 to 2000-01 real terms growth is expected to be 2.1 per cent per year. Expenditure in 2000-01 is now expected to be £ 8.1 billion less than forecast (at 1994-95 prices) in the Growth of Social Security. Over half of this is a result of policy changes recently announced or implemented.

### **Operational and administrative reform**

The Benefits Agency (BA) has developed a long-term strategy to shift the focus of security and control work from detection and investigation of fraud and error to prevention. This strategy is being carried forward with a series of projects over the next five years, begun this April, to enhance the security of benefit delivery and increase the Agency's success in combating fraud, abuse and incorrectness.

People are choosing increasingly to have their benefits paid direct into their bank accounts; but the majority still prefer to be paid cash post offices. Plans are in hand to automate the system for such payments by replacing the existing cheques and books of vouchers with individual benefit payment cards to be used in conjunction with a database containing payment details. This development will be taken forward under the Private Finance Initiative, with potential suppliers tendering to design, build, implement and maintain the new system. Implementation is expected to run for 2-3 years from 1996, and to effectively eliminate instrument of payment fraud and reduce administrative costs.

The BA has developed a Customer Accounting and Payments Strategy (CAPS) to introduce the information technology (IT) and business processes needed to

support more efficient and secure payment systems and to provide improved accounting for most cash benefit expenditure and meet other data needs. Work continues on the "one-stop" approach to improve customer service (q.v. 1994 report), with trials conducted in the field. Further development will be intimately linked with CAPS, which will provide the necessary supporting index database.

The Child Support Bill became statute 20 July. Measures to be introduced under the new Act to improve the assessment, collection and enforcement of Child Support maintenance include: flexibility in the assessment of maintenance in prescribed circumstances; a Child Maintenance Bonus (see section 8 below); and streamlining of review and appeal procedures. The Act is part of a series of measures, some already introduced, to improve and strengthen the Child Support system and encourage absent parents to comply with its requirements for supporting their children.

The War Pensions Agency established April 1994 has continued to improve the service provided to war pensioners and war widows, during a time when claims have continued at a high level. The welfare service offered to war pensioners and war widows has been enhanced, and a new computer system should result in improved administration of payments.

The Contributions Agency has in hand a range of initiatives to improve collection from employers and contributors. These include: introduction of a new National Insurance Recording System (NIRS2) by 1997; a database of known employers, with yield analysis to target potential non-payers; streamlined procedures for the self-employed; general improvement to the Agency's IT systems; and customer education to reduce errors and increase compliance.

### **Private and public sector partnership**

The last three years have seen an extensive programme of market testing throughout DSS, aimed at securing better services and better value for money. Increasingly, other forms of competition are being encouraged and a more flexible approach is being developed. Direct contracting-out of functions, and the application of techniques such as benchmarking and business process re-engineering are under consideration, as are collaborations with private enterprise.

The Government's Private Finance Initiative (PFI) enables partnerships between the public and private sectors on a wide variety of projects, to the benefit of both. Competition for public sector contracts can be expected to result in better quality services and improved value for money, along with access to the resources and expertise of the private sector. The first major information technology contract awarded under the PFI involves the provision of the NIRS2 computerised index (q.v. section 6).

### **Active employment measures**

The key aim of Government policy here is to develop the tax and benefit systems to ensure that people are better off in work than unemployed, and are not discouraged from increasing earnings. A wide range of practical measures have been implemented, with others under development, to help employers take on unemployed people (see section 5 above), to help unemployed people find work, and to smooth the transition from benefit dependency and accommodate increases in earnings when they do. From October 1994, child care costs of up to £ 40 per week can be offset against earnings in calculating the income-related benefits available to families in work: the two "in-work" benefits Family Credit (FC) and Disability Working Allowance (DWA), and Housing Benefit (HB), and Council Tax Benefit (CTB).

A pilot scheme launched this April seeks to spend up payment of new claims to FC, and in July the earnings threshold in this benefit and DWA was increased by £ 10 for those working 30 hours or more per week, without affecting HB or CTB. From April 1996, people who take up full time work after at least six months receiving Income Support or Jobseeker's Allowance will continue to receive their HB and CTB at full rate for a further four weeks. A new in-work benefit for people without dependent children "Earnings Top-up" will be piloted in eight areas of the country for three years starting October 1996. The scope of a scheme for workers of this type, and the use of regional trials before a decision on national implementation are innovative.

The Jobseekers Allowance (q.v.) will emphasise the responsibilities of unemployed people who receive unemployment benefits, and will offer them improved help to get back to work. A "Jobseeker's Agreement", tailored to the individual, will help identify the steps appropriate to help them get back to work, and will provide the basis for further guidance and reviews of the individual's efforts. Signing an agreement will be a basic condition for benefit. A "Back to Work Bonus" of up to £ 1,000 will be available to those who work part-time while receiving JSA or the benefit Income Support (IS) and subsequently move off benefit into work. A similar "Child Maintenance Bonus" will be introduced April 1997 for people who receive maintenance for a child in their care, and who leave the benefits IS or JSA to take up work.

The Disability Discrimination Bill before Parliament proposes to make it unlawful for employers to discriminate against people on the grounds of disability. It will also give disabled people a new right of access to goods and services and establish a National Disability Council to advise the Government on the elimination of discrimination against disabled people. A White Paper "Ending Discrimination Against Disabled People" published at the same time as the Bill sets out in full the Government's policies for tackling discrimination across the board, including in education and public transport.

**Health and social care**

The Health Authorities Act 1995 abolishes the tier of Regional Health Authorities in England from 1 April 1996, and provides for new Health Authorities to supplant District Health Authorities and Family Health Services Authorities. Legislation has also been passed giving powers to suspend family health services practitioners (e.g. doctors, dentists, opticians and pharmacists) from providing National Health Service services pending investigation of complaints. The Mental Health (Patients in the Community) Bill seeks to ensure supervised care for people discharged from hospital with a serious mental disorder. Other legislation will improve measures for dealing with deficiencies in doctors' professional performance.





I	Organisation
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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

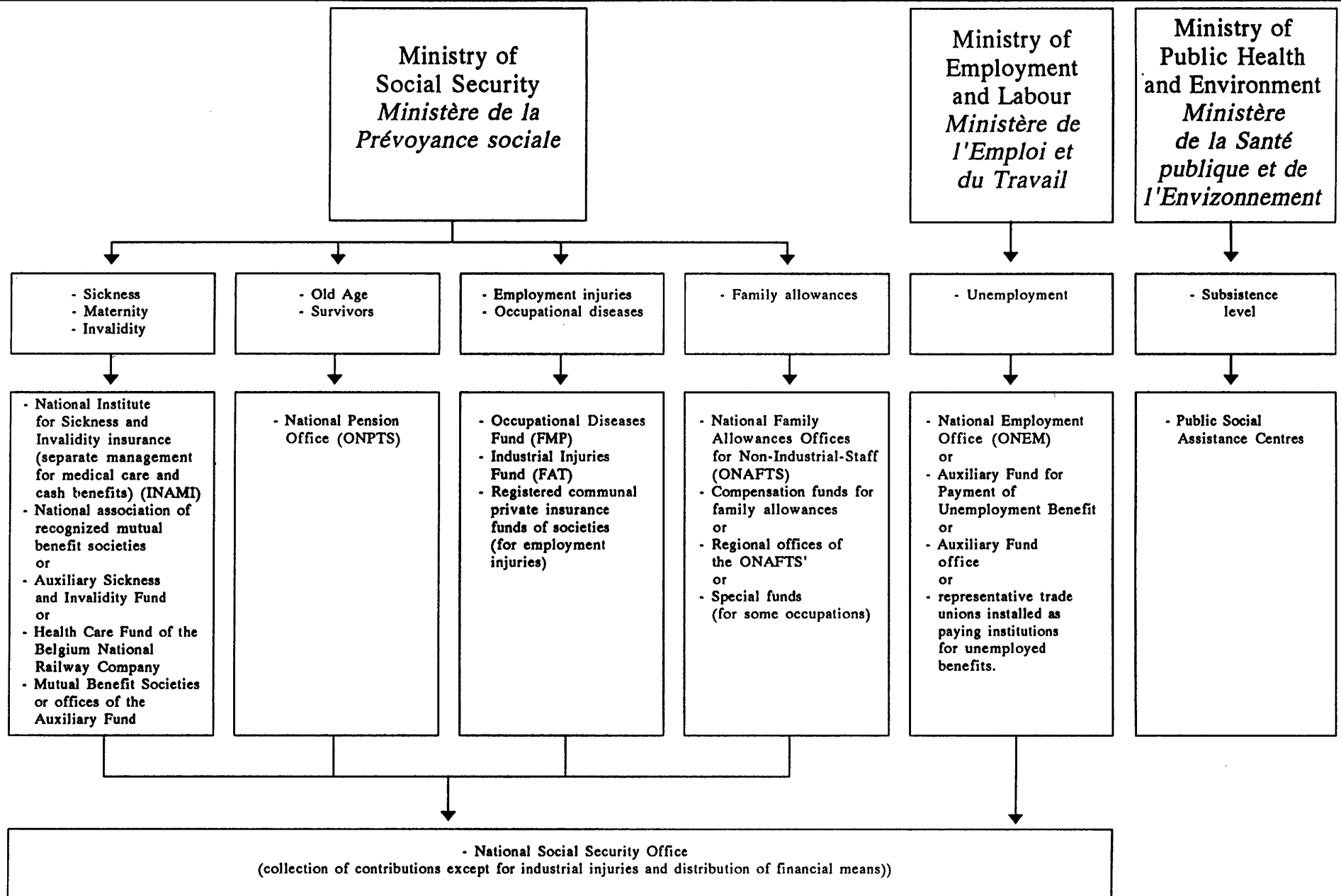
XII Guaranteeing sufficient resources

XIII Social protection of self-employed



Table: I

## Organisation in Belgium



In proper terms social security is a national affair which is subject to the competence of the Ministry of Social Security (with the exception of the field of "unemployment" which is subject to the competence of the Ministry of Employment and Labour).

The National Social Security Office is an institution of public interest which has the task to collect contributions (with the exception of accidents at work) and to distribute the funds between the central institutions responsible for the administration of the different branches of social security.

A Management Committee which is composed of an equal number of representatives of the employers and employees, appointed by the King, runs this office and these institutions with equal representation. In some cases these are also representatives of organisations that are interested or involved in a special insurance branch; this applies above all for family allowances and benefits in the case of sickness.

The Committee is presided by an independent person, frequently a member of Parliament or a high-rank official.

The Committee has a self-administration in the sense that it can take decisions as regards administration. However, policies, legislation and general regulations are in principle the task of Parliament, the King or the competent ministry.

An important detail consists in the fact that the competent minister normally has to consult the Committee in the case when drafts for a law or regulations are on the agenda which concern the activities of the Fund.

The competent minister presides the Committee via a Commissioner of the Government who has to be vigilant that the decisions of the Committee are not contrary to the general rules and the general interest. If this were the case the minister could annul the decision questioned.

#### **Sickness, maternity, invalidity**

The field of sickness, maternity and invalidity is run by the National Institute for Sickness and Invalidity Insurance, which above all distributes the

financial means between the different insurance funds responsible for the benefits (associations of mutual benefits, which are affiliated to one of the five National Associations of Recognized Mutual Benefit Societies, Regional Office of the Auxiliary Sickness and Invalidity Fund or the Health Care Fund of the Belgium National Railway Company). The choice of insurance fund is free with the exception of the employees of the Belgium National Railway Company.

#### **Old-age and survivors**

The field of old-age and survivors' pensions is run by the National Pension Office, which is in charge of the assessment and payment of pensions. The application for a pension will be made via the local administration of the town in which the applicant is resident.

#### **Work accidents and occupational diseases**

Accidents at work: the employers have to insure the risks of accidents at work with a registered insurance fund or a communal insurance fund to the benefit of their staff. This field is run by the Industrial Injuries Fund, whose task is above all to grant benefits in the form of damages if the employer does not meet his obligations.

Occupational diseases: the Occupational Diseases Fund has the monopoly on occupational diseases insurance. This fund also implements the legal regulations in the field of prevention.

#### **Family allowances**

The implementation of legislation is carried out on the one hand by the National Family Allowances Offices for Non-Industrial Staff and the special Compensation Funds for Family Allowances and on the other hand by the independent Compensation Funds. The main tasks of the National Office are: to distribute the financial means between the different compensation funds and to guarantee the role of a compensation fund for the employers insured with the Office. Furthermore the Office has been allocated the supervision of the compensation funds. For some occupations special funds have been created (public funds), which the corresponding employers should join.

The independent Compensation Funds are institutions which have been founded upon the employers' initiative and approved of by the King; they are only responsible for the granting of statutorily provided benefits.

#### **Unemployment**

The field of unemployment is run by the National Employment Office and its regional units, which will decide on the concerned person's entitlement. The payment of benefits is made by the registered trade union organisation of which the employee is member or by the Auxiliary Fund for Payment of Unemployment Benefit that has received the application.

#### **Social assistance**

The field of social assistance falls within the scope of the Ministry for Public Health. The minimum amount for subsistence will be granted by the competent Public Social Assistance Centre.

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OFFICE NATIONAL DES PENSIONS  
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OFFICE NATIONAL D'ALLOCATIONS  
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FONDS DES MALADIES PROFESSIONNELLES  
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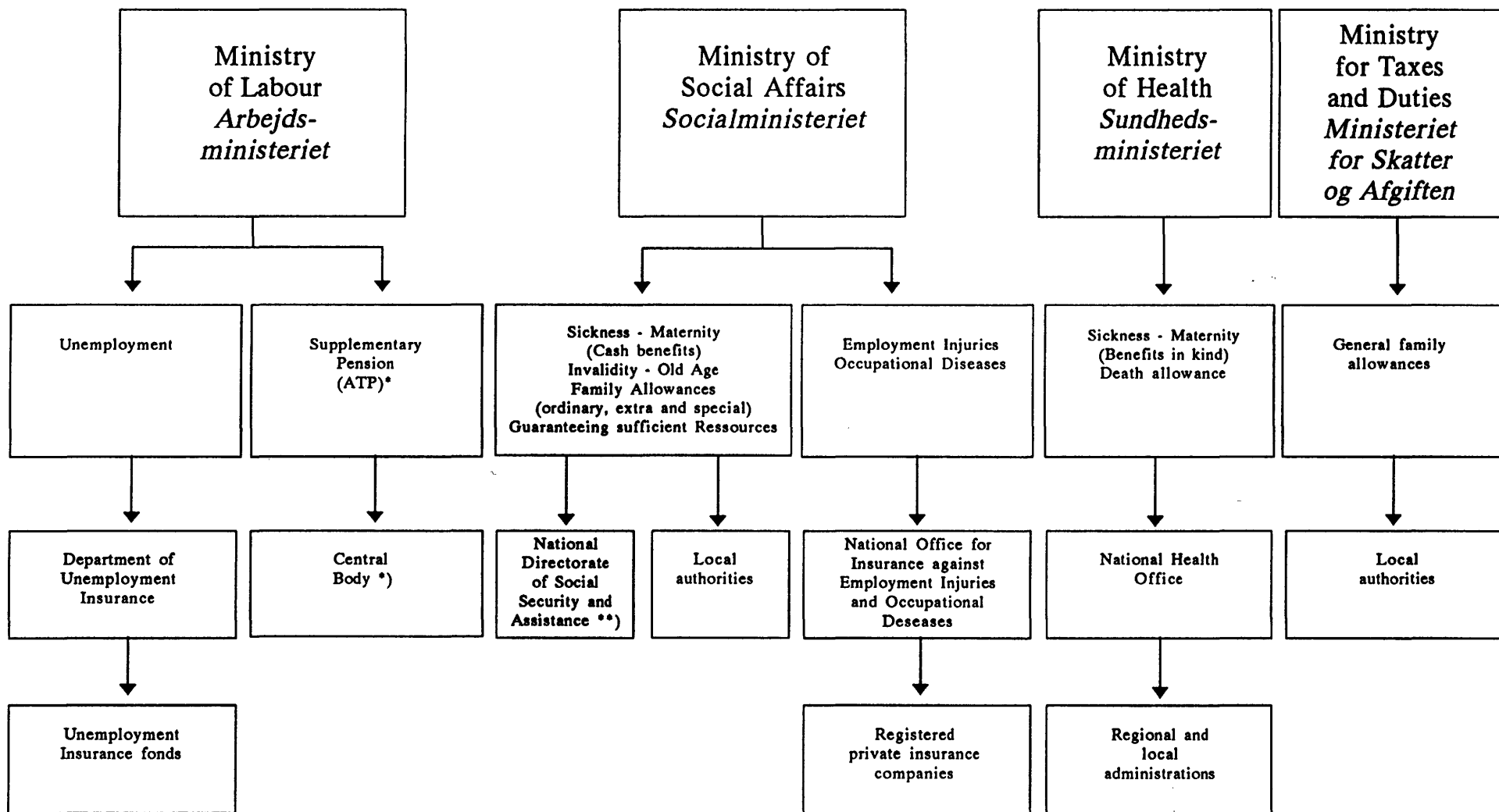
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OFFICE NATIONAL DE L'EMPLOI  
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Table: I

## Organisation in Denmark



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

\*\*\*) Institution which deals with pensions of persons living abroad, coordinated at the local authorities working in this field.

### **Pension Systems**

All Danish citizens resident in Denmark are entitled to different categories of early retirement pensions (invalidity pensions), at the age of 67 they are entitled to an old-age pension. The pensions are calculated on the basis of the years in which the person concerned was resident in Denmark. This pension system (the social pensions) is run by the local authorities. The Ministry of Social Affairs supervises the implementation of the legislation, however, it does not have the right to interfere in individual cases. The system of the supplementary pensions (ATP) grants those employees, who work at least 9 hours per week, a supplement in addition to the social pension. The employees receive the supplementary pension at the age of 67. The system of the supplementary pension ATP also includes a widower's pension and a widow's pension and a survivors' pension for children. The ATP supplementary pension system is managed by a central body and falls within the scope of the Ministry of Labour. Apart from the systems mentioned there are several pension insurance systems agreed upon collectively.

### **Sickness Insurance**

The sickness insurance which provides for the whole population is run and financed by the local administrations. The Ministry of Health is in charge of the insurance. All citizens of Denmark have sickness insurance. Children are covered by their parents' insurance, at the age of 16, however, they receive their own health insurance card. The cash benefits in the case of sickness and maternity are paid by the local authorities (within the scope of the Ministry of Social Affairs).

### **Family Allowances**

The general family allowances and the various other family allowances are administered by the local authorities (within the scope of the Ministry for Taxes and Duties and the Ministry of Social Affairs).

### **Unemployment Insurance**

Unemployment insurance is voluntary. The unemployment insurances are distributed according to the various branches, two insurances are reserved for the self-employed. The employees and employers pay contributions into the insurances. These contributions and the contributions, which the employees and the self-employed pay into the Labour Market Fund are collected in one of these funds. The Ministry of Labour is in charge of the unemployment insurance.

\* \* \* \* \*

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### **SUNDHEDSSTYRELSEN**

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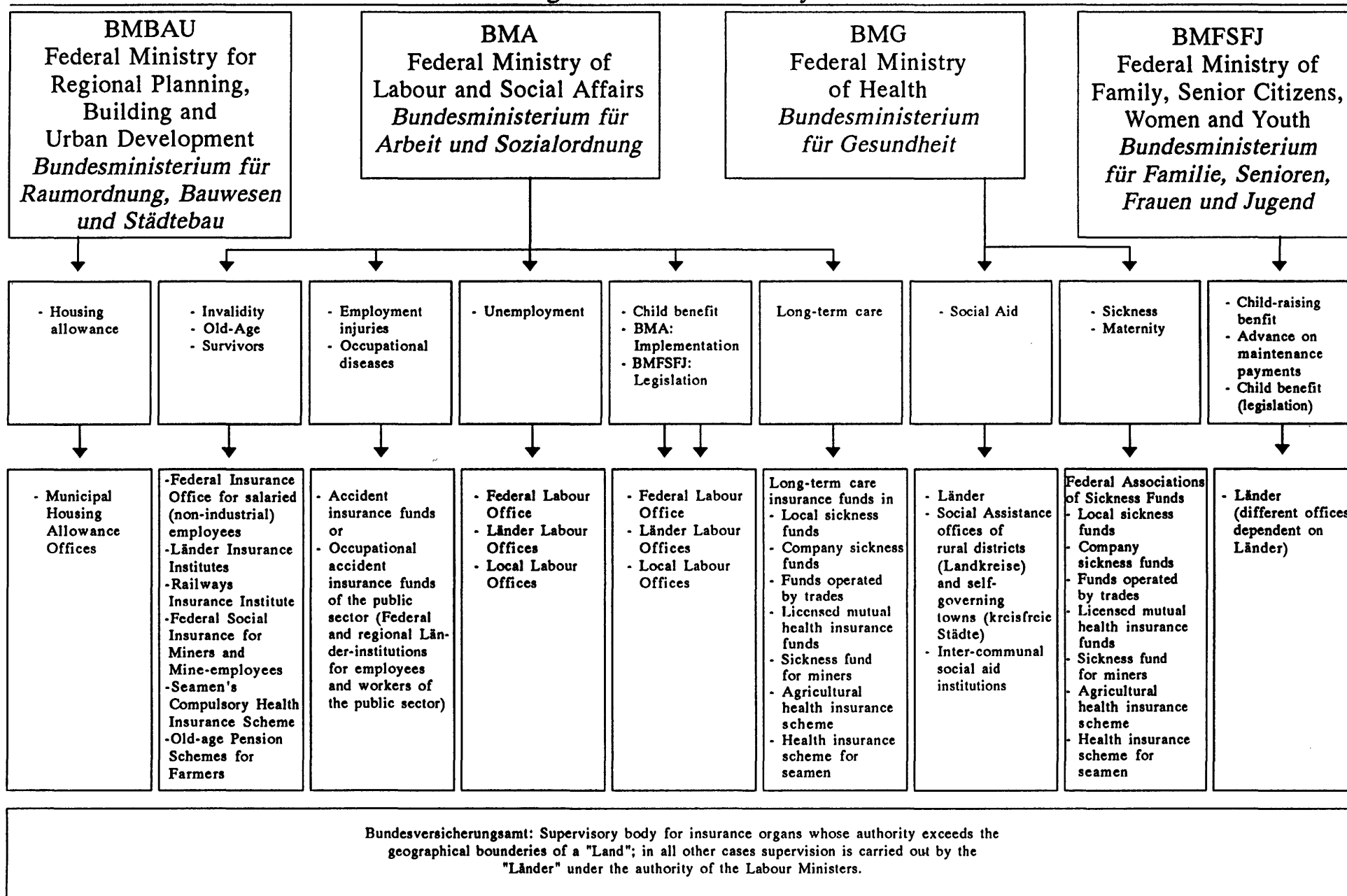
### **MINISTERIET FOR SKATTER OG AFGIFTEN**

Slotsholmsgade 12  
DK-1216 København K



Table: I

## Organisation in Germany



The following five branches of social insurance exist in Germany:

- **Statutory Pension Insurance**

The statutory pension insurance is divided into the pension insurance for salaried employees, the pension insurance for wage-earners and the pension insurance for miners (mining industry). The following organisations are the respectively competent insurance funds: the Federal Insurance Institution for Salaried Employees (*Bundesversicherungsanstalt für Angestellte*) for salaried employees, the regional insurance institutions (*Landesversicherungsanstalten*) for wage-earners, the Railway's Insurance Institution (*Bahnversicherungsanstalt*) for the wage-earners of the German Railway and the Seamen's Fund (*Seekasse*) for seamen, and the Federal Miners' Insurance Institution (*Bundesknappschaft*) for miners.

- **Statutory Health Insurance**

The statutory health insurance is divided into regional, company-based and occupation-related health insurance funds (local, works and guild health insurance funds, substitute funds for employees and wage-earners, agricultural health insurance funds, the Miners' Health Insurance Institution as well as special funds for seamen and artists). Apart from a few special categories (e.g. civil servants, judges, soldiers) all employees are subject to compulsory insurance, unless they are engaged in minor employment or the remuneration is above the annual assessment ceiling.

The health insurance funds administer the collection of the overall social insurance contributions for all branches.

- **Statutory Long-term Care Insurance**

On 1 January 1995 statutory long-term care insurance was introduced in order to cover the risk of need for long-term care. Since 1 January 1995 each statutory health insurance fund has established a long-term care insurance fund which is responsible for granting benefits to

beneficiaries who are in need of long-term care. All persons who are members of a statutory health insurance fund are covered against the risk of need for long-term care in the same fund. Persons with private health insurance coverage must correspondingly conclude a private long-term care insurance contract.

- **Statutory Accident Insurance**

The relevant organisations are the industrial and agricultural accident insurance funds (*Berufsgenossenschaften*) and the accident insurance funds at the federal and Länder level for salaried employees and wage-earners of the public sector.

The following categories of persons are covered: employees, certain self-employed persons, pupils and students, children in kindergartens, persons undergoing rehabilitation and certain other persons.

- **Unemployment Insurance**

Unemployment insurance is implemented by the Federal Institute for Employment. It is divided into the main office, the regional and local labour offices.

All employees are covered (wage-earners, salaried employees, trainees including young disabled persons).

### **Self-administration**

The individual branches of social insurance are self-governed by representative's meetings or administrative boards which consist of the same number of representatives of the employers and the persons insured. In the field of unemployment insurance representatives of the public sector are included as a third party. The self-administration of substitute funds consists only of the representatives of the persons insured.

### **Supervision**

As regards supervision the Federal Ministry of Labour and Social Affairs is responsible for the branches of pension, long-term care, accident and unemployment insurance. The Federal Ministry of

Health is responsible for statutory health insurance. As regards the competence of the supervisory authorities it is decisive whether the insurance fund is a Länder or a federal institution.

The supervisory competence for insurance funds whose competences do not extend over the territory of a Land (insurance funds directly at Länder level) is assumed by the supreme administrative authorities responsible for social insurance of these Länder or the relevant bodies determined by Länder Law. This also applies for the regional associations. The *Bundesversicherungsamt* is the relevant supervisory body for insurance funds whose competence exceeds the territory of a Land. These are for example the Federal Miners' Insurance Institution and the Seamen's Fund.

### **Other Benefits**

Apart from the mentioned social insurance branches there are public social assistance, different family benefits and housing benefit.

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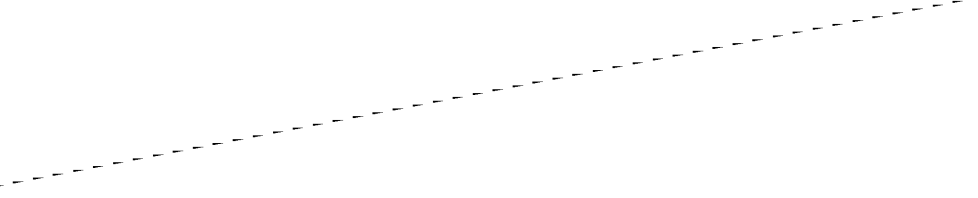
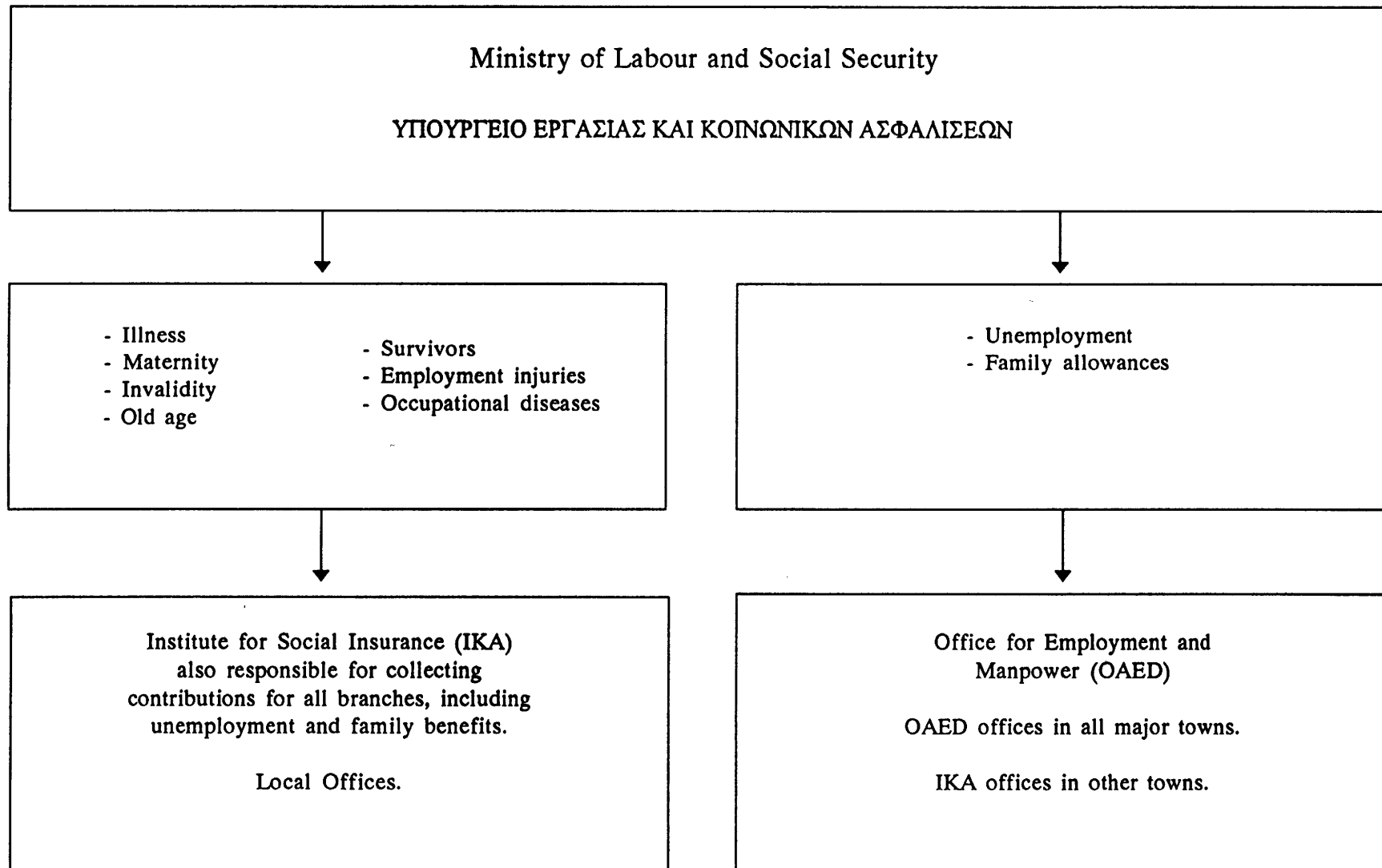


Table: I

## Organisation in Greece



The Greek Constitution of 1975, revised in 1986, established the principle of the "Social State" by means of provisions guaranteeing to a large extent social protection. In particular, Article 224 concerning social security stipulates the obligation of the State to provide social security for workers.

In Greece the prerequisite for being directly covered by social security is to be working. The affiliation to a scheme depends on the nature and the type of work performed.

The social security system in Greece is based on two pillars: the basic protection and the supplementary protection (called "auxiliary" in Greece). It comprises a great number of insurance funds and a large variety of schemes.

- The main insurance institution is the Institute for Social Insurance (IKA) of which the greater majority of salaried employees and other categories of assimilated employees are members. The IKA scheme is the "general Greek scheme for the insurance of salaried employees". Apart from the IKA scheme there are special schemes for salaried employees, (occupational funds) to which certain categories coming from the civilian population are affiliated, e.g. the insurance fund for employees of the public electricity company.
- Farmers are members of the insurance scheme for agricultural employees (OGA - Agricultural Insurance Organisation).
- As regards the social security of self-employed persons, there are special schemes for persons belonging to certain socio-professional categories (e.g. lawyers, the medical professions, persons engaged in a business, craftsmen, civil engineers, etc.).

Each insurance institution is subject to a different legislation. In some cases the benefits, the conditions for granting these benefits and the corresponding formalities differ from one institution to the other.

The IKA scheme covers the risks of sickness, maternity, old-age, invalidity and death.

The OAED (Office for Employment) is a special institution in charge of the risk of unemployment; it is also in charge of family benefits; however, it is the IKA which collects the contributions for the OAED.

All social security institutions are under the authority and supervision of the Ministry of Health, Welfare and Social Security. The OAED is under the authority and supervision of the Ministry of Labour.

Finally, there are a small number of social security institutions which are subordinate to and supervised by other ministries.

The public authorities intervene against possible fraud in order to preserve the general interest and see to the correct application of legislation and provisions by the social security organisations (Insurance Funds).

These institutions are administered by the administrative boards in which the representatives of the insured, the pensioners, the employers and the State participate.

ΥΠΟΥΡΓΕΙΟ ΥΓΕΙΑΣ, ΠΡΟΝΟΙΑΣ ΚΑΙ  
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10110 ΑΘΗΝΑ

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15231 ΑΘΗΝΑ

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10170 ΑΘΗΝΑ

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EL-17342 Ano Kalamaki C.P.

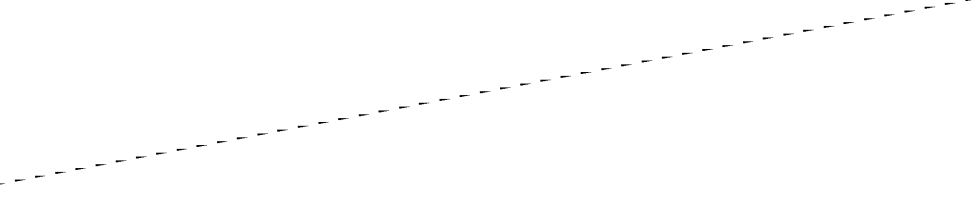
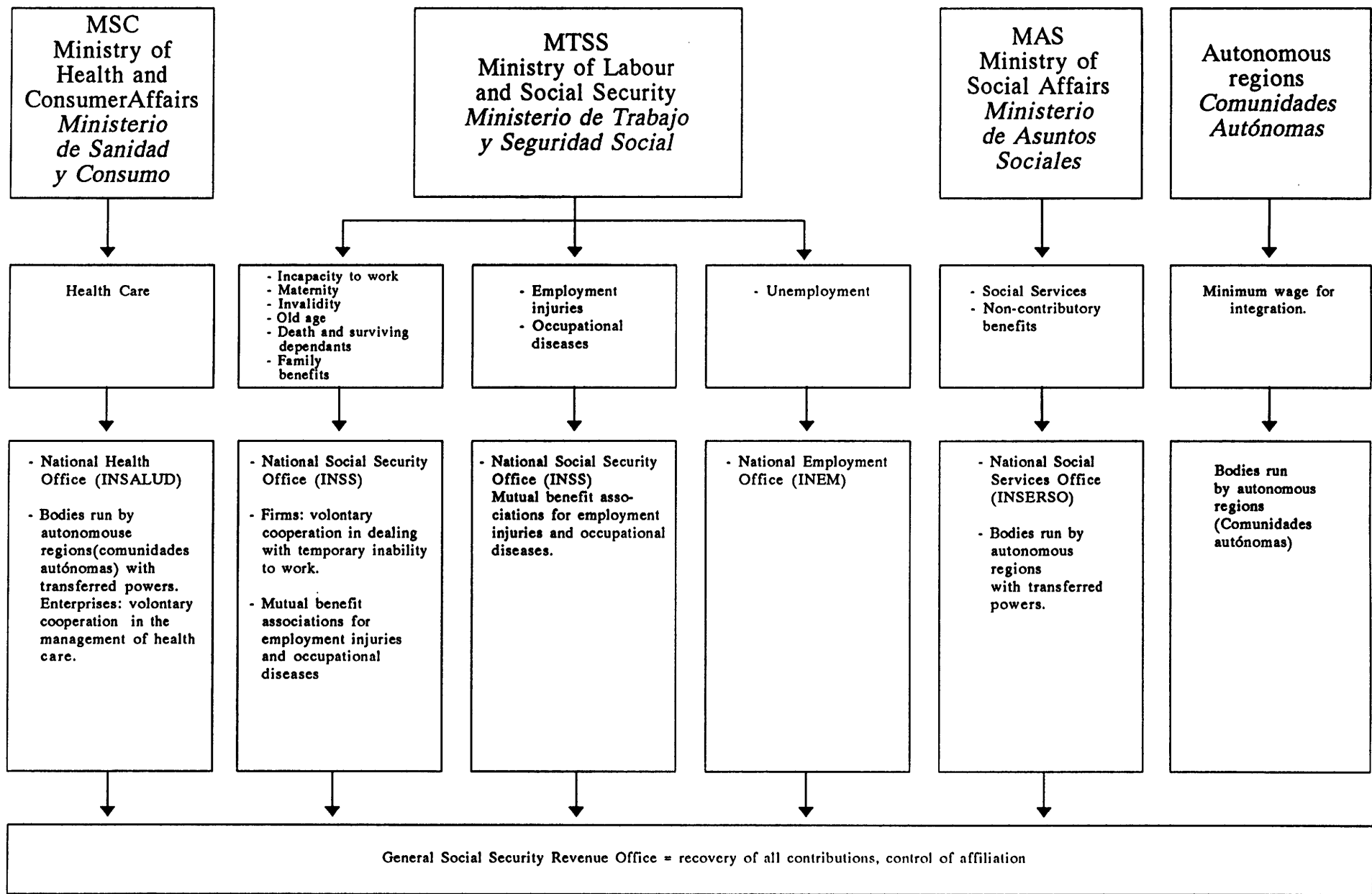




Table: I

Organisation in Spain



The contribution-related statutory social insurance for employees has been designed in such a way that there are a general scheme (employees in industry and in the service sector) and special schemes for the employees of other sectors of production (farmers, self-employed, miners, sailors and fishermen and domestic servants). The following bodies run these schemes:

- The National Social Security Office (*Instituto Nacional de la Seguridad Social, INSS*), which manages the financial benefits, i.e. old-age pensions, permanent incapacity to work, widower's and widow's pensions, orphans' pensions, pensions for family members, cash benefits in the case of temporary unfitness for work, maternity, family benefits and other allowances and benefits.
- The National Health Office (*Instituto Nacional de Salud, INSALUD*) which grants benefits both to the persons insured in the health insurance funds and to the population which has no resources (the public health care system covers 98 per cent of the population).
- The National Employment Office (*Instituto Nacional de Empleo, INEM*) which manages the unemployment benefits.
- The National Social Services Office (*Instituto Nacional de los Servicios Sociales, INSERSO*), which determines additional social services and administers at the same time the allowances and unemployment benefits. This competence can be attributed to the public bodies of the autonomous regions.
- The *Instituto Social de la Marina (ISM)* which is in charge of the social protection of the employees of the merchant navy, the fishermen and in general of the employees in marine shipping.
- The General Social Security Revenue Office (*Tresorería General de la Seguridad Social, TGSS*), which is the only fund within the whole system entitled to collect contributions.

The above mentioned bodies are institutions under public law and act as legal entities. They are subordinate to public administration: The Ministry of Labour and Social Security is in charge of INSS, INEM, ISM and TGSS; the Ministry of Health and Consumer Affairs is in charge of INSALUD; while INSERSO falls within the scope of the Ministry of Social Affairs.

The employers' associations and the employees' organisations (trade unions) participate in the supervision of the administration via the National Council and the Councils of the Regions, where employers, employees and the representatives of the public administration are equally represented in a tripartite structure.

The public administration of the bodies mentioned can cooperate itself with the employers' associations (Mutual benefit associations for employment injuries and occupational diseases) and the companies. For such a cooperation the insurance funds have to meet the following requirements: a minimum of 50 employers and 30,000 employees have to participate. The companies, too, have to meet certain requirements for such a cooperation. The cooperation can also be carried out with associations, foundations, public or private institutions, as soon as they have been authorized and registered in a public register.

MINISTERIO DE TRABAJO  
Y SEGURIDAD SOCIAL  
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Paseo del Prado, 18  
E-28014 Madrid

MINISTERIO DE ASUNTOS SOCIALES  
c/ José Abascal, 39  
E-28003 Madrid

INSTITUTO NACIONAL  
DE LA SEGURIDAD SOCIAL  
c/ Padre Damián, 4  
E-28036 Madrid

INSTITUTO NACIONAL DE LA SALUD  
c/ Alcalá, 56  
E-28014 Madrid

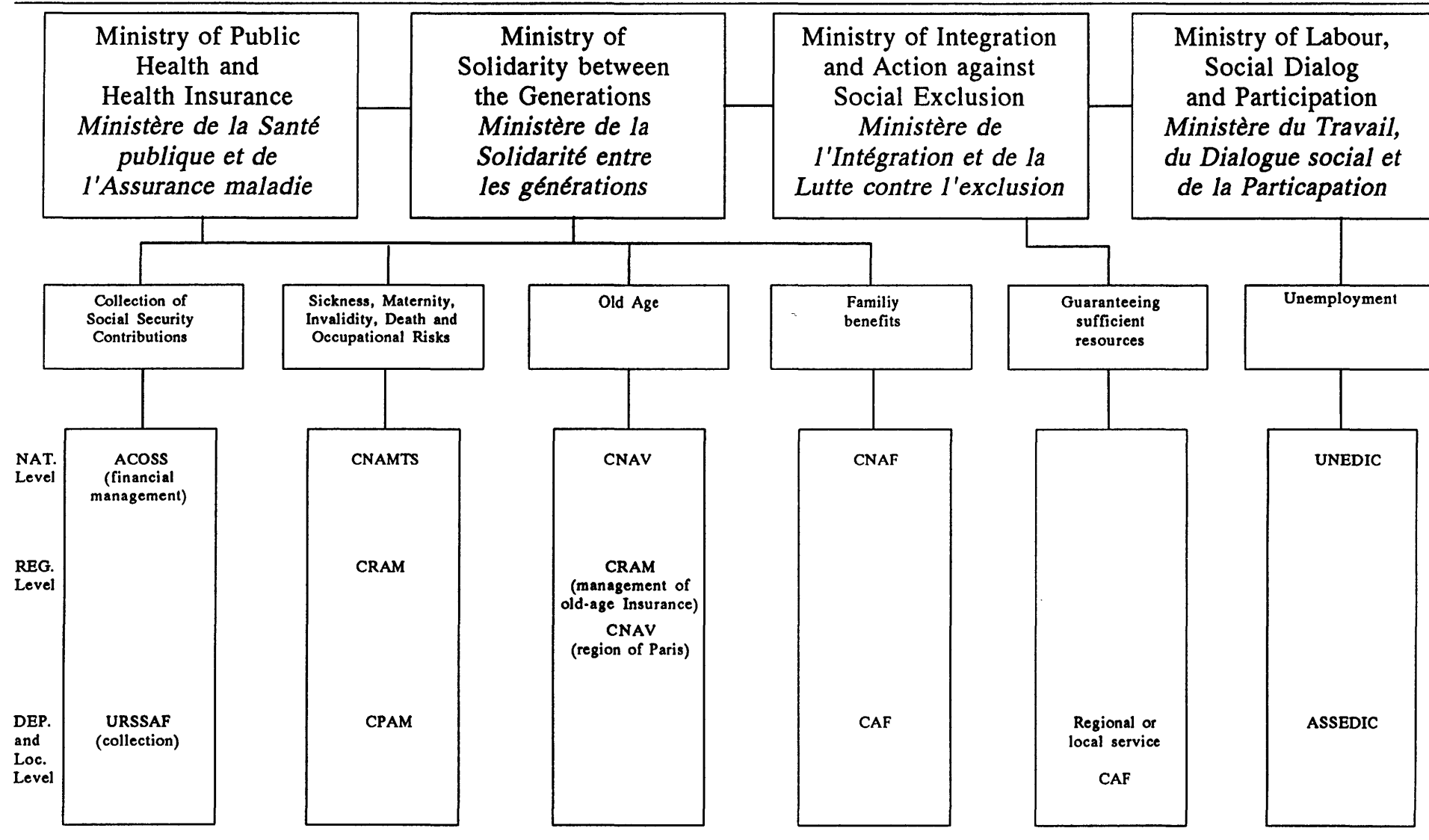
INSTITUTO NACIONAL  
DE SERVICIOS SOCIALES  
Avda. de la Ilustración s/n  
E-28071 Madrid

INSTITUTO NACIONAL DE EMPLEO  
c/ Condesa de Venadito, 9  
E-28027 Madrid

TESORERÍA GENERAL  
DE LA SEGURIDAD SOCIAL  
Plaza de los Astros, 5 y 7  
E-28007 Madrid

Table: I

Organisation in France



ACOSS: Central Office of the Social Security Organisations. ASSEDIC: Association for Employment in Industry and Commerce. CAF: Family Allowances Fund.  
 CNAF: National Family Allowances Fund. CNAMTS: National Sickness Fund for Employees. CNAV: 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.

In France there are more than 100 schemes of variable importance which can be divided into four large groups:

- the general scheme which covers most of the employees in industry or commerce as well as other categories of persons (students, disabled persons, recipients of certain benefits) who have been included into the general scheme in the course of the years;
- the special schemes of which certain only include a few members. Some of them cover all risks, others, however, uniquely cover old-age with the general scheme providing coverage for the other risks;
- the agricultural scheme which includes in two different administrations farmers and agricultural employees;
- the scheme for non-salaried non-agricultural employees where pension insurance is administered by three autonomous schemes, each of which is having a national fund: (craftsmen, persons engaged in a business or trade, members of the professions). The health insurance scheme itself is unique as regards all the types of independent occupations and consists of a variety of different bodies.

These different schemes - with the exception of the agricultural scheme are placed under the authority of the Ministry in charge of social security (at present the Ministry of Health and Health Insurance and the Ministry of Solidarity between the Generations); the agricultural scheme is placed under the supervision of the Ministry in charge of agriculture.

At the regional level the supervision is assumed by the regional offices for health and social affairs (DRASS - Directions régionales des affaires sanitaires et sociales) for non-agricultural employees and by the regional employment and social secu-

rity offices for agriculture for persons in the agricultural scheme.

The general scheme is organized in four branches:

- the branch for health, maternity, invalidity and death
- the branch for employment injuries and occupational diseases
- the branch for old-age and widowhood
- the family branch.

*National Level:*

The National Sickness Fund for Employees (CNAMTS) is in charge of the first two branches.

**Distribution in percentage of active contributors in 1992**

Scheme	Sickness	Old-age
General Scheme	83.80 %	64.31 %
Agricultural Scheme	6.70 %	7.82 %
Non-salaried non-agricultural Scheme	6.10 %	7.36 %
Special Schemes	3.4 %	20.51 %

The overall financing (99.90 per cent) of family benefits is practically guaranteed by the general scheme.

Apart from the National Fund there are two other types of bodies which do not have any hierarchic connection. These are the regional sickness insurance funds and the primary sickness insurance funds.

The branch for old-age and widowhood is administered by the National Old-age Insurance Fund for Salaried Employees (CNAVTS) which has

transferred certain tasks to the regional sickness insurance funds.

The family branch is administered by the National Family Allowances Fund which is the supervisory body of the family allowances funds.

The overall financing (99.90 per cent) of family benefits is practically guaranteed by the general scheme.

*Local level:*

At the local level the collection of contributions is carried out by the associations for the collection of social insurance and family allowance contributions (URSSAF) which is subordinate to the ACOSS (Central Office of the Social Security Organisations). The ACOSS has the task to follow the finances of each branch as regards planning and realization. The administrative boards of the national funds are in charge of the new investment of potential surplus.

The traditional scheme of unemployment insurance - following an agreement of 31 December 1958 and agreed upon by the public authorities - is administered by parity organisations, namely by the ASSEDIC - Association for Employment in Industry and Commerce - with the UNEDIC - National Inter-occupational Union for Employment in Industry and Commerce - at the national level.

Apart from the basic old-age pension insurance there are compulsory supplementary pension schemes.

Finally, collective guarantees in addition to the existing ones can legally be agreed upon either by collective agreement or collective arrangements following the ratification of a draft arrangement, proposed by the company's owner, by the majority of the interested parties or following the unilateral decision of the company's owner.

MINISTERE DES AFFAIRES SOCIALES  
DE LA SANTE ET DE LA VILLE  
1, place de Fontenoy  
F-75700 Paris

MINISTERE DE LA SOLIDARITE ENTRE  
LES GENERATIONS  
1, place de Fontenoy  
F-75700 Paris

MINISTERE DE LA SANTE ET  
DE L'ASSURANCE MALADIE  
1, place de Fontenoy  
F-75700 Paris

MINISTERE DE L'INTEGRATION ET  
DE LA LUTTE CONTRE L'EXCLUSION  
DELEGATION INTERMINISTERIELLE AU  
REVENUE MINIMUM D'INSERTION  
9, rue Georges Pitard  
F-75015 Paris

MINISTERE DU TRAVAIL; DU DIALOGUE  
SOCIAL ET DE LA PARTICIPATION  
DELEGATION A L'EMPLOI  
55, avenue Bosquet  
F-75700 Paris

ACOSS  
Agence Centrale des Organismes de Sécurité Sociale  
67, boulevard Richard Lenoir  
F-75536 Paris Cedex

CNAMTS  
Caisse Nationale de l'Assurance Maladie  
des Travailleurs Salariés  
66, avenue du Maine  
F-75694 Paris Cedex

CNAVTS  
Caisse Nationale d'Assurance Vieillesse  
110, Avenue de Flandre  
F-75951 Paris Cedex 19

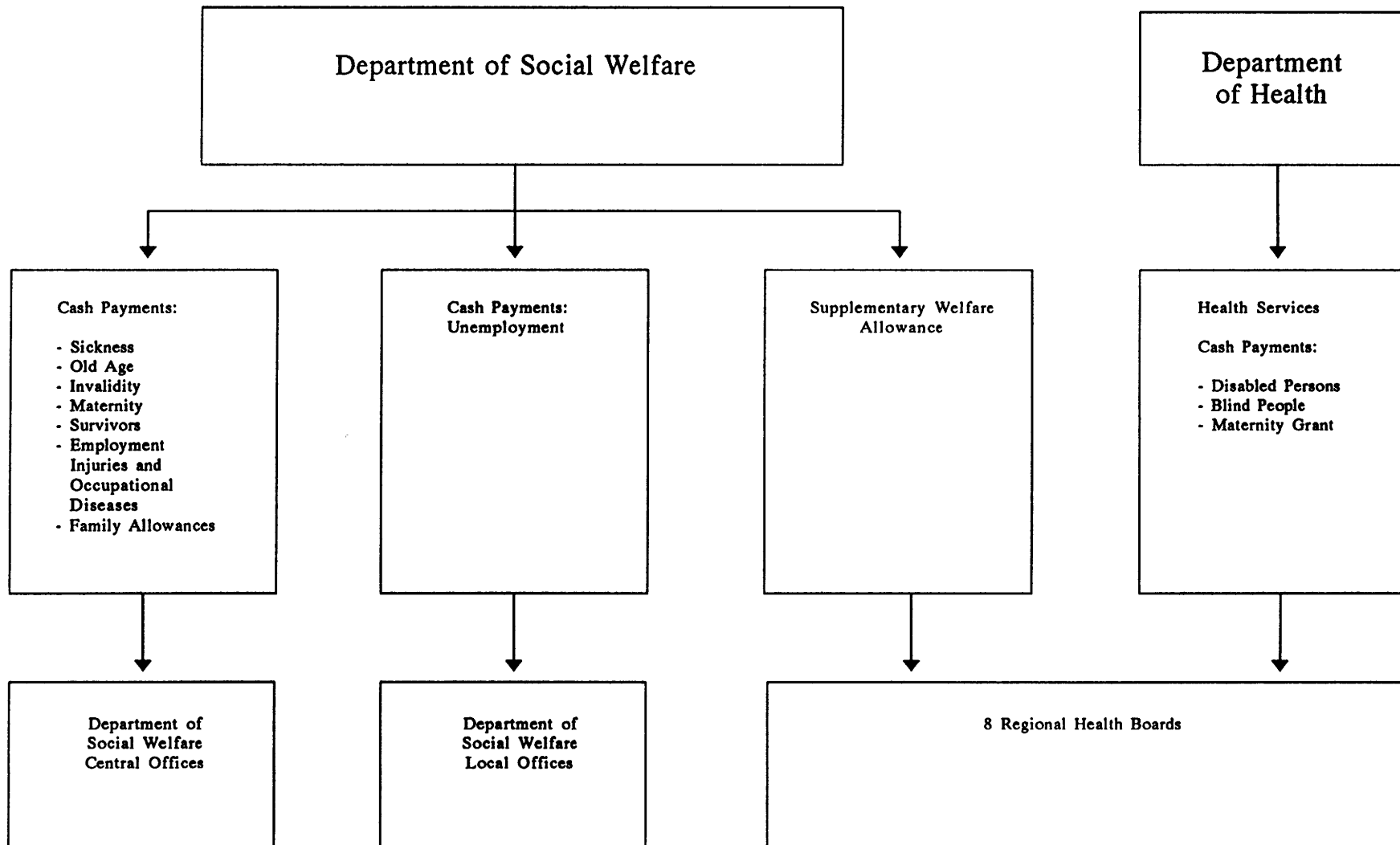
CNAF  
Caisse Nationale des Allocations Familiales  
23, rue Daviel  
F-75654 Paris Cedex 13

UNEDIC  
Union Nationale Interprofessionnelle pour  
l'Emploi dans l'Industrie et le Commerce  
80, rue de Reuilly  
F-75012 Paris



Table: I

# Organisation in Ireland



## Department of Social Welfare

The Department of Social Welfare is responsible for the management, administration and development of the State's social protection system. It is headed by the Minister for Social Welfare. The day to day management and administration of the Department's functions is entrusted to the Secretary General of the Department.

The Department is divided along *Aireacht* (Executive)/Agency lines. The Aireacht is responsible for the development of the Social Welfare Services to meet the changing needs of Irish society. It advises the Minister for Social Welfare on budgetary and policy matters and developments in relation to meeting the Government's programme for the Social Welfare Services.

The Social Welfare Services Office is responsible for the day to day administration of schemes and operates largely at local level through regional offices. It is headed by a Director General.

The Social Welfare Appeals Office operates as an independent executive agency of the Department and is responsible for determining appeals against decisions on social welfare entitlements. It is headed by a Director who is also Chief Appeals Officer.

## Department of Health

The health services are administered by eight regional Health Boards. Membership of the Health Boards consists of (1) persons appointed by the constituent local authorities; (2) persons appointed by the Minister for Health - three members to each board. Each Health Board has a Chief Executive Officer responsible for the management of the business of the Board.

The work of the Health Boards is divided into three broad programmes, each in the charge of a Programme Manager. These programmes deal with the administration of the following services:

- Community care services
- General hospital services
- Special hospital services

The Community care services include the welfare services which provide financial support by way of a range of income.

\* \* \* \* \*

### DEPARTMENT OF SOCIAL WELFARE

Headquarters  
Aras Mhic Dhiarmada  
Store Street  
IRL-Dublin 1

### DEPARTMENT OF SOCIAL WELFARE

Pensions Service Office  
College Road  
IRL-Sligo

### DEPARTMENT OF SOCIAL WELFARE

Child Benefit  
Social Welfare Services Office  
St Oliver Plunkett Road  
Letterkenny  
IRL-Co Donegal

### DEPARTMENT OF SOCIAL WELFARE

Invalidity Pension  
Ballinalee Road  
IRL-Longford

### DEPARTMENT OF HEALTH

Headquarters  
Hawkins House  
IRL-Dublin 2

### EASTERN HEALTH BOARD

Dr Steeven's Hospital  
IRL-Dublin 8

### MIDLAND HEALTH BOARD

Arden Road  
Tullamore  
IRL-Co Offaly

### MID-WESTERN HEALTH BOARD

31-33 Catherine Street  
IRL-Limerick

### NORTH EASTERN HEALTH BOARD

Navan Road  
Ceanannas Mor  
IRL-Co Meath

### NORTH WESTERN HEALTH BOARD

Manorhamilton  
IRL-Co Leitrim

### SOUTH EASTERN HEALTH BOARD

Lacken  
Dublin Road  
IRL-Kilkenny

### SOUTHERN HEALTH BOARD

Cork Farm Centre  
Dennehy's Cross  
IRL-Cork

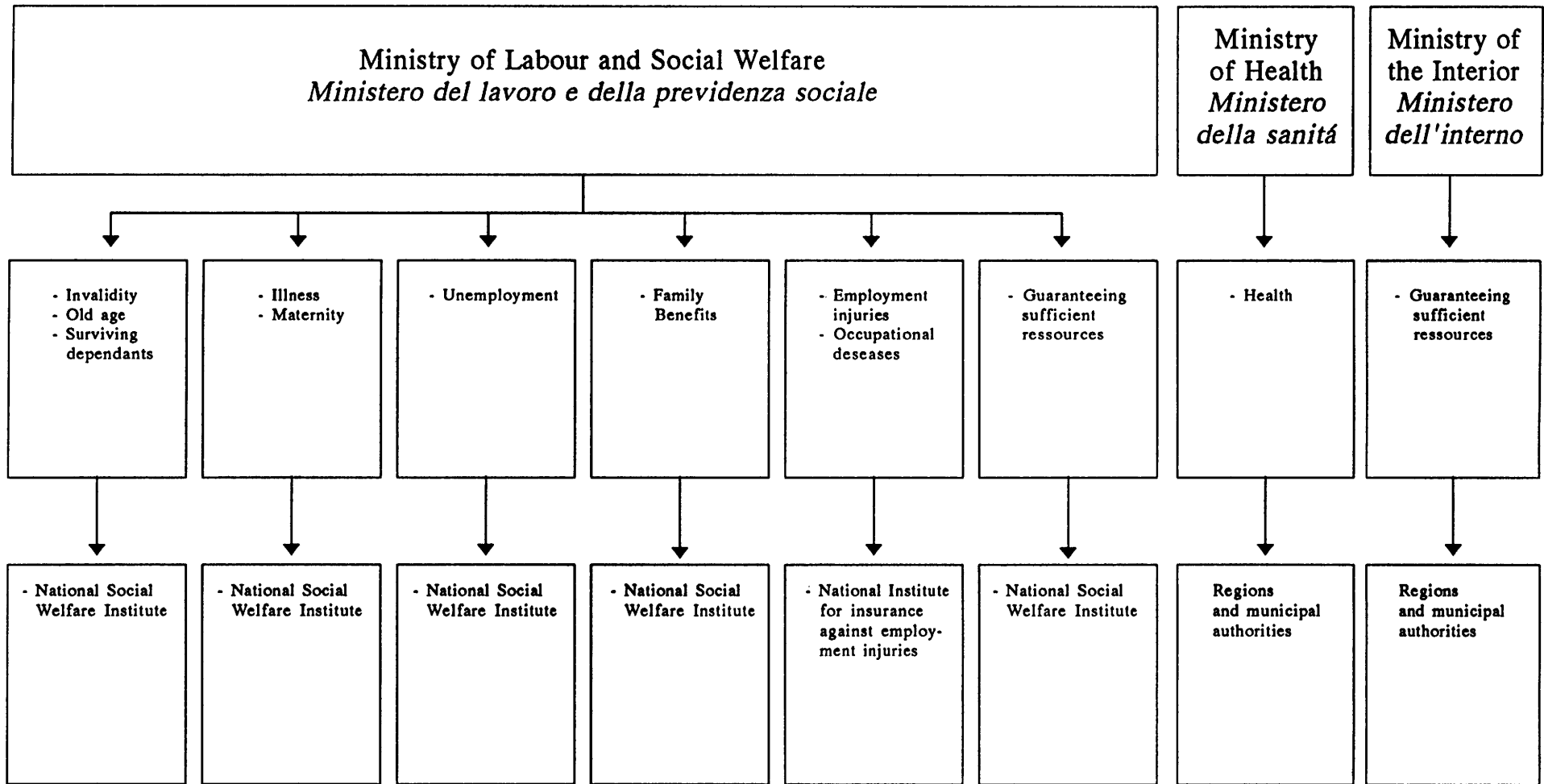
### WESTERN HEALTH BOARD

Merlin Park Regional Hospital  
IRL-Galway



Table: I

Organisation in Italy



With the exception of health care the Italian system of social protection is not organised according to one universal criterion. For each branch, in particular for pensions, there is one special administration which is responsible for the collection of contributions and the provision of benefits. The implementation of legislation and supervisory activities are assumed by the Ministries, in particular by the Ministry of Labour.

#### **Health Care**

The Ministry of Health is the competent institution for this field. It administers the financial means, distributing them between the regions and municipal authorities that are in charge of benefit provision via "the local health units".

#### **Sickness and Maternity - Benefits in Kind**

The Ministry of Labour is in charge of the matter as regards the employees of the private sector. The administration of contributions and benefits has been transferred to the National Social Welfare Institute (INPS) by means of an ad hoc administration. Civil servants do not receive cash benefits in the form of sick pay or maternity allowances, however, the State continues to pay their salaries.

#### **Pensions**

##### **• Private sector - employees**

Competent institution: Ministry of Labour. The implementation is carried out by:

- the National Social Welfare Institute (INPS) for the general and certain special schemes: for each scheme an ad hoc administration has been intended;
- The National Welfare Institute for Industrial Employees (INPDAL): for employees in industrial enterprises;
- The National Welfare Institute for Journalists (INPGI): for journalists. The system has been private since 1 January 1995;
- The National Welfare and Assistance Institute for Artists (ENPALS): for artists and soccer players.

##### **• Public Sector**

Competent institution: the Treasury. The Treasury directly administers the pensions for civil servants whereas the provision of benefits for employees of the local authorities has been transferred to the National Welfare Institute for Employees of Public Authorities (INPDAP).

##### **• Self-employed Persons**

For farmers, craftsmen and persons engaged in a business or trade there are special schemes within the INPS. For the professions there are ad hoc schemes which are being privatised.

#### **Employment Injuries and Occupational Diseases**

Competent institution: Ministry of Labour. The collection of contributions and provision of benefits are carried out by the National Institute for Insurance against Employment Injuries (INAIL).

#### **Family Benefits**

Competent institution: Ministry of Labour. The collection of contributions and provision of benefits has been transferred to an ad hoc body within the INPS. The State is directly in charge of one part of the financing of benefits.

#### **Unemployment**

Competent institution: Ministry of Labour. The collection of contributions and provision of benefits has been transferred to an ad hoc body within the INPS. This body also includes all non-contributory benefits granted by the INPS: early retirement pensions, social pensions, minimum pensions.

#### **Guaranteeing Sufficient Resources**

Competent institution: Ministry of the Interior. Benefits are granted at the local level and administered by the regional and/ or the local authorities.

\*\*\*\*\*

MINISTERO DEL LAVORO E DELLA  
PREVIDENZA SOCIALE  
Via Flavia, n. 6  
I-00187 Roma

MINISTERO DELLA SANITA  
P. le Dell'Industria, n. 20  
I-00144 Roma

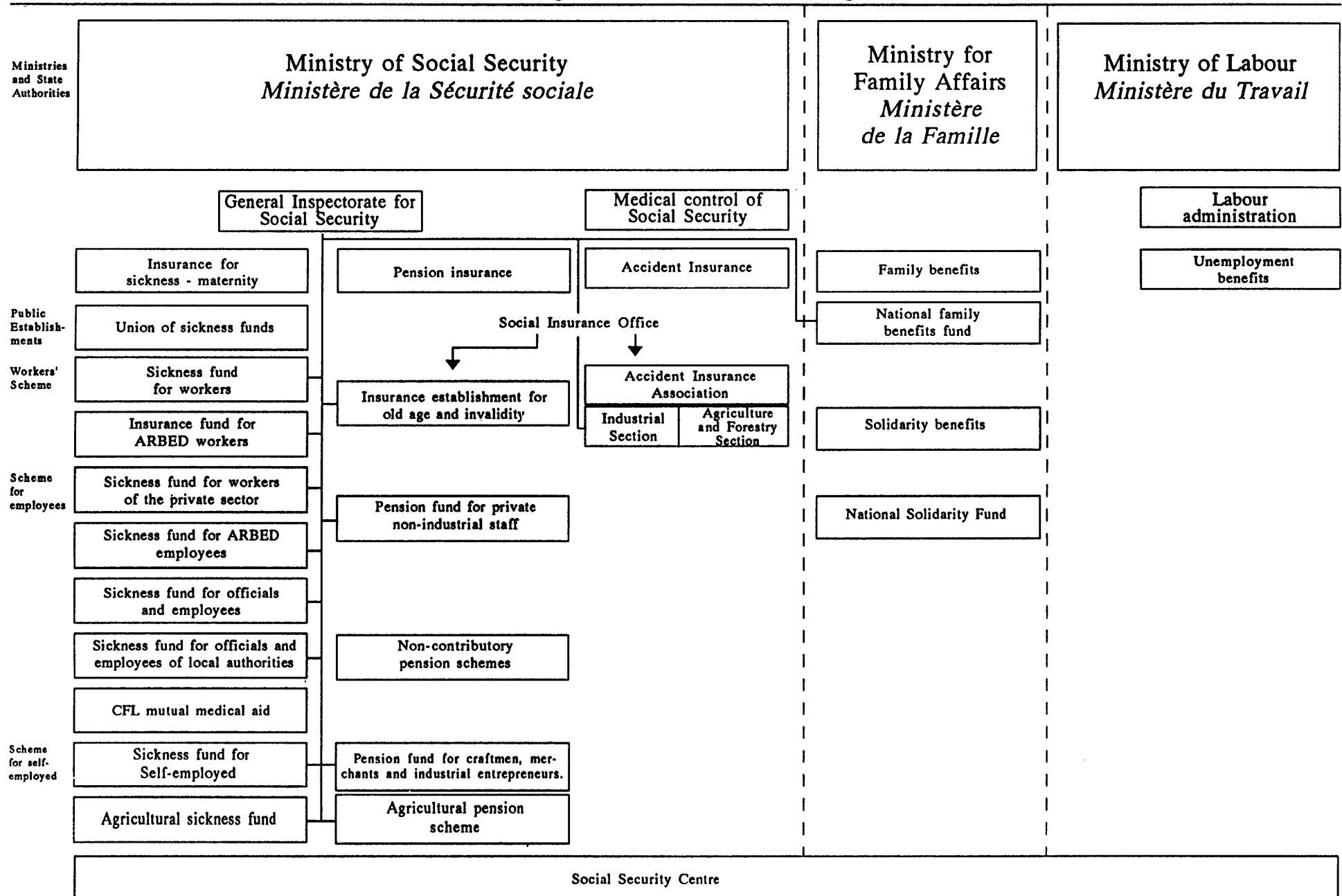
MINISTERO DELL'INTERNO  
Palazzo del Viminale  
I-00184 Roma

ISTITUTO NAZIONALE DELLA SICUREZZA  
SOCIALE (INPS)  
Via Ciro il Grande, n. 21  
I-00144 Roma

ISTITUTO NAZIONALE CONTRO GLI  
INFORTUNI  
SUL LAVORO (INAIL)  
Via IV Novembre, n. 144  
I-00187 Roma

Table: I

## Organisation in Luxembourg



The system of social protection in Luxembourg has been divided into five different branches. The administrative organisation reflects the gradual creation of the system and takes account of the different socio-professional categories.

At present there are approximately 20 institutions in the field of social protection, which are public institutions. They are financially autonomous and are managed by the social partners. In the Sickness Funds for Employees employers and the insured are equally represented, in the Sickness Funds for Self-employed the insured of the different occupational groups are represented. The institutions are subject to statutory supervision, which is implemented by the General Inspectorate for Social Security as well as by a hierarchic control of the responsible minister.

1. In the field of health insurance there are eight different funds which are responsible for the reimbursement of costs assumed by the insured. In the private sector these are the Sickness Fund for Workers, the Sickness Fund for Workers of the Private Sector, the Sickness Fund for Self-employed and the Agricultural Sickness Fund; in the public sector the Sickness Fund for Officials and Employees of Local Authorities; and for the Funds of the Enterprises these are the Sickness Fund for ARBED workers, the Sickness Fund for ARBED employees and CFL mutual medical aid.

The Union of sickness funds is responsible for the implementation of the third-party-pays-system and the relations with the service providers.

2. The unique contribution-related pension system (private sector) is run by four institutions: Insurance establishment for old-age and invalidity, Pension fund for private non-industrial staff, Pension fund for craftsmen, merchants, and industrial entrepreneurs and the Agricultural pension scheme.

3. The (Occupational) Accident Insurance Association comprises two departments, the Industrial Section, having general responsibilities, and the Agricultural and Forestry Section, responsible for benefits in the field of agriculture and forestry.
4. For family benefits there is only one institution responsible - the National Family Benefits Fund.
5. Unemployment benefits and employment policy is managed by the Labour Administration.
6. The National Solidarity Fund (and the social offices at the local level) are responsible for social assistance benefits.
7. Within the administration the following restructuring is to be emphasised:
  - The Social Security Centre manages the membership and the receipt of contributions for all branches of social security.
  - The Medical Control of Social Security is an administration, which has to make decisions and produce assessments for other institutions merely in the medical field.
  - The Social Insurance Office is an administrative entity including different bodies.
8. Finally it has to be remarked that in the case of disputes in the field of social protection specific jurisdiction will apply: the Council of Arbitration and the High Council of Social Insurance.

MINISTERE DE LA SECURITE SOCIALE  
26, rue Ste Zithe  
L-2763 Luxembourg

MINISTERE DE LA FAMILLE  
12-14, avenue Emile Reuter  
L-2420 Luxembourg

MINISTERE DU TRAVAIL  
26, rue Ste Zithe  
L-2763 Luxembourg

INSPECTION GENERALE  
DE LA SECURITE SOCIALE  
26, rue Ste Zithe  
L-2763 Luxembourg

CONTROLE MEDICAL  
DE LA SECURITE SOCIALE  
125, route d'Esch  
L-1471 Luxembourg

CENTRE COMMUN DE LA SECURITE SOCIALE  
125, route d'Esch  
L-1471 Luxembourg

ADMINISTRATION DE L'EMPLOI  
38a, rue Philippe II  
L-2340 Luxembourg

UNION DES CAISSES DE MALADIE  
125, route d'Esch  
L-1471 Luxembourg

ETABLISSEMENT D'ASSURANCE  
CONTRE LA VIEILLESSE ET L'INVALIDITE  
125, route d'Esch  
L-1471 Luxembourg

CAISSE DE PENSION DES EMPLOYES PRIVES  
1a, bd Prince Henri  
L-1724 Luxembourg

CAISSE DE PENSION DES ARTISANS,  
DES COMMERCANTS ET INDUSTRIELS  
39, rue Glesener  
L-1631 Luxembourg

CAISSE DE PENSION AGRICOLE  
2, rue du Fort Wallis  
L-2714 Luxembourg

ASSOCIATION D'ASSURANCE  
CONTRE LES ACCIDENTS  
125, route d'Esch  
L-1471 Luxembourg

CAISSE NATIONALE  
DES PRESTATIONS FAMILIALES  
1a, bd Prince Henri  
L-1724 Luxembourg

FONDS NATIONAL DE SOLIDARITE  
138, bd de la Pétrusse  
L-2330 Luxembourg

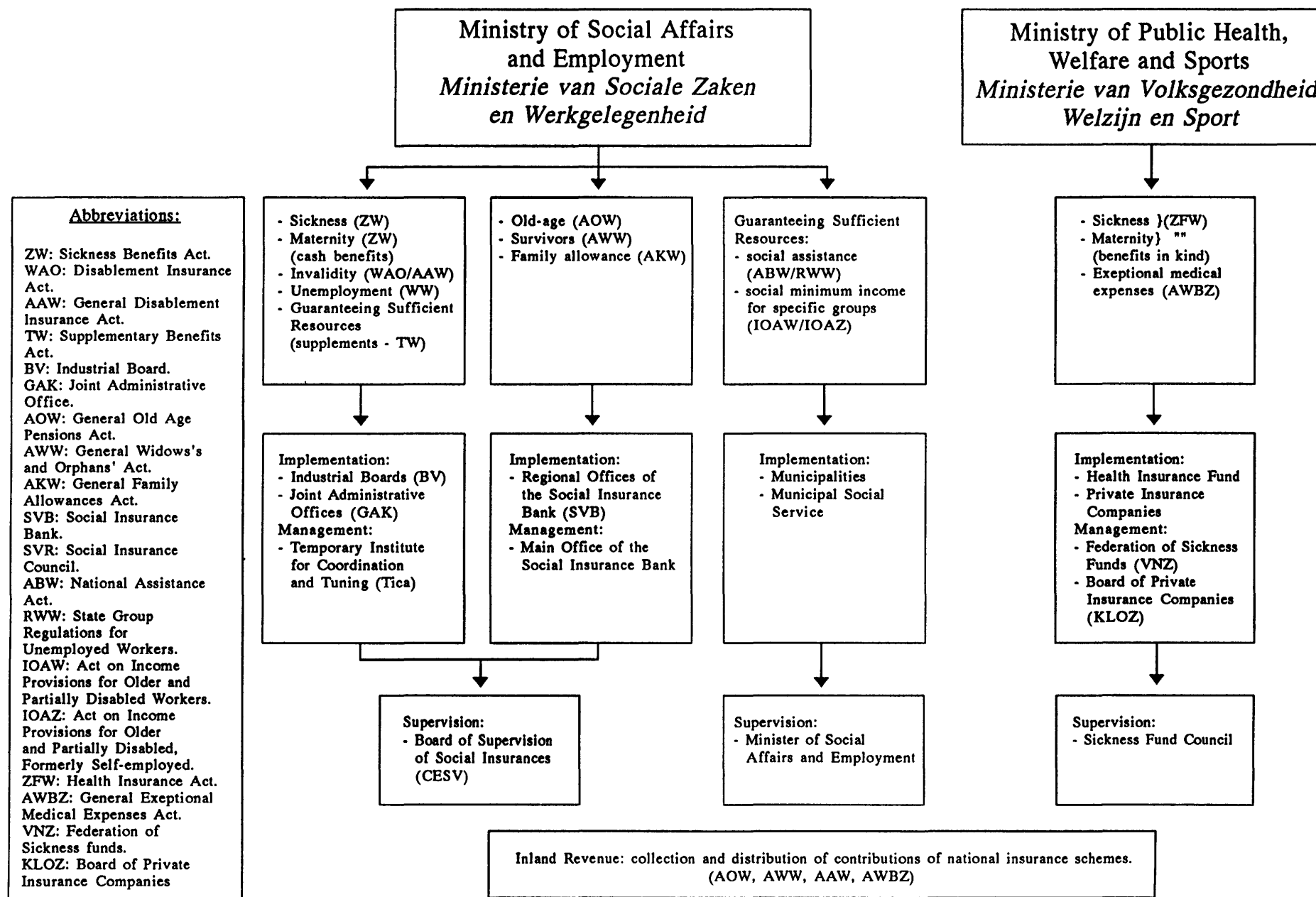
CONSEIL ARBITRAL  
DES ASSURANCES SOCIALES  
16, boulevard de la Foire  
L-1528 Luxembourg

CONSEIL SUPERIEUR  
DES ASSURENCES SOCIALES  
13, avenue Gaston Diderich  
L-1420 Luxembourg



Table: I

## Organisation in the Netherlands



Social insurance in the Netherlands is organised jointly by the Ministry of Social Affairs and Employment and the Ministry of Public Health, Welfare and Sports. A distinction is drawn between national insurance on the one hand, which covers the whole of the population and employees' insurance, on the other, only covering employees (excluding civil servants). The general insurance schemes provide for:

- insurance for disability,
- insurance for old age,
- maintenance for survivors,
- insurance for exceptional medical costs, and
- children allowance.

The employee's insurance schemes provide for:

- insurance for sick pay,
- medical care,
- insurance for invalidity and
- insurance for unemployment.

There is no special insurance for employment injuries or occupational diseases; these risks are covered by the other insurance schemes. In addition to this the State runs a social assistance scheme that is managed by the municipal authorities. This scheme is characterised as a safety-net since its objective is to guarantee minimum income to people who do not or no longer have sufficient resources to cover the necessary costs of living.

With the exception of the invalidity insurance and the insurance for exceptional medical costs, the national insurance schemes are implemented by the Social Insurance Bank, the board of which comprising representatives from employees' and employers' organisations. The general invalidity scheme and the employees' insurance schemes are implemented by 18 industrial insurance boards, managed by an equal number from the trade unions and employers' organisations of the particular sector. Representation of the general industrial board is equally divided between the central or-

ganisations of employers and employees. As per 1 January 1995 the "Tica" has become operative, a temporary institution having as a main task the coordination and tuning of the activities of the various institutions implementing the employees' insurance scheme. The board of the Tica is composed of representatives of employees' and employers' organisations and an independent chairman, appointed by the Ministry of Social Affairs and Employment. At the same date a new supervising institution has been created: the Board of Supervision of social insurances (Ctsv). This board consists of 3 independent persons, nominated by the Minister of Social Affairs and Employment and appointed by Royal Decree. The supervision concerns both the general insurance schemes and the employees' insurance schemes (exclusive health insurance).

Health insurance (medical care) is implemented by recognised health insurance funds, which are supervised by the Health Insurance Funds Council, managed by a board partly appointed by the Minister of Health, Welfare and Sports resp. by the representative organisations of employers, employees, health care providers and insurers. Two members are appointed by the official organisation representing the interests of insured parties. The Council is accountable to the Minister of Health, Welfare and Sports.

Over a certain income a private insurance must be taken out.

The general insurance for exceptional medical costs is implemented by the health insurance funds, private insurers and the bodies that implement the insurance schemes for public servants. Supervision is also carried out by the Health Insurance Funds Council. To this end the board consists of an additional number of members of organisations involved with the implementation of this insurance.

The job of supervising the private medical insurance sector is entrusted to the Insurance Control Board, a body established under the Insurance Industry (Supervision) Act.



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Sir W. Churchillaan 362

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Bos en Lommerplantsoen 1

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Postbus 1100  
NL-1180 BH Amstelveen  
Van Heuven Goedhartlaan 1

SOCIALE VERZEKERINGSBANK  
Kantoor Buitenland  
Postbus 7105  
NL-1007 JC Amsterdam  
Van Leyenberglaan 221

GEMEENSCHAPPELIJK  
ADMINISTRATIEKANTOOR  
Postbus 8300  
NL-1005 CA Amsterdam  
Bos en Lommerplantsoen 1

ZIEKENFONDSRAAD  
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NL-1180 BD Amstelveen  
Prof. J.H. Bavincklaan 2

VOORLICHTINGSCENTRUM  
Rhijnspoorplein 1  
NL-1091 GC Amsterdam

STICHTING BUREAU  
VOOR BELGISCHE ZAKEN  
Markendaalseweg 35  
NL-4811 KA Breda

STICHTING BUREAU  
VOOR DUITSE ZAKEN  
Postbus 10505  
NL-MB Nijmegen  
Nassausingel 3

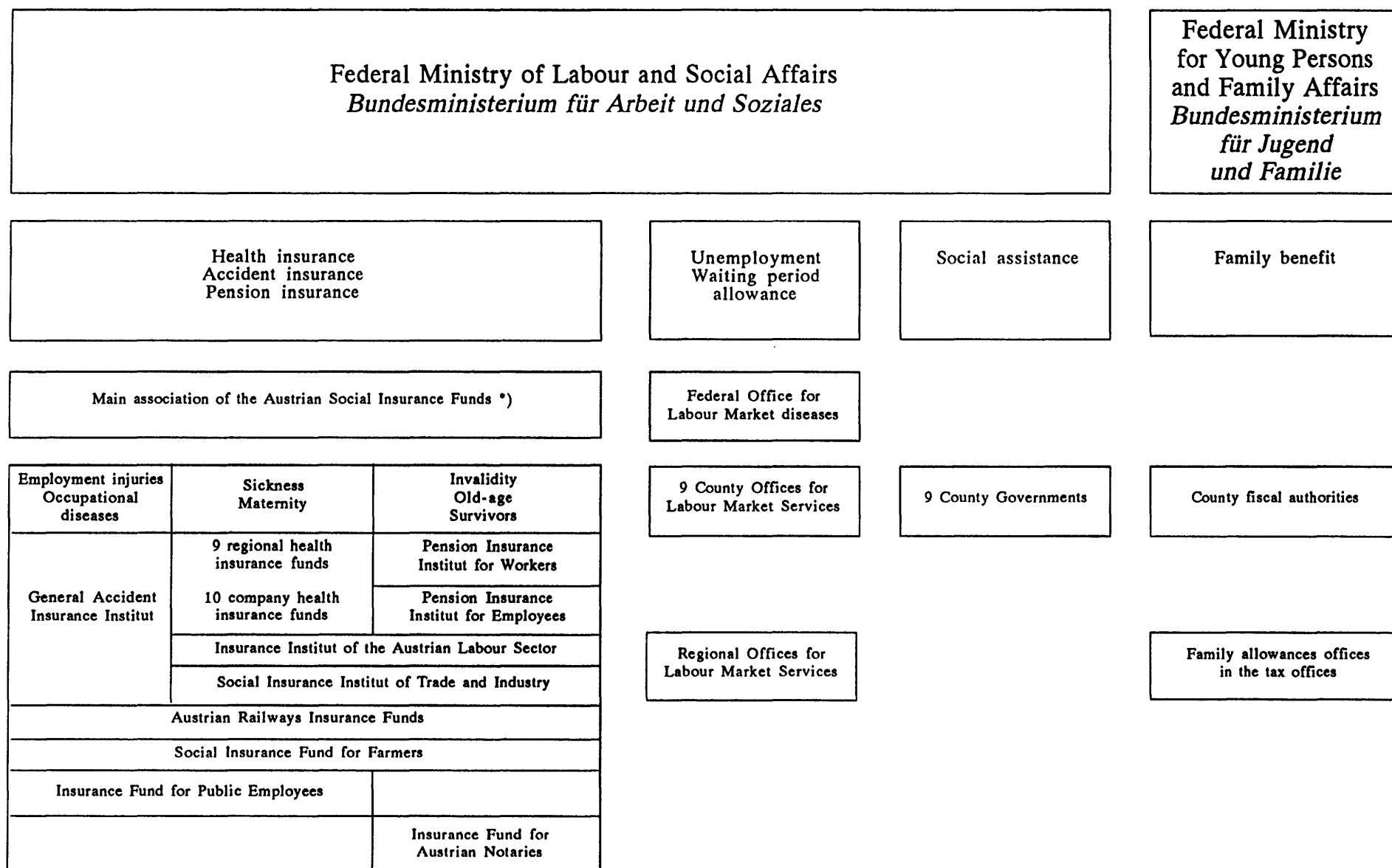
TYDELYK INSTITUURT VOOR  
COÖRDINATIE EN AFSTEMMING (TICA)  
Postbus 74765  
NL-1070 BT Amsterdam  
Buitenveldertselaan 3

COLLEGE VAN TOEZICHT SOCIALE  
VERZEKERINGEN (CTSV)  
Postbus 100  
NL-2700 AC Zoetermeer  
Bredewater 12



Table: I

## Organisation in Austria



\*) Umbrella association of the social insurance funds, in particular with coordination functions.

### **Health, Accident and Pension Insurance**

Austrian social insurance includes health, accident and pension insurance. The implementation of social insurance is carried out by 28 insurance funds which are self-governed bodies under public law. Some insurance funds have to administer 2 or all 3 insurance branches. There are 24 health insurance funds, 7 pension insurance funds and 4 accident insurance funds. Statutory insurance depends on the occupation performed; there is no choice between the insurance funds for the insured person. Because of historical reasons a territory- and guild-related division can be found in social insurance; there are special insurance funds for railway employees, miners and employees of the public sector as well as for farmers, persons engaged in a business or trade and for notaries. Apart from their health-care-related tasks the health insurance funds also carry out the contribution collection for accident and pension insurance as well as for unemployment insurance. The provisions of health care benefits are primarily provided by contract partners.

All insurance funds are included in the Main Association of the Austrian Social Insurance Funds which represents the general interests of social insurance - also externally. The association has comprehensive competences in order to be able to better coordinate the activities of Austrian social insurance as a strategy holding.

The Federal Ministry of Labour and Social Affairs is the supervisory body of Austrian social insurance.

### **Unemployment Insurance**

Unemployment insurance which also lies within the competence of the Federal Ministry of Labour and Social Affairs (competence in particular for unemployment benefit, waiting period allowance) was separated out on 1 July 1994. Today the Labour Market Services are responsible for the implementation. The Federal Office of the Labour Market Service has 9 state and approx. 100 regional offices.

### **Family benefits**

The Federal Ministry for Young Persons and Family Affairs and the directly subordinate State fiscal authorities and local tax offices are responsible for family benefits.

### **Care Allowance**

On 1 July 1993 the Federal Care Allowance Act came into effect. Care allowance is granted according to the need for help and care in 7 categories in the form of a partial compensation for care-related additional expenses. Moreover, the State and the Federal States have agreed upon to create a comprehensive system of care in the form of cash benefits and benefits in kind. The payment of care allowance to the pension recipients is assumed by the respectively responsible pension insurance or accident insurance fund. The Federal States will grant care allowance to those residents who are not entitled to federal care allowance.

Apart from the mentioned branches of social insurance and the care allowance there is social assistance provided by the Federal States.

BUNDESMINISTERIUM FÜR ARBEIT  
UND SOZIALES  
Sektion II  
Stubenring 1  
A-1010 Wien

BUNDESMINISTERIUM FÜR ARBEIT  
UND SOZIALES  
Sektion III  
Stubenring 1  
A-1010 Wien

BUNDESMINISTERIUM FÜR ARBEIT  
UND SOZIALES  
Sektion IV  
Stubenring 1  
A-1010 Wien

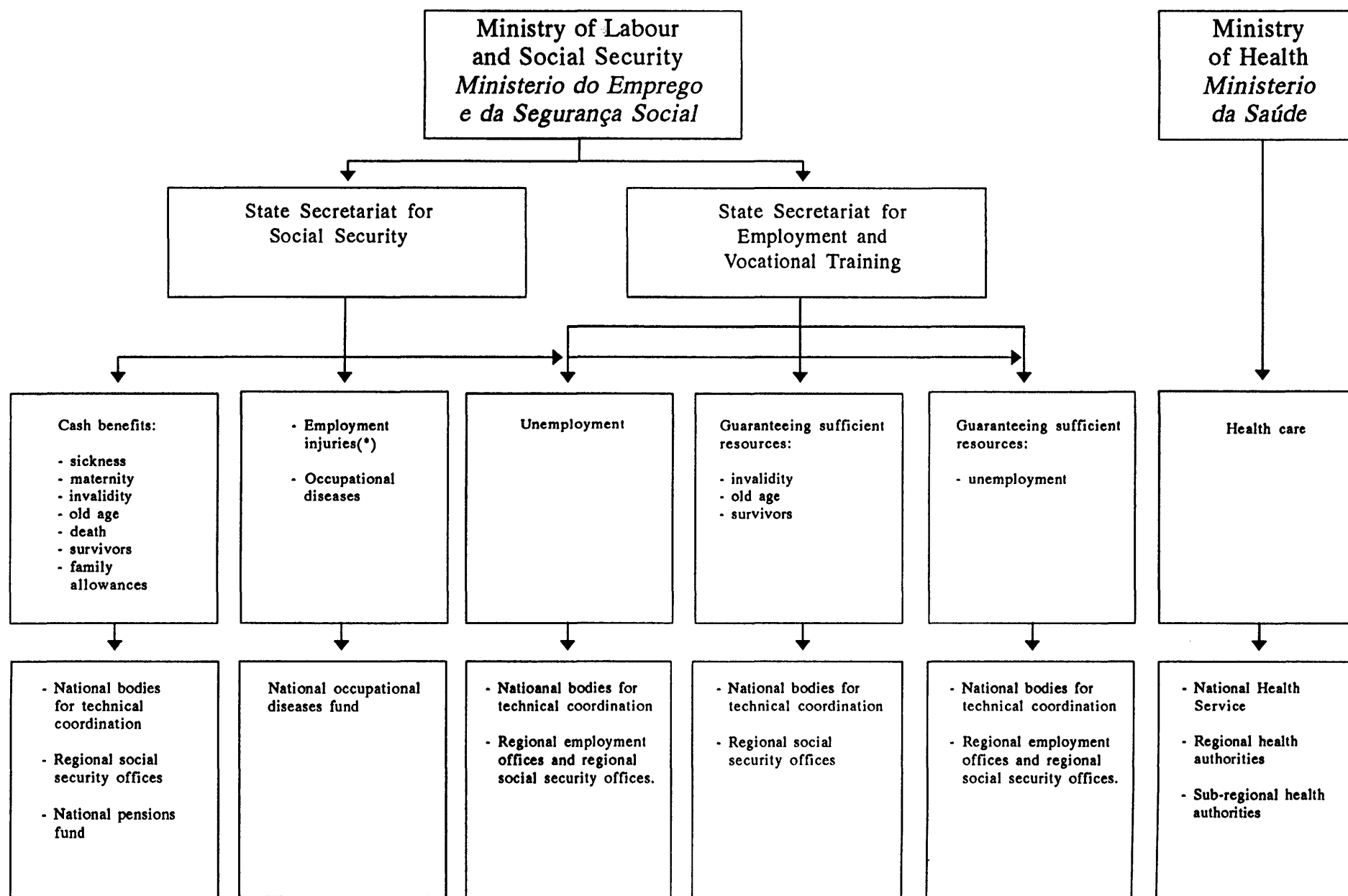
BUNDESMINISTERIUM FÜR JUGEND  
UND FAMILIE  
Sektion II/3  
Franz-Josefs-Kai 51  
A-1010 Wien

HAUPTVERBAND DER ÖSTERREICHISCHEN  
SOZIALVERSICHERUNGSTRÄGER  
Kundmangasse 21  
A-1031 Wien

BUNDESGESCHÄFTSSTELLE DES  
ARBEITSMARKTSERVICES  
Treustr. 35 - 43  
A-1200 Wien

Table: I

## Organisation in Portugal



(\*) Private insurance companies supervised by the Ministry of Finance, as regards employment injurie

The Portuguese system of social protection is an autonomous organisation as regards the legal, administrative and financial point of view. It is generally supervised by the Ministry of Labour and Social Security.

Salaried employees and self-employed persons are covered by the general scheme which under certain conditions has developed particularities concerning the benefits and the contributory scheme.

The general scheme neither covers civil servants nor lawyers or barristers who are covered by special schemes with their own specific organisations.

The following institutions administer the general scheme:

- 5 regional social security offices, divided into sub-regional services, responsible for health care (cash benefits), maternity, unemployment, family benefits and the non-contributory scheme;
- National Pensions Fund in charge of the protection in the event of invalidity, old-age and death;
- National Occupational Diseases Fund in charge of the protection in the event of an occupational disease.

The social security institutions are technically coordinated by the central services of the Ministry of Labour and Social Security.

Occupational accident insurance is compulsory for companies; the administration, however, will be assumed by insurance companies supervised by the Ministry of Finance.

Health care is implemented by the National Health Service which is integrated in the Ministry of Health.

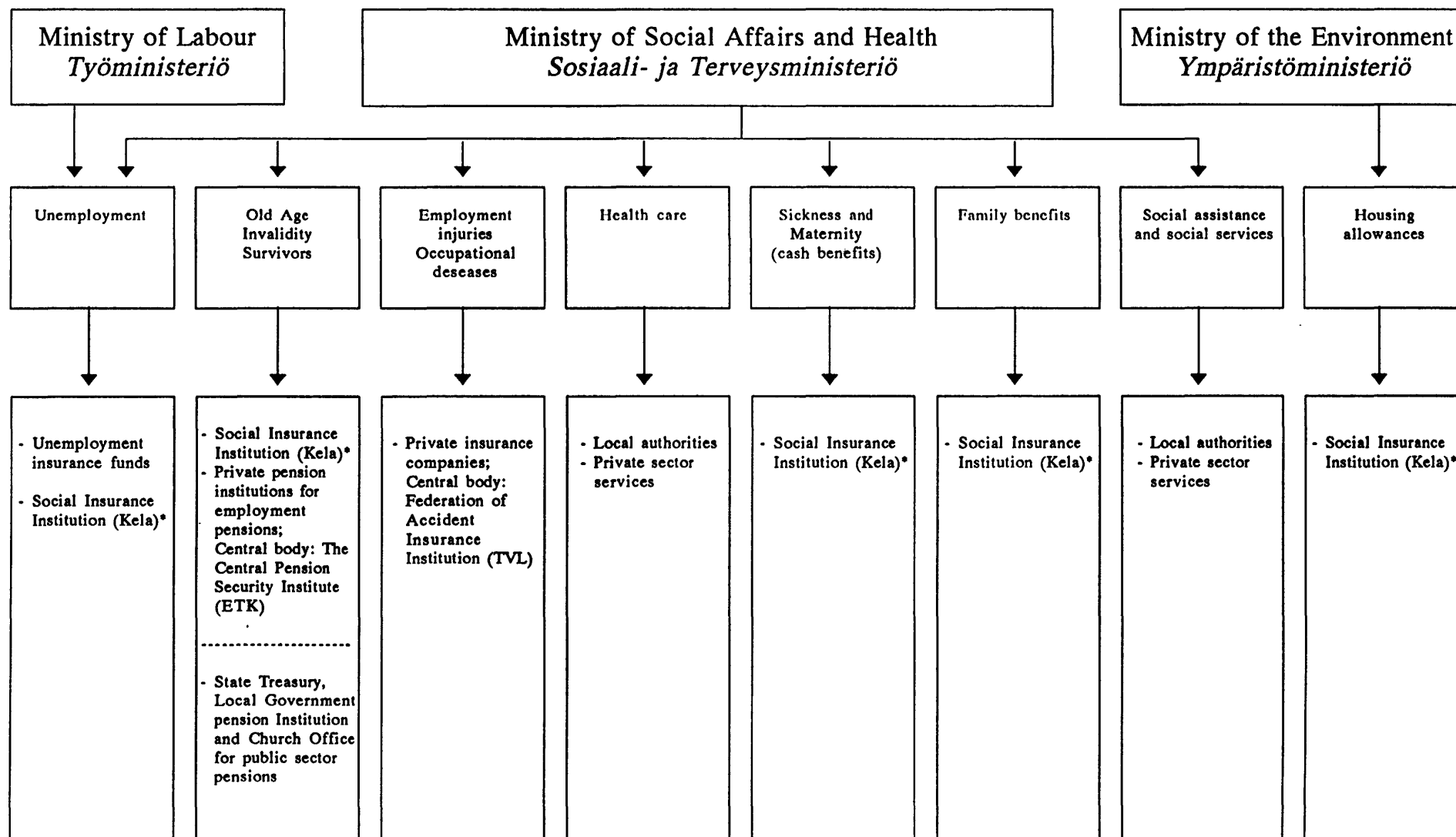
The National Health Service exercises its competences on a decentralised basis via regional, sub-regional and local health authorities in line with the administrative division of the Portuguese territory.

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P-1000 Lisboa

Table: I

## Organisation in Finland



\* An independent body under the Parliament responsible for the basic benefits.

In Finland all residents are covered by social security schemes which govern basic pensions (national pensions), sickness and maternity benefits and family benefits. In addition, all employed persons are entitled to benefits based on employment, such as employment pensions and benefits for employment accidents. All residents of municipalities have access to health care and social services.

The Ministry of Social Affairs and Health is responsible for social security in Finland.

### **Pensions**

Finland has two parallel pension systems: The National Pension Scheme and the Employment Pension Scheme. Both schemes pay old-age, invalidity and survivor's pensions. The National Pension Scheme provides pensions on the basis of residence to guarantee a minimum income whereas the other scheme is based on employment and related to earnings. The national pension is co-ordinated with the person's pension from the Employment Pension Scheme. National pensions are administered by the Social Insurance Institution (Kela). The Employment Pension Scheme is managed by private insurance companies. The Central Pension Security Institute (ETK) is the central body of the scheme. The public sector has its own pension institutions.

### **Health care and sickness insurance**

The basic responsibility for providing health services lies with the municipalities. All residents of municipalities are eligible for health care. Public health care services are supplemented by private health care. The sickness insurance provides partial compensation for doctor's fees, examination and treatment given by private sector. Sickness insurance refunds part of the costs of medicines and travelling expenses in connection with both public and private medical care. The sickness insurance also covers sickness, maternity, paternity and parents' allowances. Sickness insurance is administered by the Social Insurance Institution (Kela).

### **Unemployment**

Unemployment benefits consist of earnings-related allowance, basic allowance and labour market support. Most employees are covered by their own sector's unemployment fund, in which case they are entitled to an earnings-related allowance. The allowance is paid by the unemployment fund. The basic allowance and labour market support is paid by the Social Insurance Institution.

### **Employment accidents and occupational diseases**

All employed persons and farmers are insured compulsory. Other self-employed persons than farmers can take a voluntary insurance. The Employment Accident Insurance Scheme is administered by private insurance companies.

### **Family benefits**

Child allowance is paid for each child under the age of 17 residing in Finland. The amount of the allowance is linked to the number of eligible children in the family. The allowance is paid by the Social Insurance Institution.

\* \* \* \* \*

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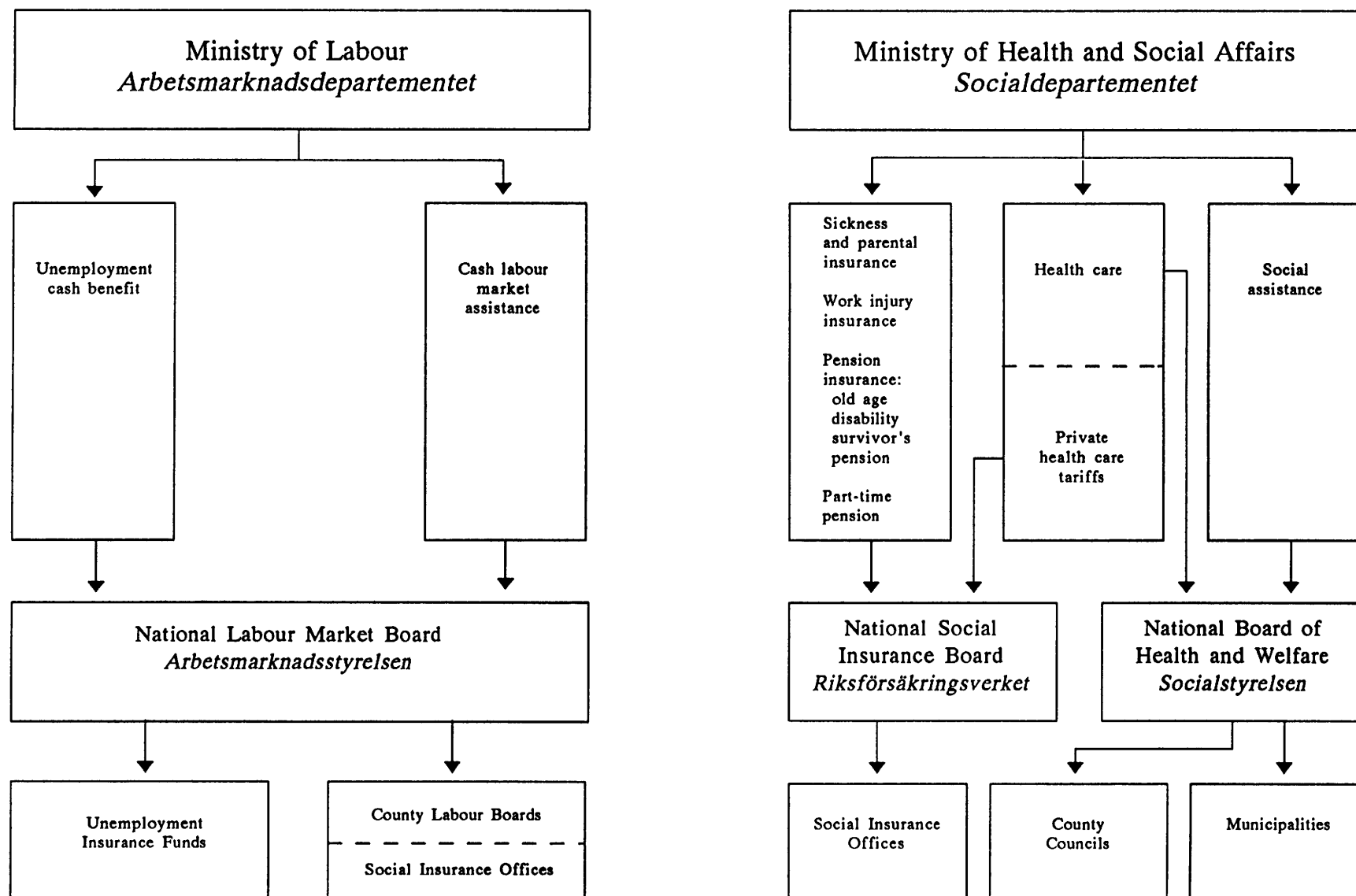
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FIN-00121 Helsinki



Table: I

## Organisation in Sweden



The Swedish social security system, except for unemployment insurance, comes under the jurisdiction of the Ministry of Health and Social Affairs. The basic parts of the insurance cover sickness insurance, parental insurance, basic and supplementary pension, disability pension, part-time pension and work injury insurance.

Everyone over the age of 16 resident in Sweden - irrespective of nationality - is registered with the insurance scheme.

The National Social Insurance Board, which is a State body, is responsible for managing and supervising social security centrally. On the regional and local level there are 25 regional social insurance offices with about 400 local insurance offices together.

Social insurance in Sweden is financed mainly by contributions from the employer, but the basic pension scheme is to a great extent financed by tax revenue over the State budget. In the last year contributions payable by the insured persons themselves have been introduced. So far they cover a minor part of the insurance costs.

Health care is a responsibility for the county councils in Sweden with a taxation right of their own.

The unemployment insurance comes under the jurisdiction of the Ministry of Labour. It consists of two parts: Unemployment cash benefit and cash labour market assistance. The cash labour market assistance covers persons who are not optionally insured. It is financed mainly by taxation over the State budget. The unemployment cash benefit is voluntary but members of different trade unions collectively join the insurance.

Social assistance which is not considered a part of social insurance in Sweden, comes under the jurisdiction of the Ministry of Health and Social Affairs. It is supervised by the National Board of Health and Welfare. The local administration of social assistance, including care and service for children and families, care for elderly and handicapped, is a responsibility for the municipalities. It is financed mainly through local taxation.

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S-10333 Stockholm

SOCIALDEPARTEMENTET  
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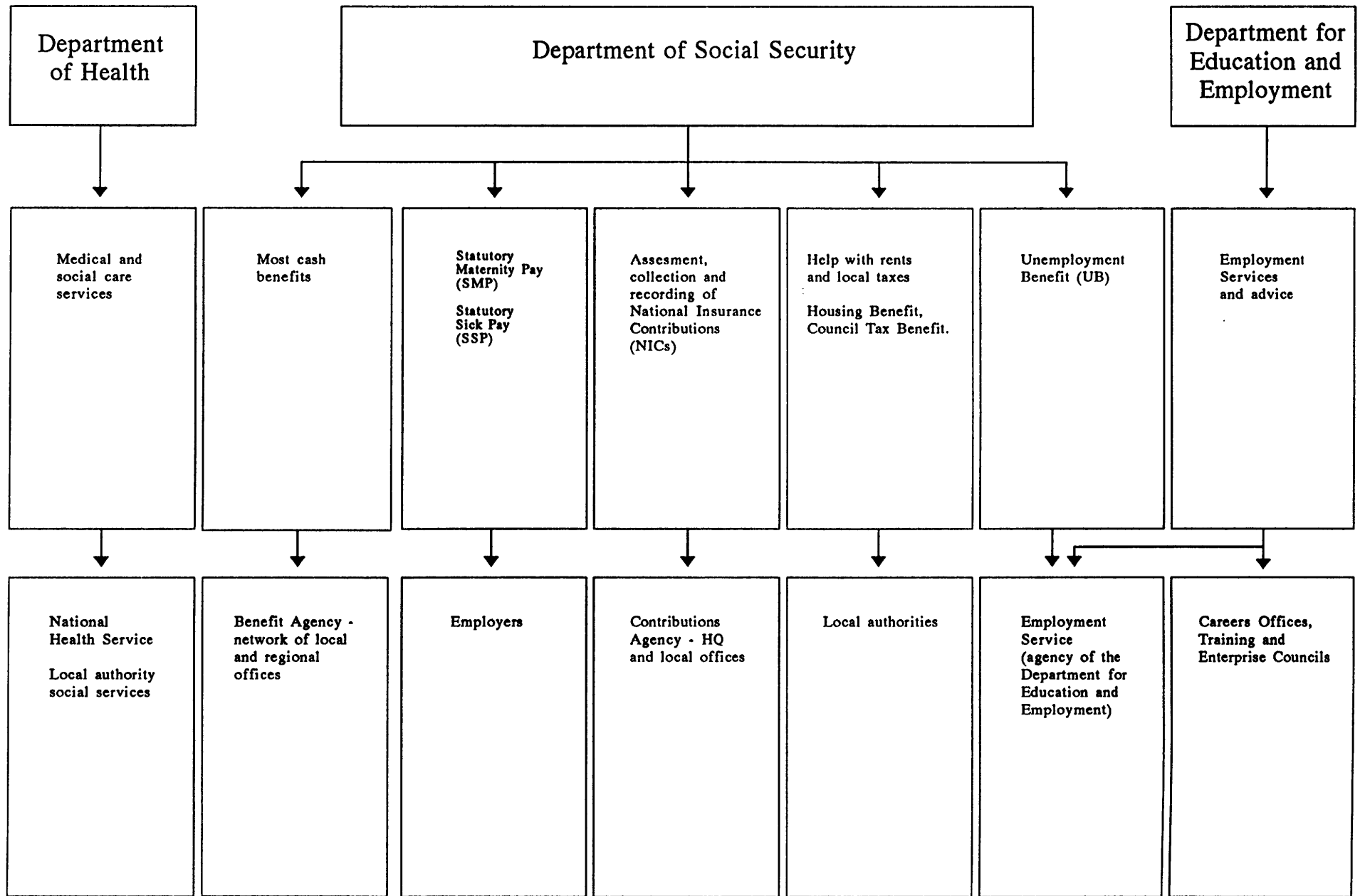
RIKSFÖRSÄKRINGSVERKET  
S-10351 Stockholm

ARBETSMARKNADSSTYRELSEN  
S-17199 Solna

SOCIALSTYRELSEN  
S-10630 Stockholm

Table: I

## Organisation in the United Kingdom



A comprehensive state administered social security scheme covers the population through a compulsory contributory scheme complemented by a range of non-contributory measures<sup>1</sup>. Contributory benefits and the cost of their administration are paid by the National Insurance (NI) Fund, financed on a current income basis by the contributions that most workers and employers are required to pay. Benefits include Retirement Pension, Widow's Pensions, Incapacity Benefit, Maternity Allowance and Unemployment Benefit, and are predominantly flat rate. An earnings related component can be paid with some, notably Retirement Pension. Non-contributory benefits financed from general taxation - are available either on the basis of contingency (eg. benefits for disability, child benefits), or level of resources; there is an extensive safety net of income-related benefits (eg. Housing Benefit; Income Support for people who are not working). Universal health care is provided through the National Health Service. This is financed from taxation and the NI Fund, but access to care does not depend on a contribution record.

The Department of Social Security (DSS) is the ministry responsible for the development and delivery of the social security programme. Decisions on policy, priorities and targets are made by the Secretary of State and the Department's other Ministers - who are accountable to Parliament - with support and advice from a permanent head-quarter staff of officials. A range of agents are responsible for delivering the programme. Executive agencies of the DSS are responsible to the Secretary of State for payment of most cash benefits (Benefits Agency); collection and recording of contributions (Contributions Agency); administering child maintenance payments (Child Support Agency) and other related and ancillary functions. The Employment Service of the employment ministry pays benefits to the unemployed, as well as registering and controlling their claims, and lo-

cal authorities administer Housing Benefit and Council Tax Benefit. Employers are responsible for paying Statutory Sick Pay and Statutory Maternity Pay. NHS authorities are funded to secure health services for their local population through contracts with NHS Trusts and other service providers and professionals. Social care services are provided or purchased by local authorities within a financial and legislative framework determined by the health ministry.

It is Government policy that employed earners currently paying National Insurance contributions cannot opt out of contributing to help those who cannot provide for their own needs. However, the Government is keen that contributors should be able to make additional provision for themselves privately. It believes that taxpayer-financed welfare can place a burden on the economy, destroy jobs and discourage work. By contrast, private provision can strengthen the economy, enhance incentives to work and boost savings and investment. A key area of private provision is retirement pensions. Supplementary pensions may be provided through an employer's occupational scheme or a personal arrangement with a financial institution. Providing certain conditions, this additional pension can supplant the earnings-related component of an individual's state pension, with a corresponding partial reduction or refund of NI liability to the benefit of the chosen scheme. Occupational and personal pension schemes operate within a regulatory framework determined by Parliament. Individuals may choose to subscribe to private medical insurance, or this may be offered by their employers, to meet the cost of private treatment in NHS or private hospitals.

\* \* \* \* \*

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EMPLOYMENT  
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<sup>1</sup> The position in Great Britain is described; similar arrangements apply in Northern Ireland.

I Organisation

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

XIII Social protection of self-employed

Table II

## Financing

	Belgium	Denmark	Germany	Greece
<b>Financing principle</b>				
<b>1. Sickness and maternity</b>	Contributions plus State subsidy.	Tax financed. From January 1st 1994 a contribution paid into the Labour Market Funds by all salaried and non-salaried workers to cover State expenditure on daily allowances.	Contributions.	Contributions. Three-party financing (employee, employer, state) for those newly insured since January 1st, 1993.
<b>2. Invalidity</b>	Contributions plus State subsidy.	Tax financed.	Contributions.	Contributions. Three-party financing (employee, employer, state) for those newly insured since January 1st, 1993.
<b>3. Old-age, survivors</b>	Contributions plus State subsidy.	<i>National pension:</i> Tax financed. <i>Supplementary pension:</i> Contributions.	Contributions.	Contributions. Three-party financing (employee, employer, state) for those newly insured since January 1st, 1993.
<b>4. Employment injuries and occupational diseases</b>	Contributions and insurance premium paid by the employer.	Contributions.	Contributions.	Contributions.
<b>5. Unemployment</b>	Contributions plus State subsidy.	Benefits are paid by the State. However, the contributions (paid into the funds) by the insured persons as well as the employer contributions towards the Labour Market Funds, set up as of 1st January 1994, make up the composition of these funds, in order to cover State expenditure on these benefits.	Contributions.	Contributions.
<b>6. Family allowances</b>	Contributions.	Tax financed.	Tax financed.	Contributions.

# Financing

# Table II

Spain	France	Ireland	Italy	
Contributions.	Contributions.	Contributions plus state subsidy.	Contributions.	<b>Financing principle</b> <b>1. Sickness and maternity</b>
Contributions.	Contributions.	Contributions plus state subsidy.	Contributions.	<b>2. Invalidity</b>
Contributions.	Contributions and taxes.	Contributions plus state subsidy.	Contributions.	<b>3. Old-age, survivors</b>
Contributions.	Contributions.	Contributions.	Contributions.	<b>4. Employment injuries and occupational diseases</b>
Contributions.	Contributions.	Contributions plus state subsidy.	Contributions.	<b>5. Unemployment</b>
Contributions.	Contributions and taxes.	Tax financed.	Contributions.	<b>6. Family allowances</b>

Table II

## Financing

	Luxembourg	Netherlands	Austria	Portugal
<b>Financing principle</b>				
<b>1. Sickness and maternity</b>	Contributions.	Contributions.	Contributions and state subsidy (for hospitals).	Contributions and taxes.
<b>2. Invalidity</b>	Contributions.	Contributions.	Contributions and state subsidy.	Contributions.
<b>3. Old-age, survivors</b>	Contributions.	Contributions.	Contributions and state subsidy.	Contributions.
<b>4. Employment injuries and occupational diseases</b>	Premiums.	No application.	Contributions and state subsidy.	<i>Accidents:</i> Insurance premiums. <i>Diseases:</i> Contributions.
<b>5. Unemployment</b>	Special tax.	Contributions.	Contributions and state subsidy.	Contributions.
<b>6. Family allowances</b>	Contributions and tax.	Public means.	<ul style="list-style-type: none"> <li>• Family allowances and birth grant: Mainly tax financed; in addition, direct benefits paid by public employers.</li> <li>• Child-raising allowance (<i>Karenzurlaubsgeld</i>) and Special Unemployment Assistance (<i>Sondermotstandshilfe</i>): Contributions and state subsidy.</li> </ul>	Contributions.



	Finland	Sweden	United Kingdom	
<b>Financing principle</b>				<b>Financing principle</b>
<b>1. Sickness and maternity</b>	<i>Public health care:</i> financed by local authorities. <i>Sickness insurance:</i> Contributions and state subsidy.	Contributions.	Contributions, taxes and employers.	<b>1. Sickness and maternity</b>
<b>2. Invalidity</b>	<i>National pension:</i> Contributions plus state subsidy. <i>Employment pension:</i> Contributions (plus state subsidy for farmers' and self-employed persons' pension schemes).	Contributions plus state subsidy.	Contributions.	<b>2. Invalidity</b>
<b>3. Old-age, survivors</b>	<i>National pension (old age) and National survivors' pension:</i> <ul style="list-style-type: none"> <li>▪ old age pensions: contributions and state subsidy</li> <li>▪ survivors' pension: tax financed</li> </ul> <i>Employment pension:</i> Contributions (plus state subsidy for farmers' and self-employed persons' pension schemes).	Contributions plus state subsidy.	Contributions.	<b>3. Old-age, survivors</b>
<b>4. Employment injuries and occupational diseases</b>	Employer premiums.	Contributions.	General taxation.	<b>4. Employment injuries and occupational diseases</b>
<b>5. Unemployment</b>	<i>Basic security:</i> Tax financed. <i>Earnings-related security:</i> Contributions (three party financing: insured, employer, state). Since 1.1.1993 all salaried employees also pay an additional contribution.	Contributions plus state subsidy.	Contributions.	<b>5. Unemployment</b>
<b>6. Family allowances</b>	Tax financed.	Tax financed.	Government.	<b>6. Family allowances</b>

	Belgium	Denmark	Germany	Greece
<b>Contributions Rates and ceiling</b>				
<b>1. Sickness and maternity</b>	<p>1. <i>Social insurance contributions:</i></p> <ul style="list-style-type: none"> <li>• Health care: 7.35 % (total) 3.55 % employee 3.80 % employer. No ceiling.</li> <li>• Cash benefits: 3.50 % (total) 1.15 % employee 2.35 % employer. No ceiling.</li> </ul> <p>2. <i>Other contributions to the sector health:</i></p> <ul style="list-style-type: none"> <li>• Contributions of 5 % or 10 % levied on car insurance premiums.</li> <li>• 10 % contribution levied on hospitalisation insurance premiums.</li> <li>• Royalties paid by the pharmaceutical firms on certain products of theirs and contributions related to the turnover of the pharmaceutical industry.</li> <li>• A 3.55 % deduction from pension amounts. This deduction may not reduce the monthly pension to less than BFR 44,155 (ECU 1,154) or - in the case of a person with no dependants - to less than BFR 37,257 (ECU 974).</li> </ul> <p>3. <i>Other contributions or deductions are not allocated to a particular branch but to the social security system in general, for example:</i></p> <ul style="list-style-type: none"> <li>• Special social security contributions: collection of lump-sum, progressive amounts related to household income.</li> <li>• Progressive solidarity contributions (between 0.5 and 2 %) paid on pensions which exceed a certain amount.</li> </ul>	<p>No contributions. National health insurance tax financed. From January 1st 1994, contributions paid into the labour market funds by all salaried and non salaried workers to cover State expenditure on daily allowances.</p>	<p>1. <i>Health Insurance:</i> The contribution rate varies according to regulations of the concerned insurance. Average rates in 1995:</p> <ul style="list-style-type: none"> <li>• Old Länder: 13.20 % (total), 6.60 % employee 6.60 % employer.</li> <li>• New Länder: 12.80 % (total), 6.40 % employee 6.40 % employer.</li> </ul> <p>Ceiling (75% of the ceiling for the old age pension insurance for workers):</p> <ul style="list-style-type: none"> <li>• Old Länder: DM 70,200 (ECU 37,742) per year.</li> <li>• New Länder: DM 57,600 (ECU 30,968) per year.</li> </ul> <p>2. <i>Care-Insurance:</i> 1.0 % (total), 0.5 % employee 0.5 % employer Ceiling: DM 70,200 (ECU 37,742) in the Old Länder and DM 57,600 (ECU 30,968) in the New Länder.</p>	<p><i>Persons insured until 31.12.1992:</i></p> <ul style="list-style-type: none"> <li>• Benefits in kind: 6.45 % (total) 2.15 % employee 4.30 % employer. Ceiling: DR 446,750 (ECU 1,477) per month.</li> <li>• Cash benefits: 1.20 % (total) 0.40 % employee 0.80 % employer. Ceiling: DR 446,750 (ECU 1,477) per month.</li> </ul> <p><i>Persons insured since 1.1.1993:</i> 11.45 % total, comprising: 2.25 % employee (no ceiling) 5.10 % employer (no ceiling) 3.80 % State: monthly ceiling up to DR 261,848 (ECU 866).</p>
<b>2. Invalidity</b>	<p>Contribution is included in the overall rate shown under "Sickness and maternity - cash benefits" 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>

Spain	France	Ireland	Italy	Contributions Rates and ceiling
<p>28.3 % global contribution for social protection: 4.7 % employee 23.6 % employer. Ceiling: PTA 362,190 (ECU 2,223) per month = PTA 4,346,280 (ECU 26,680) per year. This is the ceiling for the occupational category comprising the largest numbers of employees. There are 11 other occupational categories with two different ceilings. For categories 1 to 4, the ceiling is PTA 362,190 (ECU 2,223) per month. For categories 5 to 11, the ceiling is PTA 269,940 (ECU 1,657) per month.</p>	<p>19.6 % contribution for sickness, maternity, invalidity and death: 6.8 % employee 12.8 % employer. No ceiling. Further contributions are levied upon social security pensions (1.4%), supplementary pensions (2.4%) and early retirement pensions (5.5%). A 15 % contribution is levied on car insurance premiums.</p> <ul style="list-style-type: none"> <li>• Tax on alcoholic drinks with more than 25 per cent: 0.84 FF (ECU 0.10) per dcl</li> <li>• Tax on pharmaceutical advertisements: 9 % of turnover from advertising.</li> <li>• Exceptional contribution levied on the turnover of wholesalers.</li> <li>• A 1.4 % contribution levied on unemployment benefits which exceed the minimum legal wage.</li> </ul>	<p>Overall social security rates: <i>Health Service:</i> 1.25 % for employees and self-employed. No charge for employees with earnings of IR£ 178 (ECU 218) per week or less or for persons with full eligibility to health service. See Table III. No ceiling. <i>Cash benefits:</i></p> <ul style="list-style-type: none"> <li>• Employee: 5.5 %, the first IR£ 50 (ECU 61) of weekly earnings is excluded from the calculation of the percentage payable.</li> <li>• Employer: 9.0 % on employer incomes up to IR£ 231 (ECU 282) per week.</li> </ul> <p>12.2 % on all earnings where weekly income is in excess of IR£ 231 (ECU 282); (IR£ 12,000 or ECU 14,670 per annum). Ceiling: IR£ 21,500 (ECU 26,284) (employee) and IR£ 25,800 (ECU 31,540) (employer) per year. In addition to these rates, there is an employment and training levy of 1 % on all earnings in excess of IR£ 178 (ECU 218) per week.</p>	<p><i>Workers:</i> 16.06 % (total) 1.00 % worker 15.06 % employer. Ceiling: LIT 40,000,000 (ECU 18,165) per year. Including contributions for maternity (1.23% in industry, 1.01% in commerce), 2.01 % for tuberculosis insurance, and for cash benefits (2.22 % in industry, 2.44 % in commerce). <i>Salaried employees:</i></p> <ul style="list-style-type: none"> <li>• Industry: 13.84 %, 1.00 % employee 12.84 % employer</li> <li>• Commerce: 16.06 %, 1.00 % employee 15.06 % employer.</li> </ul> <p>No ceiling. <i>Self-employed</i> pay a contribution up to a ceiling of LIT 40,000,000 (ECU 18,165); for incomes above this ceiling but below than LIT 150,000,000 (ECU 68,120), 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.</p>	<p><b>1. Sickness and maternity</b></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>Contribution is included in the overall rate shown under "Old age, survivors".</p>	<p><b>2. Invalidity</b></p>

	Luxembourg	Netherlands	Austria	Portugal
<b>Contributions Rates and ceiling</b>				
	<b>1. Sickness and maternity</b>	<p><i>Benefits in kind:</i> 5.0 % (total) 2.5 % employee 2.5 % employer.</p> <p><i>Cash benefits:</i></p> <ul style="list-style-type: none"> <li>• <b>Workers</b> 4.00 % (total) 2.00 % worker 2.00 % employer.</li> <li>• <b>Employees</b> 0.150 % (total) 0.075 % employee 0.075 % employer.</li> </ul> <p><i>Ceiling:</i> LFR 2,624,628 (ECU 68,604) per year.</p> <p>The difference in contribution rates results from the fact that employees in the private sector continue to receive pay - imposed on the employer - for the month in which the disease occurs and for the following three months. After expiration of these period cash-benefits for illness are paid by the sickness-insurance-fund.</p>	<ul style="list-style-type: none"> <li>• <i>Benefits in kind (ZFW):</i> 8.35 % (total) 1.10 % employees 7.25 % employer. Ceiling: HFL 50,180 (ECU 24,079) per year. For employers and social security institutions franchise of HFL 54 (ECU 26) per day applies. Pensioners pay a contribution of 1.40% of the AOW-benefit and 8.35 % of eventual wages or supplementary pensions. Next to the health insurance contributions a flat-rate contribution of annually HFL 198 (ECU 95) (average amount, set by the health insurance per adult).</li> <li>• <i>General insurance against serious risks (AWBZ):</i> 8.85 %, paid by the employees. Ceiling: HFL 44,349 (ECU 21,281) per year.</li> <li>• <i>Cash benefits (ZW):</i> 1.95 % (total) 1.00 % employee 0.95 % employer. Ceiling: HFL 286 (ECU 137) per day.</li> </ul> <p>The contributions mentioned is an average.</p>	<ul style="list-style-type: none"> <li>• <i>Sickness Insurance:</i> <b>Workers:</b> 7.90 % in total: 3.95 % workers 3.95 % employers <b>Employees:</b> 6.80 % in total: employees 3.40 % employees employers 3.40 % employers. <i>Ceiling:</i> \$ 37,800 (ECU 2,890) per month, \$ 75,600 (ECU 5,780) special payments per year</li> <li>• <i>Continued Payment of Wages and Salaries Act:</i> employers 2.50 %.</li> </ul>
<b>2. Invalidity</b>	<p>Contribution is included in the overall rate shown under "Old-age, survivors".</p>	<ul style="list-style-type: none"> <li>• <i>Benefits in kind (WAO):</i> 9.40 %, paid by the employees. Ceiling: HFL 286 (ECU 137) per day. Franchise: HFL 99 (ECU 48) per day.</li> <li>• <i>General insurance (AAW):</i> 6.30 %, paid by the employees. Ceiling: HFL 44,349 (ECU 21,281) per year.</li> </ul>	<p>Contribution for "Invalidity" included in the contribution for "Old-age, Survivors".</p>	<p>Contribution is included in the overall rate shown under "Sickness and maternity" above.</p>

## Finland

## Sweden

## United Kingdom

Contributions  
Rates and ceiling

## 1. Sickness and maternity

*Public health care:*  
financed by local authorities.  
Municipalities receive state subsidies for arranging health and social services. For health services the subsidy is paid in a lump sum, which is calculated on the basis of the number of municipal residents, age structure, area, population density, morbidity and the financial capacity of the municipality.

*Sickness insurance:*

- Insured:
  - 1,90 % on taxable income up to FIM 80,000 (ECU 13,913), 3,80 % on exceeding taxable income plus additionally 3 % on pension income.
- Employer:
  - 1,60 % of payroll; private sector
  - 2,85 % of payroll; public sector
  - 7,85 % off payroll; church.

No ceiling.

6.23 % employer  
6.92 % self employed  
2.95 % general sickness insurance contribution

Ceiling: 7.5 times the base amount = SEK 267,750 (ECU 27,377).

Health care is financed and administered by the county councils.

Contributions vary with the level of earnings:

*Employees:*

No contribution is paid if the weekly earnings are below £ 58 (ECU 69). In other cases: 2 % of £ 58 (ECU 69) plus 10 % (8.2 % if member of approved occupational schemes) of earnings between £ 58 (ECU 69) and £ 440 (ECU 523).

*Employer:*

No contribution for weekly earnings below £ 58 (ECU 69) In other cases, 3 %, 5 %, 7 % or 10.2 % depending on the level of earnings on all earnings (no upper limit). If the employee is a member of an approved occupational pension scheme, the above rates apply for the first £58 (ECU 69). For earnings between £ 58 (ECU 69) and £ 440 (ECU 523) the rates are reduced by 3 %.

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

Contributions  
Rates and ceiling

## 1. Sickness and maternity

## 2. Invalidity

Contribution is included in the overall rate shown under "Old age, survivors".

Financed in the same way as "Old age, survivors".

Contribution is included in the overall rate shown under "Sickness and maternity" above.

## 2. Invalidity

	Belgium	Denmark	Germany	Greece
<b>3. Old-age, survivors</b>	<ul style="list-style-type: none"> <li>• Social insurance contributions: 16.36 % (total) 7.50 % employee 8.86 % employer. No ceiling.</li> <li>• A 3.50 % deduction from invalidity benefits and pre-retirement pensions. These deductions may not reduce the invalidity benefits to less than BFR 42,750 (ECU 1,117) or - in the case of a person with no dependants - of less than BFR 35,627 (ECU 931) per month. Limits for early retirement pensions are BFR 42,805 (ECU 1,119) and BFR 35,639 (ECU 932).</li> <li>• 8.86% contribution levied on group insurance policies.</li> </ul>	<p><i>National pension:</i> Tax financed, no contributions.</p> <p><i>Supplementary pension:</i> Contribution of DKR 194.40 (ECU 27) per month: 1/3 employee 2/3 employer.</p> <p>Employers who pay their share of the contribution for sick employees - even during the period when the local authorities provide daily allowance - will be compensated by the State.</p>	<p>18.60 % (total) 9.30 % employee 9.30 % employer.</p> <p>Annual ceiling: DM 93,600 (ECU 50,323) in the old Länder and DM 76,800 (ECU 41,290) in the new Länder.</p>	<p><i>Persons insured until 31.12.1992:</i> 20.00 % (total) 6.67 % employee 13.33 % employer. Ceiling: DR 446,750 (ECU 1,477) per month.</p> <p><i>Persons insured since 1.1.1992:</i> 30.00 % total, comprising: 6.67 % employee (no ceiling) 13.33 % employer (no ceiling) 10.00 % State, monthly ceiling up to DR 261,848 (ECU 866).</p> <p>The contribution rate is increased by 3.6 % (2.2 % for the employee, 1.4 % for the employer) in the case of hard or insalubrious work and by 1 % (paid by employer for enterprises which involve a professional risk).</p>
<b>4. Employment injuries and occupational diseases</b>	<p>Insurance premiums or contributions based on the rates of approved insurers. Contributions to the Employment Injury Fund 0.3 % and to the Disease Fund 0.65 % + 0.45 % (special premium), paid by the employer.</p>	<p>Insurance contribution varies according to risk, paid by the employer.</p>	<p>Collective rates according to the risks in the various occupational sectors. Contributions are fixed by the insurance funds ("<i>Berufsgenossenschaften</i>") and calculated on the base of the total gross earnings for different risk groups (scale of risks). Paid by the employer.</p>	<p>Contribution is included in the overall rate shown under "Sickness and maternity" above.</p>

Spain	France	Ireland	Italy	3. Old-age, survivors
<p>Contribution is included in the overall rate shown under "Sickness and maternity" above.</p>	<p><i>General contribution:</i> 14.75 % (total) 6.55 % employee 8.20 % employer. Ceiling: FF 13,060 (ECU 2,004) per month; FF 155,940 (ECU 23,928) per year + employer 1.60 % (no ceiling imposed). <i>Survivor contribution:</i> 0.10 % employee. No ceiling. Special tax (C.S.G.) 1.3 % on total salary less 5 % and on all benefits and allowances and on a certain amount of revenue from estate and investments for all persons fiscally resident in France.</p>	<p><i>Employees and employers:</i> Contribution is included in the overall rate shown under "Sickness and maternity" above. <i>Self-employed:</i> 5.0 %. Ceiling IR£ 21,500 (ECU 26,284) per year. The first IR£ 520 (ECU 636) of a self-employed person's annual earnings is excluded from the calculation of the percentage payable.</p>	<p>27.27 % (total) 8.34 % employee 18.93 % employer. Including supplementary contribution (0.50%), contribution for crèches (0.10%) and contribution for health care of retired workers (0.20). No ceiling.</p>	
<p>Rates fixed by government decree according to the different levels of risks of activities, industries and jobs.</p>	<p>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. Average contribution of 2.3 %.</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%, is calculated on the basis of the total wage.</p>	<p><b>4. Employment injuries and occupational diseases</b></p>

	Luxembourg	Netherlands	Austria	Portugal
<b>3. Old-age, survivors</b>	24.0 % (total): 8.0 % employee 8.0 % employer 8.0 % State. Ceiling: LFR 2,624,628 (ECU 68,604) per year.	16.35 %: 14.55 % old age AOW 1.80 % survivors AWW paid by the employees. Ceiling: HFL 44,349 (ECU 21,281) per year.	22.80 % in total: 10.25 % employees 12.55 % employers Ceiling: S 37,800 (ECU 2,890) per month, S 75,600 (ECU 5,780) special payment per year.	Contribution is included in the overall rate shown under "Sickness and maternity" above.
<b>4. Employment injuries and occupational diseases</b>	Collective rates according to the degree of risk, fixed by the insurance association. The rate varies between 0.5 % and 6 %. The premium is calculated on the basis of the total gross wage (minimum: LFR 43,744 (ECU 1,143) per month, maximum: LFR 2,624,628 (ECU 68,604) per year.	No application.	1.30 % Employers Ceiling: S 37,800 (ECU 2,890) per month S 75,600 (ECU 5,780) special payment per year.	<i>Employment injuries:</i> insurance premiums varying according to risks, paid by the employer. <i>Occupational diseases:</i> 0.5 %, paid by the employer. No ceiling.



	Finland	Sweden	United Kingdom	
<b>3. Old-age, survivors</b>	<p><i>National pension:</i></p> <ul style="list-style-type: none"> <li>insured: 0,55 % on taxable income plus additionally 1 % on pension income</li> <li>employer: 2,40/4,00/4,90 % of payroll according to the amount of redemptions and ratio to payroll.</li> </ul> <p><i>Employment pension:</i></p> <ul style="list-style-type: none"> <li>employers: 16,20 % private sector (average) 21,80 % local government 19,35 % state 27,00 % church.</li> <li>employees: 4,00 % of salary.</li> <li>farmers and self-employed: 20,2 %.</li> </ul> <p>No ceiling.</p>	<p><i>Basic pension:</i></p> <p>5.86 % employers contribution 6.03 % self employed persons. These contributions cover 58 % of the costs in 1995. The rest is tax financed.</p> <p><i>Supplementary pension:</i></p> <p>13.00 % employer 13.00 % self employed persons 1.00 % general pension contribution.</p>	<p>Contribution is included in the overall rate shown under "Sickness and maternity" above.</p>	<b>3. Old-age, survivors</b>
<b>4. Employment injuries and occupational diseases</b>	<p>Insurance premiums, varying according to risk. Paid by employers. Average 1,20 % of payroll.</p>	<p>1.38 % employer 1.40 % self employed persons.</p>	<p>Government.</p>	<b>4. Employment injuries and occupational diseases</b>

	Belgium	Denmark	Germany	Greece
<b>5. Unemployment</b>	<p><i>Social security contributions:</i> Rate applied for the field of unemployment in the months of April, May and June 1995: 2.33 % in total 0.87 % employee 1.46 % employer</p> <p>No ceiling.</p> <p><i>Other employers' contributions</i> collected by the National Social Security Office for the same period:</p> <ul style="list-style-type: none"> <li>• Special contribution of employers with at least 10 employees of 1.69% of the wages and salaries;</li> <li>• Employer "wage moderation" contributions of 7.49 %;</li> <li>• Lump-sum employer contributions for involuntary part-time work: BFR 1,950 (ECU 51) (enterprises with 20 employees or more) or BFR 975 (ECU 25) (enterprises with less than 20 employees) per quarter and per employee;</li> <li>• Employer contributions, lump-sum payments paid for conventional early-retirement pensions. (BFR 4,500 (ECU 118) to 1,000 (ECU 26) to the category of early retirement pension);</li> <li>• Special employer contribution for certain early retirement pensions equal to 50 % or 33 % of the complementary indemnity to the unemployment benefits;</li> <li>• Employer contributions equal to 0.05 % of wages. This money is allocated for measures to help unemployed workers find employment.</li> <li>• Employer contributions equal to 0.35 % of wages, used to finance temporary unemployment benefits.</li> </ul>	<p><i>Employees:</i> Flat-rate contributions fixed every year based on legal maximum rate of daily payment. At present: 7.24 times this rate per year.</p> <p><i>Employers:</i> Flat-rate contributions based on turnover subject to VAT (MOMS) payable by the employer and the total of all salaries and wages paid.</p> <p>Contribution towards the Labour Market Funds (since January 1st 1994) paid also by non-insured persons to cover cost of daily allowances paid by the State.</p>	<p>6.50 % (total) 3.25 % employee 3.25 % employer.</p> <p>Annual ceiling: DM 93,600 (ECU 50,323) in the old Länder and DM 76,800 (ECU 41,290) in the new Länder.</p>	<p><i>Persons insured until 31.12.1992:</i> 4.60 % (total) 1.33 % employee 3.27 % employer. Ceiling: DR 446,750 (ECU 1,477) per month.</p> <p><i>Persons insured since 1.1.1993:</i> No ceiling for the contributions of people newly insured.</p>
<b>6. Family allowances</b>	<p>7.0 % paid by the employer. No ceiling. Lump-sum contributions paid by employers for each worker employed who is not subject to pay social security contributions.</p>	<p>Tax financed, no contributions.</p>	<p>Tax financed, no contributions.</p>	<p><i>Persons insured until 31.12.1992:</i> 2.0 % (total) 1.0 % employee 1.0 % employer. Ceiling: DR 446,750 (ECU 1,477) per month.</p> <p><i>Persons insured since 1.1.1993:</i> The same contributions. No ceiling.</p>

Spain	France	Ireland	Italy	5. Unemployment
<p><i>Unemployment insurance:</i> 7.8 % , of which: 1.6 % employee 6.2 % employer.</p> <p><i>Wage Guarantee Fund:</i> 0.4 % , paid by the employer.</p> <p><i>Vocational training:</i> 0.7 % , of which: 0.6 % employer. 0.1 % employee</p> <p>Ceiling: PTA 362,190 (ECU 2,223) per month = PTA 4,346,280 (ECU 26,680) per year.</p>	<ul style="list-style-type: none"> <li>• Monthly income up to FF 13,060 (ECU 2,004): 6.60 % (total) 2.42 % employee 4.18 % employer.</li> <li>• Monthly income from FF 13,060 (ECU 2,004) to FF 52,240 (ECU 23,928): 7.15 % (total) 2.97 % employee 4.18 % employer.</li> </ul> <p>Monthly ceiling of FF 13,060 (ECU 2,004) and of FF 52,240 (ECU 23,928).</p> <p>Supplementary pensions: A contribution of 1.2% on former salary if unemployment benefit is higher than FF 138.84 (ECU 21) per day.</p> <p>Possibility of exoneration according to resources.</p>	<p>Contribution is included in the overall rate shown under "Sickness and maternity" above.</p>	<p>4.71 % (total) in <i>industry</i>: 0.30 % employee, 4.41 % employer.</p> <p>1.91 % in <i>commerce</i>: 0.30 % employee, 1.61 % employer.</p> <p>Including 0.61% supplementary contribution, 3.10% (industry) for topping up earnings (partial unemployment; this supplement to top up earnings is made up as follows: 2.20% ordinary pay supplement, 0.90% extraordinary wage supplement, 0.30% of which is from the employee, 0.60% from the employer) and 0.73% for mobility allowances (the share payable by the employer is not defined).</p> <p>No ceiling.</p>	
<p>Contribution is included in the overall rate shown under "Sickness and maternity" above.</p>	<p><i>Contribution:</i> 5.4%, paid by the employer. No ceiling.</p> <p><i>C.S.G. tax:</i> 1.3% of total wage less 5%, of all replacement revenue and benefits and of all income received from property for all persons fiscally resident in France.</p> <p><i>As part of employment measures if:</i></p> <ul style="list-style-type: none"> <li>• Wage is lower than or equal to 120% of the interprofessional minimum wage per month (FF 7,499.54 = ECU 1,151): No contribution to family allowances.</li> <li>• Wage is between 120% and 130% of the interprofessional minimum wage per month (FF 8,124.51 = ECU 1,247): Contribution rate is 2.7% of the total wage.</li> </ul>	<p>Tax financed.</p>	<p>6.2 % , paid by the employers. No ceiling. Lower contributions for certain types of employers.</p>	<p>6. Family allowances</p>

Table II

## Financing

	Luxembourg	Netherlands	Austria	Portugal
<b>5. Unemployment</b>	<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>5.10 % (total) 2.55 % employee 2.55 % employer. Ceiling: HFL 286 (ECU 137) per day. The contributions mentioned is an average; they may vary according to branch of industry.</p>	<p>6.00 % in total: 3.00 % employees 3.00 % employers Ceiling: S 37,800 (ECU 2,890) per month S 75,600 (ECU 5,780) special payment per year.</p>	<p>Contribution is included in the overall rate shown under "Sickness and maternity" above.</p>
<b>6. Family allowances</b>	<p>1.7 %, paid by the employers. Ceiling: LFR 2,624,628 (ECU 68,604) per year. The State covers the cost of the employers' contributions.</p>	<p>Financed by the State.</p>	<ul style="list-style-type: none"> <li>• <i>Family allowance and birth allowance</i>: no contributions, tax financed.</li> <li>• <i>Child-raising allowance (Karenzurlaubsgeld), special unemployment assistance (Sondermotstandshilfe)</i>: contribution included in the contribution for "Unemployment"</li> </ul>	<p>Contribution is included in the overall rate shown under "Sickness and maternity" above.</p>

	Finland	Sweden	United Kingdom	
<b>5. Unemployment</b>	<p><i>Earnings-related security:</i></p> <ul style="list-style-type: none"> <li>• Employer: 2 % on first 5 million FIM (ECU 869,566) of payroll, 6,1 % on exceeding amount</li> <li>• Insured: Membership fees to unemployment fund (Funds finance 5,5 % of costs for daily allowances). Employees' additional contribution: 1,87 % of salary.</li> </ul>	<p>4.32 % employer 2.20 % self employed. SEK 1.2 billion (ECU 123 mio.) as a special financing contribution from members of the different unemployment insurance funds, state subsidy.</p>	<p>Contribution is included in the overall rate shown under "Sickness and maternity" above.</p>	<b>5. Unemployment</b>
<b>6. Family allowances</b>	Financed by the state.	Tax financed.	Government.	<b>6. Family allowances</b>

	Belgium	Denmark	Germany	Greece
<b>Public authorities' contributions</b>				
<b>1. Sickness and maternity: Benefits in kind</b>	80 % of medical expenses provided to widows, widowers, orphans, pensioners, recipients of invalidity benefits and their dependants.	Financed by local and central government except for the participation by the insured.	No participation of public authorities. Subsidies according to § 9 KHG.	Annual subsidy to cover any deficit. State share to cover sickness or maternity for persons insured since 1.1.93: 3.8 %. Ceiling up to DR 261,848 (ECU 866) per month (earnings).
<b>2. Sickness and maternity: Cash benefits</b>	No participation of public authorities.	In the case of sickness, the local authorities, reimbursed by the State for 50 % of their expenditure, 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 (as regards the law on sickness benefits, state institutions and bodies as well as private institutions receiving at least 50 % State funding are considered "Public sector employers"). The State reimburses 100 % of the costs incurred during the first 13 weeks of a period of sickness. 40 % of the costs of the voluntary insurance are covered by contributions. Since 1.1.1994, contribution into the Labour Market Funds to cover State expenditure.	Lump sum payment of DM 400 (ECU 215) drawn from Federal funds for female employees who are not members of a health insurance scheme.	Annual subsidy to cover any deficit.
<b>3. Invalidity</b>	50 % of expenses paid in the 2nd year, 75 % for the 3rd and 95 % from the 4th year of incapacity; 100 % of funeral expenses.	<i>National pension:</i> 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.

Spain	France	Ireland	Italy	Public authorities' contributions
<p>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.</p>	<p>No participation of public authorities.</p>	<p>State contributions approximately 90 % of costs of benefits in kind. Workers' contributions and user charges 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><b>1. Sickness and maternity: Benefits in kind</b></p>
<p>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.</p>	<p>No participation of public authorities.</p>	<p>State subsidy to cover deficit.</p>	<p>No participation of public authorities.</p>	<p><b>2. Sickness and maternity: Cash benefits</b></p>
<p>The minimum pension guaranteed by the contributory system is financed by state (see table XII). Non-contributory pensions are financed by the state to 100 %.</p>	<p>No participation of public authorities.</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><b>3. Invalidity</b></p>

Table II

## Financing

	Luxembourg	Netherlands	Austria	Portugal
<b>Public authorities' contributions</b>				
<b>1. Sickness and maternity: Benefits in kind</b>	The state pays a premium supplement of 250 % on the sum of the pensioners' contribution and a supplement of 10 % for all other insured.	Government grant for insurance under the Health Insurance Act (ZFW) and under the Exceptional Medical Expenses Act (AWBZ).	Subsidy from taxes for financing hospitals. 50 % of the expenses for the examinations of young persons are assumed by the State.	Financed by the State.
<b>2. Sickness and maternity: Cash benefits</b>	No participation of public authorities.	No participation of public authorities.	50 % of the expenses for maternity benefits ( <i>Wochengeld</i> ) are reimbursed by the Funds for the Compensation of Family Expenses.	No participation of public authorities.
<b>3. Invalidity</b>	State and local authorities: 1/3 of the total contribution rate fixed at 24%, and 50 % of the administrative and staff costs.	Annual subsidy to cover expenditure on handicapped young people.	See Table "Old-age, Survivors".	No participation of public authorities.



	Finland	Sweden	United Kingdom	
<b>Public authorities' contributions</b>				<b>Public authorities' contributions</b>
<b>1. Sickness and maternity: Benefits in kind</b>	Financed by local authorities. Municipalities receive state subsidies for arranging health and social services. For health services the subsidy is paid in a lump sum, which is calculated on the basis of the number of municipal residents, age structure, area, population density, morbidity and the financial capacity of the municipality.	Health and maternity care is mainly financed by taxes to county councils and municipalities except from a minor part paid by patient fees.	Services provided by the National Health Service: Financed by the Government and (to a lesser extent) from the National Insurance Fund.	<b>1. Sickness and maternity: Benefits in kind</b>
<b>2. Sickness and maternity: Cash benefits</b>	State share is 13 % of cost of daily allowances, however temporarily abolished in 1995. Annual state subsidy to cover any deficit.	No participation of public authorities.	<ul style="list-style-type: none"> <li>• Maternity Allowance and Short-term Incapacity Benefit financed from the National Insurance Fund.</li> <li>• Statutory Maternity Pay by the Government (92 %) and employers (8 %).</li> <li>• Statutory Sick Pay funded by employers (but with Government relief in the case of exceptionally high sick absence).</li> </ul>	<b>2. Sickness and maternity: Cash benefits</b>
<b>3. Invalidity</b>	Included in the overall financing shown under "Old age, survivors".	Basic pension, handicap allowance and care allowance are partly financed by taxes.	Full cost of Attendance Allowance, Disability Living Allowance, Non-Contributory Retirement Pension and Severe Disablement Allowance, financed by the Government.	<b>3. Invalidity</b>

Table II

## Financing

	Belgium	Denmark	Germany	Greece
<b>4. Old-age, survivors</b>	For 1995 an amount of BFR 415,419.6 million (ECU 1,163 millions).	<i>National pension:</i> State covers all costs. <i>Supplementary pensions:</i> 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. State share to cover invalidity, old age and survivors for persons insured since 1.1.93: 10 %. Ceiling up to DR 261,848 (ECU 866) per month (earnings).
<b>5. Employment injuries and occupational diseases</b>	No participation of public authorities.	No participation of public authorities. The registered insurance companies pay a lump sum for each case into the National Office (Arbejdsskadestyrelsen) to cover administration costs.	For farmers: Annual Federal subsidies. Public accident insurance: Financed from Federal, Länder and municipal budgets.	Annual subsidy to cover any deficit.
<b>6. Unemployment</b>	Cover for any deficit.	The State covers the possible deficit.	The Federal government covers any insurance deficit and the cost of unemployment assistance.	Annual subsidy to cover any deficit.
<b>7. Family allowances</b>	No participation of public authorities.	Financed by the State.	Financed by the budget of the Federal State.	Annual subsidy to cover any deficit.

Spain	France	Ireland	Italy	
<p>The minimum pension guaranteed by the contributory system is financed by the state (see table XII). Non-contributory pensions are financed by the state to 100 %.</p>	<p>No participation of public authorities.</p>	<p>State subsidy to cover deficit.</p>	<p>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.</p>	<p><b>4. Old-age, survivors</b></p>
<p>No participation of public authorities.</p>	<p>No participation of public authorities.</p>	<p>No participation of public authorities. Cost met by employers' contribution.</p>	<p>No participation of public authorities.</p>	<p><b>5. Employment injuries and occupational diseases</b></p>
<p>The State covers the cost of unemployment assistance benefits.</p>	<p>Flat-rate subsidy by the State (solidarity scheme).</p>	<p>State subsidy to cover deficit.</p>	<p>Annual State subsidies.</p>	<p><b>6. Unemployment</b></p>
<p>The non-contributory family allowances are financed by the state.</p>	<p>Compensation for employment measures.</p>	<p>Financed by the State.</p>	<p>Part of the benefits is financed by the State.</p>	<p><b>7. Family allowances</b></p>

Table II

## Financing

	Luxembourg	Netherlands	Austria	Portugal
<b>4. Old-age, survivors</b>	State and local authorities: 1/3 of the total contribution rate fixed at 24 % and 50 % of the administrative and staff costs.	No participation of public authorities.	Liability of the State for loss (100.2 % of the amount by which the expenses outnumber the yield) and compensation of the total amount of compensation supplement ( <i>Ausgleichszulage</i> ) and care allowance ( <i>Pflegegeld</i> ).	No participation of public authorities.
<b>5. Employment injuries and occupational diseases</b>	1/3 of costs of adapting and adjusting pensions, and 50 % of the administrative and staff costs.	No application.	S 60 mil. (ECU 4.6 mil.) for the accident insurance of pupils and students from the <i>Familienlastenausgleichsfonds</i> and compensation of the expenses for care allowance, in so far as the need for care did not result from an employment injury or an occupational disease.	No participation of public authorities.
<b>6. Unemployment</b>	Financed by an employment fund, alimented - among others - by annual contributions from the state and a social contribution included in the price for fuel.	No participation of public authorities.	S 2.5 billion (ECU 191 mil.) federal contribution (also for the financing of individual promotions and the promotion of enterprises).	No participation of public authorities.
<b>7. Family allowances</b>	The State finances birth grants, maternity grants and education allowances and the administrative costs. The State also pays a subsidy equal to the amount of the contributions. Finally the State covers the cost of the employers' contributions and of the farmers.	Financed by the State.	<ul style="list-style-type: none"> <li>• Family allowances and birth allowances: State financed and partly by an appropriated tax.</li> <li>• Child-raising allowance (<i>Karenzurlaubsgeld</i>): 70 % of the expenses are borne by the <i>Familienlastenausgleichsfonds</i>.</li> <li>• Special unemployment assistance (<i>Sondermotstandshilfe</i>): One third of the expenses are refunded by the local communities.</li> </ul>	No participation of public authorities.

	Finland	Sweden	United Kingdom	
<b>4. Old-age, survivors</b>	<p><i>National pension:</i> Annual state subsidy to cover any deficit plus some specific allowances. Local authorities pay 43 % of pensioners housing allowance and 45 % of national pension basic amount addition. State finances national survivors' pension.</p> <p><i>Employment pension:</i></p> <ul style="list-style-type: none"> <li>• Employees' schemes: no participation of public authorities</li> <li>• self-employed persons' and farmers' schemes: state covers any deficit.</li> </ul>	See above.	Non-Contributory Retirement Pension is financed by the Government.	<b>4. Old-age, survivors</b>
<b>5. Employment injuries and occupational diseases</b>	<p><i>Employees' accident insurance:</i> No participation of public authorities.</p> <p><i>For farmers:</i> state share 33,8 %</p>	No participation of public authorities.	Full cost of Disablement Benefit, Reduced Earnings Allowance, Retirement Allowance, Constant Attendance Allowance, Unemployability Supplement, Industrial Death Benefit and Hospital Treatment Allowance, financed by the Government.	<b>5. Employment injuries and occupational diseases</b>
<b>6. Unemployment</b>	<p><i>Basic security:</i> The state pays the expenditure.</p> <p><i>Earnings-related security:</i> The state pays 47,5 % of cost for daily allowance (+ any deficit due to prediction error in yield of additional employee contributions) plus subsidy for administration expenses.</p>	Partly financed by state subsidies (taxes).	Current income financing (pay as you go) through National Insurance Fund.	<b>6. Unemployment</b>
<b>7. Family allowances</b>	Financed by state.	Financed by taxes.	Financed by the State.	<b>7. Family allowances</b>

Table II

## Financing

	Belgium	Denmark	Germany	Greece
<b>Financing systems for long-term benefits:</b>				
<b>1. Invalidity</b>	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).
<b>2. Old-age, survivors</b>	Current income financing ('pay as you go').	<i>National Pension:</i> Current income financing ('pay as you go'). <i>Supplementary pensions:</i> mixed system ('pay as you go' and capital cover).	Current income financing ('pay as you go').	Current income financing (pay as you go).
<b>3. Employment injuries and occupational diseases</b>	<i>Employment injuries:</i> Capitalisation, financing systems of commercial insurance companies. <i>Occupational diseases:</i> Current income financing (pay as you go).	Mixed system: 'Pay as you go' and capital cover.	Special current income financing ('pay as you go') and creation of a reserve.	Current income financing (pay as you go).

Spain	France	Ireland	Italy	Financing systems for long-term benefits: 1. Invalidity
Current income financing by current revenue ('pay as you go') and creation of a single stabilization fund for the whole social security system.	Current income financing ('pay as you go').	Current income financing ('pay as you go') plus Exchequer supplement.	Current income financing ('pay as you go').	2. Old-age, survivors
Current income financing ('pay as you go') and creation of a single stabilization fund for the whole social security system.	Current income financing ('pay as you go').	Current income financing ('pay as you go') plus Exchequer supplement.	Current income financing ('pay as you go').	3. Employment injuries and occupational diseases
<p><i>Employment injuries:</i> Funding in respect of permanent pensions administered by the employment injuries mutual benefit societies or by the firms (not by the National Social Security Office).</p> <p><i>Occupational diseases:</i> Current income financing ('pay as you go').</p>	Current income financing ('pay as you go').	Current income financing ('pay as you go') (financing is included in employers' social insurance contribution).	Mixed system: 'pay as you go' and capital cover system. Formation of a mathematical reserve representing the current values of permanent pensions.	

Table II

## Financing

	Luxembourg	Netherlands	Austria	Portugal
<b>Financing systems for long-term benefits:</b>				
<b>1. Invalidity</b>	System of common funding to the contributory pension scheme (invalidity, old-age, survivors), 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).	Current income financing ('pay as you go')	Current income financing (pay-as-you-go).	Current income financing and consolidation fund for social security (Decree-Act 259/89 of 14 August 1989).
<b>2. Old-age, survivors</b>	See "Invalidity".	Current income financing ('pay as you go')	Current income financing (pay-as-you-go).	Current income financing and consolidation fund (see "Invalidity").
<b>3. Employment injuries and occupational diseases</b>	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).	No application.	Pay-as-you-go system.	<i>Employment injuries:</i> Mixed system ('pay as you go' and capital cover system). <i>Occupational diseases:</i> 'pay as you go'.



	Finland	Sweden	United Kingdom	
<b>Financing systems for long-term benefits:</b>				<b>Financing systems for long-term benefits:</b>
<b>1. Invalidity</b>	<p><i>National pension:</i> Current income financing ("pay as you go").</p> <p><i>Employment pension:</i> Mixed system: partly funded and partly "pay as you go".</p>	<p>Current income financing ("pay as you go").</p> <p>Supplementary pensions: Mixed system ("pay as you go" and capital cover).</p>	<p>Current income financing ("pay as you go").</p>	<b>1. Invalidity</b>
<b>2. Old-age, survivors</b>	<p><i>National pension:</i> Current income financing ("pay as you go").</p> <p><i>Employment pension:</i></p> <ul style="list-style-type: none"> <li>• Old age: mixed system: partly funded and partly "pay as you go".</li> <li>• Survivors: "pay as you go".</li> </ul>	<p>Current income financing ("pay as you go").</p> <p>Supplementary pensions: Mixed system ("pay as you go" and capital cover).</p>	<p>Current income financing ("pay as you go").</p>	<b>2. Old-age, survivors</b>
<b>3. Employment injuries and occupational diseases</b>	<p>Mixed system: partly funded (pensions) and "pay as you go" (index increases).</p>	<p>Mixed system: "Pay as you go" and capital cover.</p>	<p>Financed by the Government.</p>	<b>3. Employment injuries and occupational diseases</b>



I Organisation

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Table III

## Health Care

	Belgium	Denmark	Germany	Greece
<b>Legislation</b>				
<b>1. First law</b>	Law of 28 December 1944.	Law of 1892.	Law of 15 June 1883	Law of 1934.
<b>2. Basic legislation</b>	<p>Law on the compulsory Insurance for Health care and Sickness Benefits, co-ordinated on 14 July 1994.</p> <p>Law on hospitals, co-ordinated on 7 August 1987.</p> <p>Law of 29 June 1981.</p>	<p>National health service: Law of 9 June 1971, amended.</p> <p>Hospitals: Law of 19 June 1974, amended.</p>	<p>Reich Insurance Code (RVO) of 19 July 1911 and amendments.</p> <p>Social Code, Book IV, of 23 December 1976 and amendments.</p> <p>Social Code, Book V, introduced by the Health Reform Act of 20 December 1988 and developed by the Health Structure Reform Act of 21 December 1992.</p> <p><i>Care-Insurance:</i> Law of 26 May 1994</p>	Law of 14 June 1951, modified.
<b>Beneficiaries</b>				
<b>1. Field of application</b>	<ul style="list-style-type: none"> <li>• All salaried workers and assimilated categories.</li> <li>• Pensioners (including widows and widowers, orphans, and disabled persons).</li> <li>• Unemployed persons.</li> <li>• Handicapped persons.</li> <li>• Higher education students.</li> <li>• Certain members of the clergy and of religious communities.</li> <li>• Persons otherwise unprotected.</li> <li>• Certain members of the former public service in Africa.</li> </ul>	All residents.	<ul style="list-style-type: none"> <li>• All persons in paid employment and those receiving vocational training, trainees.</li> <li>• Pensioners with a sufficient period of insurance.</li> <li>• Unemployed, receiving benefits of unemployment insurance.</li> <li>• Handicapped persons in sheltered employment.</li> <li>• Trainees in vocational rehabilitation so as people being trained for some form of employment in special youth training institutions.</li> <li>• Students of recognised higher education.</li> <li>• Farmers, and co-operating members of their family.</li> <li>• Artists, and writers.</li> <li>• Personally insured etc.</li> <li>• Dependants.</li> </ul>	<ul style="list-style-type: none"> <li>• Employees and persons assimilated thereto.</li> <li>• Pensioners.</li> <li>• Unemployed.</li> </ul>
<b>2. Membership ceiling</b>	No ceiling.	No ceiling.	<p>Old Länder: DM 70,200 (ECU 37,742);</p> <p>New Länder: DM 57,600 (ECU 30,968)</p>	No ceiling.

Spain	France	Ireland	Italy	Legislation
<p>Law of 14 December 1942.</p> <p>Legislative Royal Decree 1/94 of 20 June, in which the amended version of the General Law on Social Security is approved.</p> <p>Decree no. 2766 of 16 November 1967.</p> <p>Decree no. 1088 of 8 September 1989.</p> <p>Law 14 of 25 April 1986 (General Health Law).</p>	<p>Laws of 5 and 30 April 1930.</p> <p>Social Security Code, Book III.</p> <p>Decree of 29 December 1945, amended.</p> <p>Law no. 92-772 of 29.7.92.</p> <p>Decree no. 93-687 of 27.3.93.</p>	<p>Law of 1911.</p> <p>1970 Health Act.</p> <p>1991 Health Amendment Act.</p>	<p>Law of 20 May 1928, no. 1132.</p> <p>Law of 23 December 1978, no. 833, instituting the National Health Service.</p> <p>Statutory order of 30 December 1992, no. 502.</p>	<p><b>1. First law</b></p> <p><b>2. Basic legislation</b></p>
<ul style="list-style-type: none"> <li>• Salaried workers and persons assimilated there to.</li> <li>• Pensioners and persons in receipt of regular cash benefits.</li> <li>• All residents with insufficient means of existence.</li> </ul>	<ul style="list-style-type: none"> <li>• All employees or persons assimilated thereto, unsalaried workers and salaried workers belonging to certain special regimes not covered by the general scheme.</li> <li>• Pensioners.</li> <li>• Unemployed persons.</li> <li>• Certain persons are included in the general scheme: beneficiaries of certain allowances (API, AAH, RMI); students; priests and members of religious congregations; prisoners; personally insured etc.</li> </ul>	<p>All residents.</p> <p>Full eligibility: needy persons whose incomes are below a certain threshold.</p> <p>Limited eligibility for remainder of population.</p>	<p>All residents including foreign residents.</p>	<p><b>Beneficiaries</b></p> <p><b>1. Field of application</b></p>
<p>No ceiling.</p>	<p>No ceiling.</p>	<p>No ceiling.</p>	<p>No ceiling.</p>	<p><b>2. Membership ceiling</b></p>

	Luxembourg	Netherlands	Austria	Portugal
<b>Legislation</b>				
<b>1. First law</b>	Law of 31 July 1901.	Law of 1 November 1941.	Law of 30 March 1888.	Law of 1935.
<b>2. Basic legislation</b>	Book I of Social Insurance Code, content stems from the law of 27 July 1992.	Health Insurance Act ( <i>ZFW</i> ): Law of 15 October 1964. Exceptional Medical Expenses Act ( <i>AWBZ</i> ): Law of 14 December 1967 introducing general insurance for serious risks.	General Social Insurance Act of 9 September 1955 ( <i>ASVG</i> ) and amendments. Federal Hospitals Act of 18 December 1956 ( <i>KAG</i> ) and Hospitals Acts of the Federal States and amendments.	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. Statutory Order No. 10/93, 15th January 1993. Statutory Order No. 11/93, 15th January 1993.
<b>Beneficiaries</b>				
<b>1. Field of application</b>	<ul style="list-style-type: none"> <li>• All persons in paid employment (salaried or self-employed worker).</li> <li>• Pensioners.</li> <li>• Unemployed persons.</li> <li>• Persons in receipt of a replacement income from which contributions are deducted.</li> <li>• Beneficiaries of a supplement to the guaranteed minimum income.</li> <li>• Persons voluntarily insured.</li> </ul>	Health Insurance Act ( <i>ZFW</i> ): <ul style="list-style-type: none"> <li>• All persons under 65 in paid employment.</li> <li>• Recipients of social security benefits up to the age of 65</li> <li>• Persons of 65 or older drawing a state old age pension.</li> </ul> Exceptional Medical Expenses Act ( <i>AWBZ</i> ): All residents.	<ul style="list-style-type: none"> <li>• All employees in paid employment, trainees.</li> <li>• Pensioners.</li> <li>• Unemployed persons receiving benefits from unemployment insurance.</li> <li>• Participants of vocational rehabilitation.</li> <li>• Persons rendering their military or civilian service.</li> <li>• Family members working in the enterprises of self-employed persons.</li> <li>• Certain assimilated self-employed persons, such as teachers, musicians and artists.</li> <li>• Persons voluntarily insured.</li> </ul> No compulsory insurance if the income is below the limit of S 3,452 (ECU 264) per month.	All residents. Subject to reciprocity principle where nationals of other states are concerned.
<b>2. Membership ceiling</b>	No ceiling.	Health Insurance Act ( <i>ZFW</i> ): <ul style="list-style-type: none"> <li>• Insured persons under 65: HFL 58,950 (ECU 28,287) per year,</li> <li>• Insured persons of 65 or older: HFL 30,950 (ECU 14,851) per year.</li> </ul>	No ceiling.	No ceiling.

	Finland	Sweden	United Kingdom	
<b>Legislation</b>				<b>Legislation</b>
<b>1. First law</b>	Law of 1890.	Law of 1931.	Law of 1911.	<b>1. First law</b>
<b>2. Basic legislation</b>	Primary Health Care Act of 28 January 1972, amended. Sickness Insurance Act of 4 July 1963, amended.	Law of 1962 on General Social Security with amendments.	National Health Service Act 1946, amended.	<b>2. Basic legislation</b>
<b>Beneficiaries</b>				<b>Beneficiaries</b>
<b>1. Field of application</b>	All residents.	All residents.	All residents.	<b>1. Field of application</b>
<b>2. Membership ceiling</b>	No ceiling.	No ceiling.	No ceiling.	<b>2. Membership ceiling</b>

Table III

## Health Care

	Belgium	Denmark	Germany	Greece
<b>3. Eligible dependants</b>	Dependants, subject to certain conditions.	Children aged under 16.	Spouse and children, income not exceeding DM 580 (ECU 312) in old Länder and DM 480 (ECU 258) in new Länder per month, provided they are not insured in their own right, or active as self-employed. Age limit for children. Some other exclusions.	Dependant members of the insured family.
<b>4. Special rules for pensioners</b>	Reduction of 3.55 % in benefits as long as payment not reduced below BFR 44,155 (ECU 1,154) per month or BFR 37,257 (ECU 974) 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 13.2 % of pension and 12.8 % in new Länder, half each being paid by pensioner and body granting pension.	No special rules for pensioners.
<b>Conditions</b>				
<b>1. Qualifying period</b>	The proof of payment of minimum contributions for the past year opens entitlement to benefits for the period from 1st of July of the current year to 30 June of the following year. In special cases: qualifying period of 6 months comprising 120 working days.	6 weeks for new residents.	<i>Sickness Insurance:</i> No period of work and membership required. <i>Care-Insurance:</i> Persons having been compulsorily insured since 1 January 1995 are eligible for benefits without any qualifying period. Persons whose membership starts after 31 December 1995 are entitled to benefits if they have been insured - either personally or as a member of the contributor's family - for a certain qualifying period. This period is increasing every year for one year until the end of 1999. As from 1 January 2000, they must have been insured for at least five years before claiming benefits. Children qualify for benefits, if one parent has completed the qualifying period.	50 days of work subject to contribution over the preceding year, or in the 12 first months of the 15 months preceding the illness.



Spain	France	Ireland	Italy	3. Eligible dependants
<p>Persons living with and dependant on the insured person: spouse, children, brothers and sisters, relatives in the ascending line and their spouses and, exceptionally, de facto dependants. Divorce and judicial separation do not forfeit entitlement to health care of spouse and descendants, or of cohabitants if they are not entitled to a benefit themselves.</p>	<p>Spouse, dependant children, relatives in the ascending, descending and collateral lines (subject to certain conditions), partner living together with and being economically dependent on the insured person. Any other person living with the insured for at least 12 consecutive months and dependent on him or her.</p>	<p>Dependant members of the insured person's family.</p>	<p>All residents.</p>	<p><b>3. Eligible dependants</b></p>
<p>Do not pay contributions. Are not required to contribute towards the cost of pharmaceutical products.</p>	<ul style="list-style-type: none"> <li>• Holders of an invalidity pension are covered 100 %.</li> <li>• Those receiving a pension due to work injury at a rate &gt; 66.66 % are covered 100 % together with their family members.</li> </ul>	<p>There are higher income guide-lines for persons aged 66 or over.</p>	<p>No special rules.</p>	<p><b>4. Special rules for pensioners</b></p>
<p>No qualifying period required.</p>	<p>The insured must have paid sufficient contributions (6.8 %) calculated on the basis: n times the SMIC = 2,030 times in a year, 120 times in 3 months or 60 times in a month. It is also possible to apply on the basis of the number of hours worked. SMIC =: guaranteed minimum wage: FF 36.98 (ECU 5.70) per hour on 1.7.95.</p>	<p>Must be "ordinarily resident" in Ireland.</p>	<p>No qualifying period required.</p>	<p><b>Conditions</b> <b>1. Qualifying period</b></p>

	Luxembourg	Netherlands	Austria	Portugal
<b>3. Eligible dependants</b>	Spouse, relatives or non-blood relations of the 1st/2nd/3rd degree who, in the absence of a spouse, look after the insured person's house, children until they become entitled to family allowances (extensions are permitted in certain cases).	Subject to certain conditions covered under the Health Insurance Act (ZFW) can be extended to the insured partner until the age of 65 (subject to the insured person being the breadwinner) and children (depending on their being largely maintained by the insured person).	Spouse and children as far as they are not insured in their own right. Age limits for children.	
<b>4. Special rules for pensioners</b>	<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>Same contribution ceiling as for employed insured persons. Minimum contribution payable on the minimum social salary plus 30 %, i.e. LFR 56,867 (ECU 1,486). If the pension is below the minimum, the pensioner pays the contribution in proportion to the pension he is receiving and the body granting the pension pays the difference.</p>	<p>Insurance under the Health Insurance Act (ZFW):</p> <ul style="list-style-type: none"> <li>• Beneficiaries of incapacity pensions if the incapacity is over 45 %</li> <li>• Beneficiaries of widows' or orphans' pensions.</li> <li>• Beneficiaries of unemployment benefits calculated to 70 % of reference earnings if they were member of the compulsory scheme.</li> </ul>	The same benefits in kind for themselves and dependants. The pension insurance funds transfers the amount of 7.35 % of the expenses for pensions to health insurance; to this pensioners contribute with a contribution of 3.5 % of their pensions.	No special rules for pensioners.
<b>Conditions</b>				
<b>1. Qualifying period</b>	No period of work and membership required, except for voluntary insurance where a three-month period is applicable.	No qualifying period required. Entitlement to care subject to registration with a health insurance fund.	No qualifying period (Exception: certain benefits which are within the insurance funds' discretion; for voluntarily insured persons the qualifying period is 6 months).	No qualifying period required.

	Finland	Sweden	United Kingdom	
<b>3. Eligible dependants</b>	All residents.	Children under 16 years of age.	All residents.	<b>3. Eligible dependants</b>
<b>4. Special rules for pensioners</b>	No special rules.	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.	<b>4. Special rules for pensioners</b>
<b>Conditions</b> <b>1. Qualifying period</b>	No qualifying period required.	No qualifying period required.	No qualifying period required.	<b>Conditions</b> <b>1. Qualifying period</b>

	Belgium	Denmark	Germany	Greece
<b>2. Commencement of benefits</b>	From beginning of illness, or exceptionally from end of qualifying period.	From beginning of illness.	As a rule from beginning of illness; exception: claimants must fulfil conditions of entitlement for receiving dentures (for certain categories of persons).	From beginning of illness.
<b>3. Duration of benefits</b>	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.
<b>Organisation</b>				
<b>1. Doctors</b>				
• <b>Approval</b>	All doctors registered with the Order of Doctors.	All doctors qualified to practise (numbers limited by district according to number of inhabitants).	Contract doctors 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).
• <b>Payment</b>	Scales of fees fixed by agreement between the insuring bodies and doctors' organisations 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' Organisation 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: <ul style="list-style-type: none"> <li>• Lump sum, or fixed amount per medical act,</li> <li>• Fixed amount per head,</li> <li>• Fixed amount per sick case or</li> <li>• Combination of above.</li> </ul> The association of sickness fund doctors distributes the comprehensive payment between the contract doctors on the basis of a scale.	Doctors are paid by the insurance institution.

Spain	France	Ireland	Italy	
From beginning of illness.	From beginning of illness.	From beginning of illness.	From beginning of illness.	<b>2. Commencement of benefits</b>
<p>Unlimited. In case of cessation of contributing membership, benefits will be continued (subject to condition of duration of membership in relation to seniority) for:</p> <ul style="list-style-type: none"> <li>• If care commenced prior to cessation of membership, 52 weeks for insured person and 39 weeks for dependants.</li> <li>• If care commenced after cessation of membership, 39 weeks for insured person and 26 weeks for dependants.</li> </ul>	Unlimited (or until 12 months after termination of membership).	Unlimited.	Unlimited.	<b>3. Duration of benefits</b>
Public Health Services (Servicios Públicos de Salud) appoint doctors to vacancies on the basis of competitive examinations.	All doctors qualified to practise.	Doctors participate in the general medical services on the basis of a contract agreed by the Department of Health with the "Irish Medical Organisation".	Doctors employed either by the regional health administrations, or by the hospitals. General practitioners and specialists approved under special contracts.	<b>Organisation</b> <b>1. Doctors</b> <ul style="list-style-type: none"> <li>• Approval</li> </ul>
<p>General practitioners and specialists working outside hospitals are, in general, paid on the basis of lump sum determined by the number of insured persons entered on their list, thereby guaranteeing a minimum level of earnings.</p> <p>Hospital doctors are, in general, paid on the basis of a monthly salary plus certain supplementary payments.</p>	<p>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.</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>Employed doctors: Variable monthly wages, determined by the government according to professional categories.</p> <p>Approved doctors: Flat-rate amount per capita.</p>	<ul style="list-style-type: none"> <li>• Payment</li> </ul>

Table III

## Health Care

	Luxembourg	Netherlands	Austria	Portugal
<b>2. Commencement of benefits</b>	From beginning of illness.	From beginning of illness.	From beginning of illness.	From beginning of illness.
<b>3. Duration of benefits</b>	Unlimited. In the event that membership contributions are stopped, cover continues to be provided for the rest of the month and for the 3 following months.	Unlimited.	Unlimited (also valid after the termination of the membership, as long as it is the same illness).	Unlimited.
<b>Organisation</b>				
<b>1. Doctors</b>				
• <b>Approval</b>	All doctors qualified to practise.	All doctors qualified to practise with whom a health insurance fund has entered into a contract.	The relationship between medical doctors and insurance funds is governed by individual contracts, the contents of which are determined to a far-reaching extent by overall contracts with the Regional Chambers of Medical Doctors.	Doctors employed either by regional health authorities or by hospitals. 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.
• <b>Payment</b>	Fees: According to collective agreements. Scales of fees are linked to the trend of reckonable compensation of employees. Payment for treatment.	Direct payment of fees by the sickness fund: Flat-rate per insured person according to the system of lists (family doctor principle).	Fees are laid down in the overall contracts between the Regional Chambers of Medical Doctors and the insurance funds (flat-rate per person, per sick case or per medical treatment or a combination of all).	Employed doctors: monthly salary set by government, varying according to professional category. Approved doctors: payment per item of service.

	Finland	Sweden	United Kingdom	
<b>2. Commencement of benefits</b>	From beginning of illness.	From beginning of illness.	From beginning of illness.	<b>2. Commencement of benefits</b>
<b>3. Duration of benefits</b>	Unlimited.	Unlimited.	Unlimited.	<b>3. Duration of benefits</b>
<b>Organisation</b>				<b>Organisation</b>
<b>1. Doctors</b>				<b>1. Doctors</b>
• <b>Approval</b>	All doctors must be approved by the National Board of Medicolegal Affairs.	All doctors qualified to practise are able to be affiliated to the sickness insurance.	Doctors under contract with the Local Family Health Services Authority (FHSA).	• <b>Approval</b>
• <b>Payment</b>	Doctors working at hospitals or health centres are salaried by municipalities. Private doctors charge a fee.	Doctors employed by the public health authorities are paid an income. Private practitioners affiliated to the sickness insurance are paid according to a tax which is fixed after negotiations between the government and the doctors' organisations.	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 direct. 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. 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 chronic disease management, minor surgery, contraceptive services, maternity services, etc.) and target payments for achieving particular levels of coverage for childhood immunisation and cervical cytology screening.	• <b>Payment</b>

	Belgium	Denmark	Germany	Greece
<b>2. Hospitals</b>	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 provide in-patient care in university clinics and hospitals included in the Land's hospital requirement plan or with which agreements have been concluded (approved hospitals). Rates fixed by negotiation.	Public hospitals and registered private clinics and hospitals of IKA.
<b>Benefits</b>				
<b>1. Choice and payment of doctor</b>	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 hospitalised.	<i>Category 1:</i> Free choice of doctor (once in a period of 6 months) registered with the district. No fees payable for care given by the chosen doctor. <i>Category 2:</i> 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. Privately insured patients can choose cost repayment instead of benefits in kind for the duration of their private insurance contract.	There is no option for the doctor's choice. The insured goes to the local insurance institute doctor. No fees.



Spain	France	Ireland	Italy	2. Hospitals
<p>Hospitals of the Public Health Services (<i>Servicios Públicos de Salud</i>). Public or private hospitals operating under agreement with the National Health Office.</p>	<p>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.</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><i>Financing:</i> Hospitals are financed by the national health care fund on basis of per-capita-parameters for the population in each region aiming at a uniform level of health care. Hospitals are autonomous as regards their budgets; surpluses are reinvested, and in the case of deficit the hospital will be placed under state supervision. <i>Access:</i> Direct in cases of emergency or under prescription from a general practitioner. <i>Planning:</i> Based on the population residing in each region.</p>	<p><b>Benefits</b> <b>1. Choice and payment of doctor</b></p>
<p>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.</p>	<p>Free choice of doctor. Advance on fees by insured person. Refund based upon agreed or official rate.</p>	<p>Persons with full eligibility may choose from a list of local doctors. Doctor's fees are paid by the local Health Board. Persons with limited eligibility choose their own doctor and pay fees directly to doctor.</p>	<p>Free choice of general practitioner among those approved for the region. The choice is confirmed unless the insured decides otherwise. There is no payment made by the insured person for treatment but the doctor receives from the region a flat-rate lump sum per insured person. For specialists a prescription made out by a general practitioner is needed and only specialists who work at the health centres (USL) are covered for.</p>	

	Luxembourg	Netherlands	Austria	Portugal
<b>2. Hospitals</b>	Separate budget for each hospital on the basis of its predicted activities (with the exception of the doctors' fees which are paid for each treatment).	Public hospitals: Rates fixed by the public authority.	Private law contracts were concluded with public hospitals (non-profit, to the benefit of the public) and private hospitals (in most cases (profit-oriented in most cases). Public hospitals are obliged to accept each person in need of medical treatment in the general scale of fees. The insurance funds reimburse fixed rates per person and day as well as ambulance fees directly to the hospitals on the one hand, and on the other hand contributions to the Co-operation Funds of Hospitals ( <i>KRAZAF</i> ) which will distribute them to the hospitals. Public and non-profit hospitals also receive contributions from the budget for covering potential loss.	Public hospitals. Admission to private hospitals and clinics where public hospitals cannot provide treatment required within a period of three months.
<b>Benefits</b>				
<b>1. Choice and payment of doctor</b>	Free choice of doctor for each complaint, treatment abroad subject to approval of sickness fund. Fees refunded to insured person by sickness funds.	Free choice of doctor (twice a year) by registering with a doctor who has entered into contract with a health insurance fund. Benefit in kind: No fees. Direct payment (flat-rate per insured person) by the health sickness fund.	Free choice of doctors who have concluded an individual contract ( <i>Vertragsärzte</i> ). No fees paid by the insured person, the payment is made by the insurance fund.	Free choice of general practitioner/ specialist working either in health centres or under agreement. No fees to be paid (National Health Service).

	Finland	Sweden	United Kingdom	
<b>2. Hospitals</b>	Primary health care is given in local health centre wards and specialist treatment is given in public hospitals. These are provided by municipalities. Private hospitals do not provide public health care.	Public hospitals established by regional health authorities (county councils). Private hospitals: the regional health authorities may conclude agreement with private hospitals.	All the hospitals administered by the National Health Service (most hospitals in the country).	<b>2. Hospitals</b>
<b>Benefits</b> <b>1. Choice and payment of doctor</b>	<i>Hospital and Health Centre:</i> Only limited possibility of choice. Doctors are employed by the municipality. Patients' fees see point 2. <i>Private doctor:</i> Free choice and the patient pays the doctor directly in full.	Free choice of doctors in the public health and private practitioners affiliated to the National Sickness Insurance Scheme. The patient pays a part of the cost himself. The doctor, if it is a private practitioner, will be paid the rest from the regional health authorities.	Free choice for all persons aged 16 years or over; parents or guardians choose for children under 16. No fees (National Health Service).	<b>Benefits</b> <b>1. Choice and payment of doctor</b>

	Belgium	Denmark	Germany	Greece
<b>2. Patient's participation</b>	<p>Insured person's share must not exceed 25 % for general medical care. In special cases, however, it can amount to 30, 35 or 40 %. In principle, no share borne for technical benefits.</p> <p>In excess of a certain annual upper-limit (social ceiling) the insured person no longer contributes to the insurance, thus treatment is free of charge for all members of the household. This ceiling depends on the household income. Only medicine is excluded from this ceiling.</p> <p>Preferential treatment for certain groups: the disabled, pensioners, widows/ widowers and orphans whose incomes are less than BFR 447,133 (ECU 12,472) per year (beneficiary) + BFR 82,776 (ECU 2,121) per dependant.</p>	<p><i>Category 1:</i> No charges. (Treatment by the chosen GP or a specialist to whom he refers the patient.)</p> <p><i>Category 2:</i> The part of expenses which exceeds the amount fixed by the public scheme for Category 1.</p>	<p>No participation; except: For massage, baths or physiotherapy as part of prescribed treatment, 10 % has to be paid by the patient, except for children or hardship cases.</p>	<p>No participation.</p>
<b>3. Hospitalisation</b>	<p>Free choice among approved hospitals.</p> <p>Complete refund (public ward) save for a participation of BFR 366 (ECU 9.60) per day (BFR 156 = ECU 3.90 for dependants, invalids, widowers, widows, orphans and pensioners). Patient's contribution modified from the 9th day and after 91st day in general hospital and from the 2nd and the 6th year in psychiatric hospitals.</p> <p>Fixed contribution by the insurance for approved homes for the aged, nursing homes and psychiatric homes.</p> <p>Hospitalisation fee: BFR 1,000 (ECU 26).</p>	<p>Free choice of regional public hospitals.</p> <p>Public hospitals and approved private establishments: No charge.</p> <p>Non-approved private establishments: patients pay all costs. In the case where a public hospital refers a patient to a private establishment: no charge.</p>	<p>Free hospitalisation in a shared room with exception of participation of DM 12 (ECU 6.50) (old "Länder") or DM 9 (ECU 4.80) (new "Länder") per calendar day during a maximum of 14 days.</p> <p>Duration of benefit: Unlimited, in principle.</p>	<p>The insured has the right to hospitalisation in a public hospital or in a registered clinic designated by the insurance institute or in an IKA hospital. No charge, in case of hospitalisation, for the insured.</p>

Spain	France	Ireland	Italy	
No participation.	<p>Share borne by insured person (statutory):</p> <ul style="list-style-type: none"> <li>• 30 % for doctors' fees,</li> <li>• 25 % for consultations given in hospitals,</li> <li>• 20 % for hospital treatment.</li> </ul> <p>Not required for certain complaints and for those complaints only.</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>Tests, visits to a specialist and medication of of group B are free of charge for:</p> <ul style="list-style-type: none"> <li>• children up to 6 years,</li> <li>• and persons aged over 65 if they come from a family whose income is below LIT 70,000,000 (ECU 31,789);</li> <li>• recipients of minimal pensions aged over 60 and unemployed persons with an annual family income of less than LIT 16,000,000 (ECU 7,266): this limit amounts to LIT 22,000,000 (ECU 9,991) for a couple and is increased by LIT 1,000,000 (ECU 454) for each dependent child;</li> <li>• recipients of social pensions;</li> <li>• those with serious complaints of for patients waiting for a transplantation.</li> </ul> <p>Other insured persons pay up to LIT 70,000 (ECU 32) for each prescription.</p> <p>In the case of pregnancy all tests are free of charge if carried out within the framework of the public health service.</p> <p>For each text carried out or each visit to a specialist the insured person is expected to contribute LIT 6,000 (ECU 2.70).</p>	<b>2. Patient's participation</b>
<p>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.</p>	<p>Free choice among public and private (approved) hospitals. Participation of the insured:</p> <ul style="list-style-type: none"> <li>• 20 % in general.</li> <li>• 0 % from 31st day of hospitalisation for treatment or series of treatments above K 50 (scale of sicknesses).</li> <li>• Flat-rate sum for hospitalisation: FF 55 (ECU 8.40) per day, including the day of discharge.</li> </ul> <p>Duration of coverage: Unlimited, subject to sickness fund's prior approval.</p>	<ul style="list-style-type: none"> <li>• Persons with full eligibility: No charge.</li> <li>• Persons with limited eligibility: Charge of IR£ 20 (ECU 24) per night in a public ward up to a maximum of IR£ 200 (ECU 244) on any 12 month consecutive period.</li> <li>• Persons who attend the Accident and Emergency Department directly without having a letter of referral from their general practitioner are liable for a charge of IR£ 12 (ECU 15) which applies to the first visit for any episode of care only. No charge applies to attendances at out-patient clinics.</li> <li>• 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.</li> <li>• Infectious diseases treatment: Free of charge to all persons. Unlimited duration.</li> </ul>	<p>Free choice of public or private hospital among those registered under the scheme. Direct assistance free (sharing a room).</p>	<b>3. Hospitalisation</b>

	Luxembourg	Netherlands	Austria	Portugal
<b>2. Patient's participation</b>	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 hospitalisation. No restriction for seeing a specialist.	No share borne by insured person, except for some benefits. Under the Exceptional Medical Expenses Act (AWBZ) a share must be borne by insured persons over 18, for nursing home care with a maximum of HFL 2,200 (ECU 1,056) per month.	No participation.	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.
<b>3. Hospitalisation</b>	Free choice of hospital (hospital abroad subject to approval of sickness fund). Participation in maintenance costs: LFR 214 (ECU 5.60) per day of hospitalisation.	Free choice among hospitals or institutions approved by the Minister of Health. No share borne by the beneficiary in the lower class of accommodation. Admission must be authorised by the health insurance fund. Duration of benefit: as long as indicated (after a year taken over by cover under the Exceptional Medical Expenses Act AWBZ).	Full coverage of expenses in the general scale of fees of a public or private hospital (which has concluded a contract), with the exception of a minor contribution to the expenses between S 60 (ECU 4.60) and S 65 (ECU 5.00) per day, which can only be claimed for a maximum of 28 days per calendar year. For the hospitalisation of a dependant a 10 %-contribution for a period of 4 weeks. Duration of benefit: as long as required.	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 there is a waiting list. If in private room freely chosen by beneficiaries, charges are payable in full by the beneficiaries, as well as hospital and private clinic charges.

	Finland	Sweden	United Kingdom	
<b>2. Patient's participation</b>	<p><i>Health Centre:</i> Physician services maximum FIM 50 (ECU 8.70) for the first three visits in a calendar year or an annual fee of maximum FIM 100 (ECU 17) for 12 months depending on the municipality; most other services free of charge. Children under the age of 15 are exempt from the fee.</p> <p><i>Hospital:</i> The fee for an out-patient visit is FIM 100 (ECU 17). The fee for in-patient care is FIM 125 (ECU 22) a day.</p> <p><i>Private doctor:</i> The patient pays doctor's basic fee which, as far as it does not exceed a fixed tariff, is refunded by 60 % from the sickness insurance. For treatment costs on prescription by certain other medical staff, the patient's own liability is FIM 70 (ECU 11) and 25 % of the excess amount within a fixed tariff.</p>	<p>The insured person pays between SEK 80-120 (ECU 8.20-12) per visit to a doctor. For specialist care the patient pays SEK 150-250 (ECU 15-26).</p>	No charge.	<b>2. Patient's participation</b>
<b>3. Hospitalisation</b>	<p><i>Public hospital:</i> Hospital fee of FIM 125 (ECU 22) a day. Patient under the age of 18 may be charged only for the first seven treatment days in a year. Patient receiving long-term care (over three months) are charged a fee in accordance with their means. Such a fee, however, may be no more than 80 % of the patient's net monthly income.</p> <p><i>Private hospital:</i> Part of the doctor's fee and costs for examination and care are refunded by the sickness insurance.</p>	<p>Free choice of regional public hospitals and approved private establishments. The patient will be charged maximum SEK 80 (ECU 8.20) per 24 hours.</p>	No charge, except where the patient asks for special amenities or for extra treatment which is not clinically necessary.	<b>3. Hospitalisation</b>

Table III

## Health Care

	Belgium	Denmark	Germany	Greece
<b>4. Sanatoriums</b>	See "Hospitalisation".	See "Hospitalisation".	Treatment in sanatoriums may be provided if necessary. Participation of insured: DM 12 (ECU 6.50) (old "Länder") and DM 9 (ECU 4.80) (new "Länder") per day.	See "Hospitalisation".
<b>5. Courses of treatment</b>	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 1,678 (ECU 44) per day; contributions from insurance and patient limited.	See "Hospitalisation".	Payment of medical services for ambulatory preventive or rehabilitative courses; contribution to the other costs (accommodation, nursing, transportation) up to DM 15 (ECU 8.00) per day. Full compensation with DM 12 (ECU 6.50) (old "Länder") and DM 9 (ECU 4.80) (new "Länder") paid by the insured patient per (calendar) day or 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 12 (ECU 6.50) (old "Länder") and DM 9 (ECU 4.80) (new "Länder") per day.	Partial contribution by the insured.
<b>6. Dental treatment</b>	Comprising preventive and conservative treatment, extractions, dental prosthesis, orthodontic treatment. Refund: • Of cost of treatment: See medical care • 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 person in both categories: From 35 % to 60 % of cost of treatments on list. 100 % for treatment not included in the list. Treatment is free for children and handicapped persons.	Full compensation of conservative dental treatment, including dental prophylaxis. For dentures 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 10 %.	As for health care but charge of 25 % for dental prosthesis.



Spain	France	Ireland	Italy	
See "Hospitalisation".	Subject to sickness fund's prior approval: No share borne by insured person.	See "Hospitalisation".	See "Hospitalisation".	<b>4. Sanatoriums</b>
Precautionary measures. Thermal baths possible under certain conditions.	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).	Health examination service for pre-school children and pupils of national schools. All necessary follow-up services for defects discovered at such examinations. A national screening service for scoliosis. Immunisation, diagnostic and hospital services for infectious diseases available without charge to all. See also "Other 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 23) for each course of treatment.	<b>5. Courses of treatment</b>
Comprising extractions and certain types of treatment. Certain financial aids for dental prosthesis. In the event of an employment injury or in the case of an occupational disease, oral and facial surgery are also covered.	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: 30 %.	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 scalings, examinations, and polishing. Limited charge for fillings, extractions and other services.	Free treatment in the centres of the national health service and from registered doctors.	<b>6. Dental treatment</b>

	Luxembourg	Netherlands	Austria	Portugal
<b>4. Sanatoriums</b>	No specific provisions.	See "Hospitalisation".	May be granted if necessary. No contribution towards costs.	See "Hospitalisation".
<b>5. Courses of treatment</b>	Subject to approval.	No benefits.	May be granted if necessary (in institutions of the insurance funds, contract institutions or in the form of supplements). Contribution towards costs according to the statutes of the insurance funds (between 10% and 50 % of the expenses for board and lodging, often only for family members).	Reimbursement of cost of treatment in thermal centres in line with prevailing official scale, after receiving permission.
<b>6. Dental treatment</b>	Comprising preventive and conservative treatment, extractions, orthodontic treatment, and prostheses. Refund of tariffs as established in the collective agreements. 80 % reimbursement in excess of an annual sum of LFR 1,200 (ECU 31) which is fully covered. Prostheses are 100 % covered, unless the insured person did not regularly consult a dentist, in which case patient's participation is 80 %. Supplements for prostheses and benefits are for necessary treatment only, any extra treatment is not covered.	Comprising dental care for children including preventive maintenance work, fluoride applications up to twice a year from the age of six, sealing, periodontal care and surgical treatment. Comprising for adults preventive dental care (check up at least one a year) plus specialist surgical treatment.	Dental treatment and (indisposable) dental prosthesis are granted according to the statutes. Medical treatment includes conservative, surgical and orthodontic treatments. The patient's or family member's contribution towards orthodontic treatment and removable dental prosthesis such as braces is between 25% and 50%. For extra treatment and services (e.g. inlays and crowns) the insurance fund's subsidy is between S 325 (ECU 25) and S 2,400 (ECU 183) per unit.	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.

	Finland	Sweden	United Kingdom	
<b>4. Sanatoriums</b>	See "Hospitalisation".	See "Hospitalisation".	See "Hospitalisation".	<b>4. Sanatoriums</b>
<b>5. Courses of treatment</b>	No charges if provided within public health care services.	See "Hospitalisation".	No charge, except where the patient asks for special amenities or for extra treatment which is not clinically necessary.	<b>5. Courses of treatment</b>
<b>6. Dental treatment</b>	<p><i>Health Centre:</i> The patient normally pays a fee according to a basic fee and a fixed tariff for each intervention. Health Centres are allowed to fix their tariff within certain limits. They are all lower than those by private dentists. Persons under the age 19 and war veterans receive dental treatment free of charge.</p> <p><i>Sickness insurance:</i> Dental expenses are partly refunded to persons born in 1956 or thereafter. For examination and preventive treatment, the rate of refund is 90 % and for other treatment 60 % of the fee up to a specified limit. No refund is provided in respect of ortho- and prostho-dontic treatment. For other persons costs for dental treatment are partly refunded only if the care was needed for the treatment of a disease other than the dental one.</p>	<p>For children up to 20 years of age dental care is free of charge in the public dental care.</p> <p>For a visit to a private dentist the patient's part of the costs are: 75 % of costs above SEK 700 (ECU 72) 60 % of costs above SEK 3,000 (ECU 307) 30 % of costs above SEK 7,000 (ECU 715)</p>	<p>Basic NHS dental check-up £ 4.00 (ECU 4.80), 80 % of cost of a course of treatment up to a maximum of £ 300 (ECU 357).</p> <p>No charge for expectant mothers, mothers who have borne a child within the preceding 12 months, persons receiving Income Support or Family Credit or Disability Working Allowance (with capital less than £8,000 (ECU 9,524)) and their partners, those in full-time education until the age of 19 (others until 18).</p> <p>Persons on low incomes may be able to get help with the cost of treatment.</p>	<b>6. Dental treatment</b>

	Belgium	Denmark	Germany	Greece
<b>7. Pharmaceutical products</b>	<p>Insured person's share:</p> <ul style="list-style-type: none"> <li>• Cat. A (serious illness): No charge.</li> <li>• Cat. B (useful drugs): 25 %, ceiling BFR 365 (ECU 9.50).</li> <li>• Cat. C (less useful drugs): 50 %, ceiling BFR 605 (ECU 15).</li> <li>• Cat. CS (ease drugs): 60 %.</li> <li>• Cat. Cx (f.e. the pill): 80 %.</li> </ul> <p>Patients in hospital: BFR 25 (ECU 0.70) per day.</p> <p>Refund of cost of preparations by pharmacist: Maximum share of insured person BFR 35 or 70 (ECU 1 or 2). Exemption made for long lasting treatments.</p> <p>Charge reduced for widows, widowers, invalids, pensioners, orphans:</p> <p>Cat. B: 15 %, ceiling BFR 240 (ECU 6).            Cat. C: Ceiling BFR 365 (ECU 9). Refund of cost of preparations by pharmacist: BFR 0, BFR 10, BFR 20 or BFR 70 (ECU 0; ECU 0.30, ECU 0.50 or ECU 2) depending on social and therapeutic usefulness.</p>	<p>Cost to insured according lists of products:</p> <p>Very important products: 25 % of cost;            Less important products: 50 % of cost.</p> <p>Insulin: No charge to the insured person.</p> <p>For each category, the proportion of the cost payable by the insurance schemes is calculated with reference to two similar medicines on the market at the lowest end of the price scale.</p>	<p>Insured person's contribution: A charge of DM 3 (ECU 1.60), DM 5 (ECU 2.70), DM 7 (ECU 3.80), depending on the packet size of the pharmaceutical product prescribed, except for children and hardship cases. If there is a fixed-price for a group of products, the amount of contribution payable depends on this fixed price. In such cases, the patient must pay the difference between the fixed price and the prescribed product, in addition to the set prescription charge.</p> <p>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 medicaments prescribed by doctor.</p> <p>No charges payable in the event of an employment accident or for medication during pregnancy.</p> <p>No patient charges for chronic illnesses (cancer, diabetes etc.).</p> <p>10 % contribution towards cost of medication prescribed for certain illnesses (Parkinson's disease, Paget's disease, Crohn's disease, etc.).</p>

Spain	France	Ireland	Italy
<p>Beneficiaries pay 40 % of the price of medicaments. There is a 10 % reduction of the price for certain special medicaments, with a maximum limit of PTA 400 (ECU 2.50).</p> <p>No charge whatsoever for: pensioners, persons accorded provisional invalid status, patients undergoing residential hospital care, residents over 65 years of age with insufficient means of existence, as well as conscientious objectors performing social work.</p>	<p>Insured person's share: 35 %, or 65 % 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>	<p>No charge for persons with full eligibility. For those with limited eligibility, a refund of expenses over IR£ 90 (ECU 110) per quarter and a refund of expenses over IR£ 32 (ECU 39) 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>Classification of medication into three groups:</p> <ul style="list-style-type: none"> <li>• Group A: Medication termed "essential" for the treatment of more serious complaints: Free for all insured persons.</li> <li>• Group B: Medication for the treatment of serious complaints but less serious than those referred to in group A: Free of charge for some categories of persons as mentioned under item „Patient's contributions towards medical expenses" and for the disabled. The rest of the population pays half price.</li> <li>• Group C: Other medication and medication for which a prescription is not required: The cost is borne fully by the insured person.</li> </ul> <p>Each prescription may not include more than 2 items. The patient is expected to contribute LIT 3,000 (ECU 1.40) for the prescription of 1 item and LIT 5,000 (ECU 2.30) for the prescription of 2 items; only the 100% disabled are exempt from making a contribution.</p>

## 7. Pharmaceutical products

	Luxembourg	Netherlands	Austria	Portugal
<b>7. Pharmaceutical products</b>	<p>Reimbursement according classification of drugs:</p> <ul style="list-style-type: none"> <li>• Drugs subject to normal reimbursement: 80 %.</li> <li>• Drugs subject to preferential reimbursement: 100 %.</li> <li>• Drugs subject to reduced reimbursement: 40 %.</li> <li>• Non-refundable products and drugs.</li> </ul>	<p>Registration of insured person with a chemist who entered into contract with the health insurance fund.</p> <p>Benefit in kind. Insured person is entitled to a qualitatively good package of medicines without it being necessary to make additional payment. Besides this medical package medicines can be supplied and charged to the health insurance funds up to the average price per standard dosage of medicines which belong to a certain classified medical package, with an additional payment to be paid by the insured himself.</p>	<p>Coverage of expenses for medically prescribed registered pharmaceutical products included in the List of Pharmaceutical Products (others: approved by medical superintendent or supervisory medical doctor). The charge amounts to S 34 (ECU 2.60) per item prescribed (free of charge for notifiable infectious diseases or in case of need).</p>	<p>Depending on type of illness, the state contributes 70 % or 40 % of the cost of medicines on the official list drawn up by the health services. This percentage is increased by 15 % for pensioners whose pensions are less than the minimum wage.</p>

	Finland	Sweden	United Kingdom	
<b>7. Pharmaceutical products</b>	<p><i>Public hospitals:</i> Costs included in fee.</p> <p><i>Sickness insurance:</i> Patients pay FIM 50 (ECU 8.70) + 50% of excess amount for products prescribed by a doctor. In serious and chronic diseases a number of listed medicaments qualify for refunds of 75% or 100% of the costs exceeding FIM 25 (ECU 4.40). If patient's own costs for medicaments during one calendar year exceed FIM 3,158.29 (ECU 549), the excess amount is fully reimbursed.</p>	<p>The patient pays SEK 160 (ECU 16) for the first item on a prescription and SEK 60 (ECU 6.10) for each additional item thereafter.</p>	<p>Charge of £ 5.25 (ECU 6.30) per prescribed item except for children under 16, people aged 16-18 and still in full-time education, men aged 65 or over and women aged 60 or over, pregnant women and women who have had a baby within the last 12 months, War Pensioners (for their accepted disability), persons receiving Income Support, Family Credit or Disability Working Allowance (with capital less than £ 8000 (ECU 9,524)) and their partners, some other people on low incomes, and people suffering from specified conditions.</p> <p>An annual (or 4 months) season ticket can be bought entitling the holder to an unlimited number of prescribed items without charge in the period of its validity. The cost of the ticket is £ 27.20 (ECU 32) for 4 months and £ 74.80 (ECU 89).</p>	<b>7. Pharmaceutical products</b>

Table III

## Health Care

	Belgium	Denmark	Germany	Greece
8. Prosthesis, spectacles, hearing-aids	Full refund of fees fixed by agreement.	Partial reimbursement.	For spectacles: Subsidy to the cost of frame: DM 20 (ECU 11). 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.	Charge limited to 25 % maximum.



Spain	France	Ireland	Italy
Provision and normal replacement of prosthesis, orthopaedic apparatus and wheelchairs free of charge. Grants may be made towards spectacles, hearing aids and other special types of prosthesis.	Subject to sickness fund's prior approval: refund of established fees (65 %) and for major fittings (100 %).	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.	No benefits.

**8. Prosthesis, spectacles, hearing-aids**

	Luxembourg	Netherlands	Austria	Portugal
<b>8. Prosthesis, spectacles, hearing-aids</b>	Subject to sickness fund's prior approval: Refunds at the tariff rates fixed by agreements.	<p>Subject to prior approval of health insurer. No cost sharing except for:</p> <ul style="list-style-type: none"> <li>• Artificial breasts: payment of cost in excess of maximum HFL 386 (ECU 185).</li> <li>• Orthopaedic shoes: share in cost of HFL 104.50 (ECU 50)/pair per year up to age 16; HFL 209 (ECU 100)/pair for age 16 and older</li> <li>• Spectacles and contact lenses: After first purchase entitlement without cost-sharing only on specific medical indication.</li> <li>• Hearing aides: payment of cost in excess of HFL 1,237.50 (ECU 594).</li> <li>• Wigs: payment of cost in excess of HFL 540.50 (ECU 260).</li> </ul>	<p>Insured person's contribution 10 %, minimum S 248 (ECU 19) (free of charge in case of need):</p> <p>The maximum amount to be covered by the insurance funds amounts up to S 12,400, (ECU 948) for prostheses up to S 31,000 (ECU 2,370) according to the statutes of the insurance funds.</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 practice: Paid for by patient subject to 75 % reimbursement on prices according to official scale.

	Finland	Sweden	United Kingdom	
<b>8. Prosthesis, spectacles, hearing-aids</b>	<p><i>Health Centre:</i> In certain cases free of charge.</p> <p><i>Sickness Insurance:</i> Not refundable.</p>	<p>General state subsidies are paid for appliances.</p>	<p>Spectacles: No spectacles supplied free. Vouchers available to help with purchase of spectacles for certain groups: to children under 16 or under 19 and still in full-time education, or people receiving Income Support, Family Credit or Disability Working Allowance (with capital less than £ 8000 (ECU 9,524) and their partners. Also for those on low incomes or requiring complex lenses; also War Pensioners (for their accepted disability) and Hospital Eye Service patients. No charge for sight tests for the above categories, plus registered blind or partially sighted, diagnosed diabetic or glaucoma patient, or aged 40 or over and the brother, sister, parent or child of a diagnosed glaucoma patient.</p> <p>Others pay privately.</p> <p>Prosthesis and hearing-aids: No charge for provision and fitting of National Health Service appliances.</p>	<b>8. Prosthesis, spectacles, hearing-aids</b>

	Belgium	Denmark	Germany	Greece
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. Household aid, i.e. replacement in the household, or payment of cost of household assistant. 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. Prescribed items other than medicines: Insured person pays 10 %, except for children and hardship cases. <i>Care-Insurance:</i> Benefits for persons permanently and to a large extent in need of help because of a physical illness or a mental disease or due to any other handicap. <i>Domiciliary care:</i> Basic nursing and household assistance by non-residential care institutions up to the amount of DM 750/1,800/2,800 (ECU 403/988/1,505) per month, depending on the nursing level; in special „hardship cases“ up to DM 3,750 (ECU 2,016) p.m. <i>Care allowance:</i> Instead of availing of the help of professional care services, the person in need of care may apply for a nursing allowance, if he/she personally ensures that the necessary basic care and assistance is provided by a carer; depending on the nursing level, the rate of the allowance is equal to DM 400/800/1,300 (ECU 215/430/699) per month. <i>Combined benefit:</i> If the insured person does not claim the full benefit in kind to which he/she is entitled, a proportionate nursing allowance is paid at the same time. <i>Carer's substitute:</i> If the carer is temporarily unable to ensure the care because of a holiday, sickness or other reasons, the costs of providing a substitute are taken over for a maximum of four weeks and up to the amount of DM 2,800 (ECU 1,505) per year. <i>Partially residential care:</i> As a supplement to domiciliary care, the care in institutions providing care during day and night is paid up to the value of DM 750/1,200/2,100 (ECU 403/806/1,129) per month. If the insured person does not claim the full amount of the benefit in kind, he/she is entitled to a proportionate nursing allowance. <i>Short-time care:</i> Provided that there is no other possibility to ensure domiciliary care, the costs of accommodation in a residential institution are taken over for a maximum of 4 weeks and up to DM 2,800 (ECU 1,505) per year during the transitional period following to an in-patient treatment or if the carer is unavailable.	Various benefits, such as cost of travelling for the sick living in distant regions, subject to certain conditions.

Spain	France	Ireland	Italy	9. Other benefits
<p>Other types of benefit available either to all beneficiaries or to certain categories of beneficiary:</p> <ul style="list-style-type: none"> <li>• Home help for retired people, invalids, the mentally handicapped, etc.</li> <li>• Transport to hospital for sick people, in emergencies and under other special circumstances.</li> </ul>	<ul style="list-style-type: none"> <li>• Medical aids.</li> <li>• Transportation in case of hospitalisation.</li> <li>• Preventive benefits etc.</li> <li>• Supplementary benefits and aid benefits which may be granted by the sickness insurance fund for social and medical treatment.</li> </ul>	<ul style="list-style-type: none"> <li>• Hospital in-patient and out-patient services are provided free of charge for children suffering from certain long-term diseases and disabilities.</li> <li>• Free home help service, subject to certain conditions.</li> <li>• Free transport to hospital, subject to certain condition.</li> </ul>	No other benefits.	

	Luxembourg	Netherlands	Austria	Portugal
<b>9. Other benefits</b>	Transportation cost reimbursable under certain conditions.	<ul style="list-style-type: none"> <li>• Transport of patients by ambulance, taxi or private car: share in the cost of HFL 139.50 (ECU 67) per 12 months.</li> <li>• Maternity care: Share in the cost at home HFL 6 (ECU 2.90) per hour. Hospital HFL 48 (ECU 23) per day (on medical indication), without medical indication HFL 48 (ECU 23) plus the amount in excess of HFL 337 (ECU 162) per day.</li> <li>• Haemodialysis.</li> <li>• Services for patients with chronic recurring respiratory problems.</li> <li>• Services of genetic testing centre.</li> <li>• Services of thrombosis prevention unit.</li> <li>• Care and nursing for the physically disabled and mentally handicapped.</li> <li>• Services of a home nursing organisation. Share in the costs of maximum HFL 117.50 (ECU 57). Members of a home nursing association are exempted from cost sharing.</li> <li>• Rehabilitation.</li> <li>• Psychiatric care (clinical or non clinical, Regional Institute for Out-patient Mental Health Care, sheltered accommodation etc.). Non-clinical psychotherapeutic treatment: individual, group or family therapy HFL 20 (ECU 10) per session up to a maximum of 900 HFL (ECU 432) / year.</li> <li>• Vaccinations.</li> </ul>	<ul style="list-style-type: none"> <li>• Examinations of young persons,</li> <li>• preventive examinations,</li> <li>• mother-and-child examinations,</li> <li>• medical care at home (medical benefits following the doctor's orders, provided by qualified staff, for a maximum of 4 weeks),</li> <li>• psychotherapy,</li> <li>• expenses for transport, refund of travel expenses.</li> </ul>	Payment of travel costs for patients living in remote areas, subject to certain conditions.

	Finland	Sweden	United Kingdom	
<b>9. Other benefits</b>	<ul style="list-style-type: none"> <li>• Travel and transport costs are fully compensated from the sickness insurance after deduction of patient's own liability of FIM 45 (ECU 7.80).</li> <li>• If the patient's share of travel costs during the same calendar year is more than FIM 900 (ECU 157), the excess amount is fully refunded.</li> <li>• Accommodation is refunded up to a maximum of FIM 120 (ECU 21) per night.</li> </ul>	<ul style="list-style-type: none"> <li>• Free transportation in case of hospitalisation. Reimbursement for other transportation costs on certain conditions.</li> <li>• Limitation for high costs. When a person within a 12-months period has costs for medical care and pharmaceuticals exceeding SEK 1,600 (ECU 164) then the person is entitled to a free pass for the remainder of the period.</li> </ul>	<p>Various additional benefits provided under the National Health Service and by local authorities, e.g. free transport to hospital, or in cases of medical need, reimbursement of hospital travelling costs in certain cases.</p>	<b>9. Other benefits</b>





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	Belgium	Denmark	Germany	Greece
<b>Legislation</b>				
<b>1. First law</b>	Law of 28 December 1944.	Law of 1892.	Law of 15 June 1883.	Law of 1934.
<b>2. Basic legislation</b>	Law on Compulsory Insurance for Health care and Sickness Benefits, co-ordinated on 14 July 1994. Law on hospitals, co-ordinated on 7 August 1987. Law of 29 June 1981.	Law of 20 December 1989 and amendments.	Reich Insurance Code (RVO) of 19.7.1911 and amendments. Sozialgesetzbuch (Social Code), Book 4, of 23.12. 1976 and amendments. Sozialgesetzbuch (Social Code), Book 5, introduced by the Health Reform Act of 20.12.1988 and developed by the Health Structure Reform Act of 21.12. 1992.	Law of 14 June 1951, modified.
<b>Beneficiaries</b>				
<b>1. Field of application</b>	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.
<b>2. Membership ceiling</b>	No membership ceiling.	No membership ceiling.	DM 70,200 (ECU 37,742) in old Länder and DM 57,600 (ECU 30,968) in new Länder.	No membership ceiling.

Spain	France	Ireland	Italy	Legislation
<p>Law of 14 December 1942.</p> <p>Royal Legislative Decree 1/94 of 20 June, in which the amended version of the General Law on Social Security is approved.</p> <p>Decree No 3158 of 23 December 1966 and other provisions.</p> <p>Law No 42 of 30 December 1994 on Fiscal, Administrative and Social Policy Measures.</p>	<p>Laws of 5 and 30 April 1930.</p> <p>Social Security Code, Book III.</p> <p>Decree of 29 December 1945, amended.</p> <p>Law no. 92-772 of 29.7.92.</p> <p>Decree no. 93-687 of 27.3.93.</p>	<p>Law of 1911.</p> <p>Social Welfare Consolidation Act 1993, amended.</p>	<p>Law of 11 January 1943, No 138.</p> <p>Law of 23 December 1978, No 833, instituting the National Health Service.</p>	<p><b>1. First law</b></p> <p><b>2. Basic legislation</b></p>
All employees.	All employees or persons assimilated thereto.	<p>With some exceptions, all persons aged 16 years and over employed under a contract of service or apprenticeship.</p> <p>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.</p> <p>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><b>Beneficiaries</b></p> <p><b>1. Field of application</b></p>
No membership ceiling.	No membership ceiling.	<p>No membership ceiling, but employees do not pay contributions on any earnings above an upper limit of IR£ 21,500 (ECU 26,284).</p>	No membership ceiling.	<b>2. Membership ceiling</b>

	Luxembourg	Netherlands	Austria	Portugal
<b>Legislation</b>				
<b>1. First law</b>	Law of 31 July 1901.	Law of 1913.	Law of 30 March 1888.	Law of 1935.
<b>2. Basic legislation</b>	Book I of Social Insurance Code, content stems from the law of 27 July 1992.	Law of 5 June 1913 on sickness insurance, amended and supplemented.	General Social Insurance Act of 9 September 1955 (ASVG) and amendments. Continued payment of wages and salaries: Employees Act 1921 and Continued Payment of Wages and Salaries Act (EFZG) of 26 June 1974 and amendments.	Decree-Law 132/88 of 20 April 1988.
<b>Beneficiaries</b>				
<b>1. Field of application</b>	All active persons and pensioners in paid employment.	All persons under 65 in paid employment.	<ul style="list-style-type: none"> <li>• All employees in paid employment.</li> <li>• Unemployed persons receiving benefits from unemployment insurance.</li> <li>• Participants of vocational rehabilitation.</li> <li>• Certain assimilated self-employed persons, such as teachers, musicians and artists.</li> </ul> No compulsory insurance if the income is below the limit of S 3,452 (ECU 264) per month.	All insured employees.
<b>2. Membership ceiling</b>	No membership ceiling.	No membership ceiling.	No compulsory ceiling.	No membership ceiling.

	Finland	Sweden	United Kingdom	
<b>Legislation</b>				<b>Legislation</b>
<b>1. First law</b>	Law of 1897	Law of 1891.	Law of 1911.	<b>1. First law</b>
<b>2. Basic legislation</b>	Sickness Insurance Act of 4 July 1963, as amended.	Law of 1962 on General Social Security with amendments. Law of January 1st 1992 on Sick Pay from the employer.	Social Security Contributions and Benefits Act 1992. Social Security (Incapacity for work) Act 1994.	<b>2. Basic legislation</b>
<b>Beneficiaries</b>				<b>Beneficiaries</b>
<b>1. Field of application</b>	All residents aged 16-64.	Employees and self-employed.	<ul style="list-style-type: none"> <li>• Lower rate short-term incapacity Benefit (IB): Employed and self-employed persons (except married women who opted before April 1977 not to be insured) and unemployed.</li> <li>• Statutory Sick Pay (SSP): Employees only.</li> </ul>	<b>1. Field of application</b>
<b>2. Membership ceiling</b>	None.	No membership ceiling.	No membership ceiling, but employees do not pay contributions on any earnings above the upper earnings limit £ 440 (ECU 524) per week, or below the lower earnings limit £ 58 (ECU 69) per week.	<b>2. Membership ceiling</b>

	Belgium	Denmark	Germany	Greece
<b>Conditions</b>	<ul style="list-style-type: none"> <li>• Period of work and membership required: Six months, in which 120 days of work or assimilated periods (unemployment, holidays, etc.).</li> <li>• Proof of payment of minimum amount of contributions.</li> <li>• To have ceased all activities because of reduction of earning capacity of at least 66 %.</li> <li>• To have provided the sickness fund doctor with a "notice of cessation of work" within 2 days.</li> </ul>	<p><i>Employees:</i></p> <ul style="list-style-type: none"> <li>• Period of work of at least 120 hours in 13 weeks immediately preceding illness, or</li> <li>• Persons who have just completed a vocational training course for a period of at least 18 months and persons doing a paid work placement as part of a vocational training course, or</li> <li>• Unemployed entitled to benefits from unemployment insurance or similar benefits (anti-unemployment measures).</li> </ul> <p><i>Self-employed:</i></p> <ul style="list-style-type: none"> <li>• Occupational activity during 6 months, in the last 12 month period, of which one at least immediately preceding the illness.</li> <li>• Voluntary insurance for self-employed and helping spouse: 6 months period (except work injury and persons who have recently set themselves up as self-employed persons and become member of the insurance within three months after the termination of their salaried activity).</li> </ul>	<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>Contributions required:</p> <ul style="list-style-type: none"> <li>• 100 days of work subject to contributions during the previous year or the 12 first months of the 15 preceding the illness (duration of benefit: 182 days).</li> <li>• 300 days subject to contributions during the 2 years, or 27 months of the 30, preceding the illness (duration of benefit: 360 days).</li> <li>• 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).</li> </ul>
<b>Waiting period</b>	<p>One working day.</p> <p>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>	<p><i>Employees:</i> No waiting period.</p> <p><i>Self-employed:</i> 3 weeks. Voluntary insurance for self-employed and helping spouse may cover the first 3 weeks.</p>	<p>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.</p>	<p>3 days.</p>

Spain	France	Ireland	Italy	Conditions
<ul style="list-style-type: none"> <li>Contributions paid for 180 days during 5 years immediately preceding illness (with the exception of accidents).</li> <li>Receiving health care paid for by social security scheme.</li> <li>Doctor's certificate to be sent to employing firm, and received within 5 days of its dispatch.</li> <li>Doctor's certificate confirming unfitness for work to be sent on 4th day of absence and received by employing firm within 2 days following its dispatch.</li> </ul>	<p>The insured must have paid sufficient contributions (6.8 %) on the basis: n times the SMIC (FF 36.98 (ECU 5.70) = 5.40 per hour on 1.7.95).</p> <ul style="list-style-type: none"> <li>For the first 6 months: 1,015 SMIC in the 6 preceding months.</li> <li>After 6 months and having been registered for a minimum of 12 months since having stopped working: 2,030 SMIC in the 12 previous months, including 1,015 SMIC in the first 6 months.</li> </ul> <p>In both cases, claims may also be investigated on the basis of the number of hours worked.</p>	<ul style="list-style-type: none"> <li>39 weekly contributions paid; 13 of these must have been recently paid and</li> <li>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.</li> </ul>	<p>No work period nor qualifying period required.</p> <p>For TB: TB in active phase.</p>	<b>Waiting period</b>
3 days.	3 days.	3 days.	3 days. For TB: None.	

Table IV

## Sickness - Cash Benefits

	Luxembourg	Netherlands	Austria	Portugal
<b>Conditions</b>	No work period nor qualifying period required.	No qualifying conditions.	<ul style="list-style-type: none"> <li>• Unfitness for work because of illness.</li> <li>• Continued payment of wages (<i>Lohnfortzahlung</i>): Workers: work relationship must have lasted for at least 14 days.</li> </ul>	Six months membership with registered salary and 12 days salary registered during the 4 months prior to the one proceedings the day of incapacity.
<b>Waiting period</b>	No waiting period.	2 days if the employed person's industrial board has such a provision in its regulations.	<p>Sick pay (<i>Krankengeld</i>): 3 days. Commencement of benefit only from date notification if unfitness for work has not been reported with one week.</p>	3 days per period of absence owing to incapacity. None in the event of hospitalisation or maternity.



	Finland	Sweden	United Kingdom	
<b>Conditions</b>	No qualifying period.	<p>Incapacity for work due to sickness certified by a doctor from the 7th day of sickness. No work period nor qualifying period required.</p> <p>For sickness cash benefit the insured person must be 16 years old and have an income above SEK 6,000 (ECU 614) per year, and be registered with a local Social Insurance Office.</p> <p>The sickness must be reported to the local Social Insurance Office from the first day of absence.</p>	<ul style="list-style-type: none"> <li>• Incapable of carrying out normal occupation. Usually based on medical certificates from family doctors. For lower rate short-term IB, the "all work" test applies if insufficient recent employment upon which to base "own occupation" test. (See Table VI)</li> <li>• Statutory Sick Pay: Employees' earnings before sickness must have reached the lower earnings limit for payment of National Insurance Contributions.</li> <li>• Lower rate short-term IB: 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.</li> </ul>	<b>Conditions</b>
<b>Waiting period</b>	9 days (excluding Sundays) following the day on which the illness begins.	<p><i>Employees:</i> one days waiting period.</p> <p><i>Self-employed:</i> may decide on different waiting periods himself (3 or 30 days).</p>	3 days.	<b>Waiting period</b>

	Belgium	Denmark	Germany	Greece
<b>Benefits</b>				
<b>1. Duration of benefits</b>	Maximum of 1 year (= period of "primary incapacity for work").	52 weeks in 18 months; pensioners or people who have reached the age of 67 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 example in the case of employment injury.	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".
<b>2. Amount of the benefits</b>	60 % of earnings. Ceiling of earnings: BFR 3,554 (ECU 93) per day.	<p><i>Employees:</i> Calculated upon the basis of the hourly wage of the worker (contributions to Labour Market Funds deducted), with a maximum of DKR 2,556 (ECU 352) per week or DKR 69.08 (ECU 9.50) per hour (37 hours per week), and upon the number of hours of work. Period to be covered by the employer: two weeks.</p> <p><i>Self-employed workers:</i> 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.</p> <p>The <i>unemployed</i> and persons in receipt of various anti-unemployment benefits are entitled to the same amount as they received previously.</p>	<p>80 % of the normal salary but not exceeding the net salary.</p> <p><i>Normal salary:</i> Wages and income from work, normally received (during last 3 months), insofar as subject to contribution. Continued payment of wages and salaries by the employer for 6 weeks. After 1 year adjustment as for pensions.</p>	<ul style="list-style-type: none"> <li>• For the first 15 days: The total ceiling for benefits plus supplement for dependants (max. 4) is DR 2,910 (ECU 9.60) per day (daily wage assumed for 3rd insurance category).</li> <li>• After 15 days: The total ceiling for benefits plus supplements for dependants (max. 4) is DR 5,380 (ECU 18) per day (daily wage assumed for 8th insurance category).</li> </ul>
<b>3. Continuation of payments in case of sickness</b>	<p>Workers: law on the minimum wage for 14 days 80 %, (the collective agreements extend thus to a 30 days' minimum wage and to 100 %).</p> <p>Employees: law on contracts of employment = 100 % for one month.</p>	Collective agreements provide for the continued payment of wages and salaries in the case of sickness for certain groups of employees. In this case the employers are entitled to receive the daily allowance of the employees.	Industrial and non-industrial staff: 6 weeks.	

Spain	France	Ireland	Italy	Benefits
<p>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.</p>	<p>Normally 12 months (360 days) per period of 3 consecutive years, but until end of 36th month for "protracted sickness".</p>	<ul style="list-style-type: none"> <li>• Unlimited if the claimant has paid 260 weekly contributions.</li> <li>• Limited to 52 weeks if between 39 and 260 weekly contributions paid.</li> </ul>	<p>Maximum of 6 months (180 days) per year. For TB: No limit during treatment; maximum of 2 years for post-sanatorium allowance; 2 years for the treatment allowance (renewable every 2 years).</p>	<b>1. Duration of benefits</b>
<ul style="list-style-type: none"> <li>• From 4th to 20th day of sick leave inclusive, 60 % of reference wage. From the 4th to the 15th day the benefit will be paid at the expense of the company.</li> <li>• From the 21st day, 75 % of reference wage.</li> </ul> <p>Calculation basis: Quotient of daily salary (contribution basis) in the month preceding the termination of work and the number of days corresponding to this contribution.</p>	<ul style="list-style-type: none"> <li>• 50 % of daily earnings, maximum of FF 217.66 (ECU 33).</li> <li>• With 3 children, 66.66 % from 31st day with ceiling, maximum FF 290.22 (ECU 44).</li> <li>• Minimum for protracted complaint after 7th month: 1/365th of minimum invalidity pension = FF 48.55 (ECU 7.20).</li> </ul>	<p>IR£ 62.50 (ECU 78) per week.</p> <p>Family supplements:</p> <ul style="list-style-type: none"> <li>• Adult dependant: IR£ 37.50 (ECU 46) per week.</li> <li>• Each child dependant: IR£ 13.20 (ECU 16) per week.</li> </ul>	<p><i>Without hospitalisation:</i> 50 %. From 21st day 66.66 % (earnings taken as basis: Real earnings).</p> <p><i>With hospitalisation:</i> Allowance is reduced to 2/5 for insured without dependants.</p> <p>TB:</p> <ul style="list-style-type: none"> <li>• daily allowance during treatment: Insured person: As the sickness benefit for 180 days, then LIT 13,256 (ECU 6.00); members of the family: LIT 6,628 (ECU 3.00).</li> <li>• daily post-sanatorium allowance: Insured person: LIT 22,091 (ECU 10); members of the family: LIT 11,046 (ECU 5.00).</li> <li>• allowance for a cure: LIT 89,130 (ECU 40) per month. The allowance is granted after the post-sanatorium treatment and is completed where earnings capacity is reduced by at least half.</li> </ul>	<b>2. Amount of the benefits</b>
<p>Depending on collective agreement.</p>	<b>3. Continuation of payments in case of sickness</b>			

	Luxembourg	Netherlands	Austria	Portugal
<b>Benefits</b>				
<b>1. Duration of benefits</b>	Maximum: 52 weeks. Payment ends if an invalidity pension is granted.	12 months (52 weeks).	<i>Sick pay:</i> According to the statutes of the insurance funds 52 or (in most cases) 78 weeks.	Maximum 1,095 days (then, possibly, invalidity). In the event of tuberculosis: Unlimited.
<b>2. Amount of the benefits</b>	The full salary which the insured person would have earned if he had continued to work.	70 % of the daily wage, maximum daily wage considered: HFL 286.84 (ECU 138). With the minister's approval this percentage can be increased by the industrial boards.	<i>Sick pay:</i> 50 % of gross wage or salary, 60 % from 43rd day of illness (Ceiling: S 37,800 (ECU 2,890) per month).	Daily benefit: <ul style="list-style-type: none"> <li>• 65 % of average daily wage for 6 months preceding the 2 months in which the illness began.</li> <li>• 70 % of this average wage after a period of incapacity of more than 365 days without interruption.</li> <li>• In the event of tuberculosis: 80 % of average wage or 100 % if insured has 2 or more dependants.</li> </ul> Minimum amount: 30 % of the minimum wage or the average earning if it is lower than this percentage.
<b>3. Continuation of payments in case of sickness</b>	In the case of sickness, (non-manual) employees in the private sector continue to receive pay by the employer for the month in which the disease occurs and for the following three months.	Continued payment of 70 % of wages by the employer for 6 weeks (small companies 2 weeks).	For workers according to the duration of work relationship between 4 and 10 weeks, employees between 6 and 12 weeks, entitlement to continued payment of wages; afterwards employees are entitled to the payment of half their salaries for a period of 4 weeks. No sick pay during 100 % continued payment of wages, half of sick pay for the period in which half of the salaries are paid.	No legal regulations for the continuation of payment of salaries.

	Finland	Sweden	United Kingdom	
<b>Benefits</b>				<b>Benefits</b>
<b>1. Duration of benefits</b>	For the same illness, limited to 300 days (excluding Sundays) over a 2-year period.	Sick pay from the employer is paid for the 14 first days in a sickness period, thereafter sickness cash benefit is paid from the insurance.  There is no formal limitation but the sickness cash benefit may be converted into a disability pension if the sickness will continue for a long time.	<ul style="list-style-type: none"> <li>Statutory Sick Pay: paid by Employer in case of illness lasting at least 4 consecutive days up to a maximum of 28 weeks, or</li> <li>Lower rate short-term incapacity benefit: 196 days (i.e. 28 weeks) maximum in a period of incapacity for work, then replaced by higher rate short-term incapacity benefit.</li> </ul>	<b>1. Duration of benefits</b>
<b>2. Amount of the benefits</b>	<p>Amounts dependent on annual earnings.</p> <ul style="list-style-type: none"> <li>No earnings: FIM 65.90 (ECU 11) per day.</li> <li>earnings up to FIM 35,920 (ECU 6,247): FIM 64.10/day (ECU 11/day) plus 30 % of 1/300 of annual earnings. The benefit is increased by 2,8 % in 1995.</li> <li>Annual earnings are between FIM 35,930 and 38,470 (ECU 6,249 - 6,690): FIM 64.10 (ECU 11) plus 30 % of 1/300 of earnings exceeding FIM 35,930 (ECU 6,249).</li> <li>FIM 38,480-115,920 (ECU 6,692-20,160): FIM 102.57 (ECU 18) plus 66 % of 1/300 of earnings exceeding FIM 38,480 (ECU 6,692).</li> <li>FIM 115,930 - 193,190 (ECU 20,160 - 33,598): FIM 272.96 (ECU 47) plus 40 % of 1/300 of earnings exceeding FIM 115,930 (ECU 20,160).</li> <li>above FIM 193,190 (ECU 33,598): FIM 375.99 (ECU 65) plus 25 % of 1/300 of earnings exceeding FIM 193,190 (ECU 33,598).</li> </ul>	<p>The sick pay from the employer is 75 % of the wages for the second and third day of sickness, and for the remaining days 90 %.</p> <p>From day 15 in the sickness period the sickness cash benefit from the insurance will be 80 % of the income carrying sickness cash benefit rights. From day 366 the benefit is 70 %. (Under certain conditions it could be 80 %)</p> <p>Incomes exceeding SEK 267,750 (ECU 27,377) per year does not carry benefit rights.</p> <p>Unemployed persons are entitled to sickness cash benefit with the same amount they received before the employment ended as long as they are looking for a job.</p> <p>From January 1996 the compensation from the employer and the sickness cash benefit insurance will be 75 %.</p>	<ul style="list-style-type: none"> <li>Statutory Sick Pay: Standard rate of £ 52.50 (ECU 63) per week. Earnings less than £ 58.00 (ECU 69): No benefit. No additions for dependants.</li> <li>Lower rate short-term incapacity benefit: £ 44.40 (ECU 52) per week or up to £ 56.45 (ECU 67) if over pension age. Additions: Spouse aged 60 or over, or adult caring for dependent child £ 27.50 (ECU 33), or if claimant over pension age £ 33.85 (ECU 40). Child Dependency increase only paid where benefit in payment past state pension age: £ 11.05 (ECU 13); Rate reduced by £ 1.20 (ECU 1.40) for a child in respect of whom the higher rate of Child Benefit of £ 10.40 (ECU 12) is payable.</li> </ul>	<b>2. Amount of the benefits</b>
<b>3. Continuation of payments in case of sickness</b>	No legal regulation for the continuation of payments.	See above. The employer pays the sick pay from the 2nd to the 14th day of sickness. The amount is 75 % of the wages for the second and third day of sickness and for the remaining days 90 %.	See Statutory Sick Pay (SSP).	<b>3. Continuation of payments in case of sickness</b>

	Belgium	Denmark	Germany	Greece
<b>4. Other benefits</b>	Death grant: BFR 6,000 (ECU 157), unindexed.	Reduced (partial) benefits in the event of partial incapacity to work. Death grant: See Table VIII "Survivors" (other benefits).	<ul style="list-style-type: none"> <li>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).</li> <li>As a transitory measure: death benefit for persons insured under the legal sickness insurance on 1 January 1989. Members: DM 2,100 (ECU 1,129); dependants included on the member's insurance: DM 1,500 (ECU 806).</li> </ul>	<ul style="list-style-type: none"> <li>Death grant: At least 8 times the reckonable earnings of the lowest group, i.e. DR 139,600 (ECU 461).</li> <li>Private nurse in hospital: Amount of DR 5,080 (ECU 17) per working day and DR 6,350 (ECU 21) on Sundays and public holidays.</li> </ul>
<b>Taxation</b>				
<b>1. Taxation of cash benefits</b>	Benefits are fully liable to taxation.	Benefits are fully liable to taxation.	Benefits are not liable to taxation (subject to progression).	Benefits are generally fully liable to taxation. Certain exceptions: Disabled ex-servicemen, war victims and their families, blind persons and persons suffering from paraplegia.
<b>2. Limit of income for tax relief or tax reduction</b>	<p>No tax relief for incomes below a certain threshold. However, there is the possibility of a tax reduction.</p> <p>The basic amount of the tax reduction corresponds to the tax that would be paid by a beneficiary who is neither in receipt of any taxable income nor has any dependants. Marital status is taken into account. The basic amount is determined according to total net income:</p> <p>Single person: BFR 440,341 (ECU 11,510).</p> <p>Couple with no children: BFR 549,341 (ECU 14,359).</p> <p>Couple with two children: BFR 653,341 (ECU 17,077).</p> <p>If these net income values are not exceeded, then tax reduction for social security benefits is not limited and social security benefits are consequently not subject to taxation.</p>	No limit of income and no tax reductions.	<p>The minimum income levels are not subject to taxation under any circumstances.</p> <p>Single person: DM 11,069 (ECU 5,951).</p> <p>Couple with no children: DM 22,139 (ECU 11,903).</p> <p>Couple with 1 child: DM 26,243 (ECU 14,109).</p> <p>Couple with 2 children: DM 30,347 (ECU 16,316).</p>	<p>Tax is levied on benefits where total annual income exceeds the DR 1 million (ECU 3,306) ceiling.</p> <p>Tax reduction according to the number of children:</p> <p>For 1 child: DR 20,000 (ECU 66). For 2 children: DR 40,000 (ECU 132). For 3 children: DR 90,000 (ECU 298).</p>

Spain	France	Ireland	Italy	4. Other benefits
Death Grant: See Table VIII "Survivors".	Death grant: see table VIII "Survivors".	Death grant: See Table VIII "Survivors".	Death grant: LIT 20,000 (ECU 9.10). TB: Special Christmas grant of LIT 25,000 (ECU 11) + LIT 3,000 (ECU 1.40) per dependent person, if the beneficiary is insured; LIT 15,000 (ECU 6.80) if the beneficiary is a member of the family of the insured.	
Benefits are fully liable to taxation.	Benefits are liable to taxation after deduction of 10 % and 20 %. Tax relief for sickness benefits is possible in the event of a long-term illness certified by the medical control commission of the local sickness insurance fund when paid to insured persons affected by a disease requiring prolonged medical treatment or a particularly costly therapy.	Benefits are fully liable to taxation (including supplement for adult dependents but excluding supplements for child dependents).	Benefits are liable to taxation. Tax relief is applicable for the part of the income corresponding to social security contributions.	<b>Taxation</b> <b>1. Taxation of cash benefits</b>
Tax is levied on benefits where total annual income exceeds the PTA 1.1 million (ECU 6,753) ceiling (1995) or PTA 1,200,000 (ECU 7,366) for pensioners. Tax reduction according to number of dependents. Tax is deducted at source for incomes in excess of PTA 1,035,000 (ECU 6,354) per year.	Tax is levied on benefits where taxable, annual net income exceeds a certain ceiling: • Single person: FF 41,530 (ECU 6,373). • Couple with no children: FF 63,740 (ECU 9,781). • Couple with one child: FF 74,850 (ECU 11,485). • Couple with two children: FF 85,950 (ECU 13,189)	The extent of taxation depends on total annual income of the individual or of the family. The annual tax exemption limits for 1995/96 are: <i>People under 65:</i> • Single person: IR£ 3,700 (ECU 4,523). • Married couple with no children: IR£ 7,400 (ECU 9,047). • Married couple with 1 child: IR£ 7,850 (ECU 9,597). • Married couple with 2 children: IR£ 8,300 (ECU 10,147). • Married couple with 4 children: IR£ 9,600 (ECU 11,736). <i>People aged between 65 and 74:</i> • Single person: IR£ 4,300 (ECU 5,257). • Married couple: IR£ 8,600 (ECU 10,513). <i>People over 75:</i> • Single person: IR£ 4,900 (ECU 5,990). • Married couple: IR£ 9,800 (ECU 11,980).	The extent of taxation depends on total annual income of the individual or of the family. The annual tax exemption limits: • Single person: LIT 8,552,000 (ECU 3,884). • Married couple with no children: LIT 12,152,000 (ECU 5,519). • Married couple with 1 child: LIT 12,979,000 (ECU 5,894). • Married couple with 2 children: LIT 13,811,000 (ECU 6,272).	<b>2. Limit of income for tax relief or tax reduction</b>

	Luxembourg	Netherlands	Austria	Portugal
<b>4. Other benefits</b>	<p>Death grant: LFR 37,470 (ECU 979).            For children under 6: 50 %.            For children dead at birth: 20 %.</p>	<ul style="list-style-type: none"> <li>• <i>Death grant:</i> Daily wage multiplied by the number of days between day of death and the last day of second following month.</li> <li>• 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 to single persons under 23 (see table XII).</li> </ul>	<p>Support towards funeral costs up to a maximum of S 6,000 (ECU 459) in case of need according to the statutes of the insurance funds.</p>	<ul style="list-style-type: none"> <li>• Death grant: See Table X "Family benefits".</li> <li>• 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 per year and child).</li> </ul>
<b>Taxation</b>				
<b>1. Taxation of cash benefits</b>	Benefits are liable to taxation.	Benefits are generally fully liable to taxation.	Continued payment of wages and sick pay are both fully liable to taxation.	Benefits are not subject to taxation.
<b>2. Limit of income for tax relief or tax reduction</b>	For tax purposes social security benefits replacing income are treated as wages.	The income tax structure is progressive. In general, taxation applies if a certain minimum income is exceeded.	<p>For tax purposes social security benefits are in general treated as wages or salaries. Tax is levied on the income after the deduction of social security contributions.</p> <p>A monthly amount of S 11,500 (ECU 879) (S 9,600 (ECU 734) for pensioners) is not subject to taxation.</p> <p>The individual tax due depends in particular on the individually applicable free allowances; including a general free allowance of S 8,840 (ECU 676) and for example annual free allowances for pensioners or persons who solely provide for the income of their households to the amount of S 5,000 (ECU 382). The free allowances are deducted from the annual tax due. No particular consideration given to children, since they are provided for in other areas, in particular family benefits.</p>	Not applicable.



	Finland	Sweden	United Kingdom	
<b>4. Other benefits</b>	None.	Rehabilitation benefit is paid after a sickness period if a person takes part in vocational training. The benefit is (from January 1996) paid with the same amount as sickness cash benefit.	No other benefits.	<b>4. Other benefits</b>
<b>Taxation</b> <b>1. Taxation of cash benefits</b>	Benefits are liable to taxation.	Benefits are fully liable to taxation.	Statutory Sick Pay is subject to taxation. Lower rate short-term incapacity benefit is not subject to taxation.	<b>Taxation</b> <b>1. Taxation of cash benefits</b>
<b>2. Limit of income for tax relief or tax reduction</b>	No tax reductions.	No tax reductions.	In general there is a progressive taxation of gross income after deduction of personal and other reliefs. <ul style="list-style-type: none"> <li>• Main personal reliefs per person per year: <ul style="list-style-type: none"> <li>Aged under 65: £ 3,525 (ECU 4,196).</li> <li>Aged between 65 and 74: £ 4,630 (ECU 5,512).</li> <li>Aged over 75: £ 4,800 (ECU 5,714).</li> </ul> </li> <li>• Supplement for married couples and single parents: <ul style="list-style-type: none"> <li>Aged under 65: £ 1,720 (ECU 2,048).</li> <li>Aged between 65 and 74: £ 2,995 (ECU 3,565).</li> <li>Aged over 75: £ 3,035 (ECU 3,613).</li> </ul> </li> </ul> <p>These supplementary allowances are restricted to give tax relief at a fixed rate of 15 per cent (e.g. £ 1,720 = ECU 2,048 allowance gives relief of £ 258 = ECU 307).</p>	<b>2. Limit of income for tax relief or tax reduction</b>



- I Organisation
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	Belgium	Denmark	Germany	Greece
<b>Legislation</b>				
<b>1. First law</b>	Law of 9 August 1963.	Law of 1892.	Law on sickness insurance of workers of 15 June 1883.	Law of 1934.
<b>2. Basic legislation</b>	Law on Compulsory Insurance for Health care and Sickness Benefits, co-ordinated on 14 July 1994.	Law of 20 December 1989 and amendments.	Reich Insurance Code (RVO) of 19.07.1911 and amendments. <i>Mutterschutzgesetz</i> (Law of Maternity Protection) of 24.01.1952 and amendments.	Law of 14 June 1951, modified.
<b>Field of application</b>				
<b>1. Benefits in kind</b>	1. Insured women. 2. Members of the family.	All residents.	1. Insured women. 2. Spouse and daughters of insured person.	1. Insured women. 2. Spouse or dependant of insured person.
<b>2. Cash benefits</b>	Insured women.	All employed and self-employed women, including spouse helping.	1. Insured women. 2. Spouse and daughters of insured person.	Insured women.
<b>Conditions</b>				
<b>1. Benefits in kind</b>	See Table III "Health care".	6 weeks of residence.	None.	50 days insurance.

Spain	France	Ireland	Italy	Legislation
<p>Law of 14 December 1942.</p> <p>Legislative Royal Decree 1/94 of 20 June, in which the amended version of the General Law on Social Security is approved.</p> <p>Legislative Decree No 1 of 24 March 1995.</p> <p>Law No 42 of 30 December on Fiscal, Administrative and Social Policy Measures.</p>	<p>Law of 5 and 30 April 1930.</p> <p>Social Security Code, Book III.</p> <p>Decree of 29 December 1945, amended.</p> <p>Law No. 94-629 of 25 July 1994.</p>	<p>National Insurance Act, 1911.</p> <p>Social Welfare (Consolidation) Act 1993.</p>	<p>Statutory order of 13 May 1929 No. 850.</p> <p>Law of 30 December 1971 No. 1204</p> <p>Law of 9 December 1977 No. 903.</p>	<p><b>1. First law</b></p> <p><b>2. Basic legislation</b></p>
<ul style="list-style-type: none"> <li>• All employed women.</li> <li>• Pensioners and persons drawing other regular benefits.</li> <li>• 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.</li> </ul>	<ol style="list-style-type: none"> <li>1. Insured women.</li> <li>2. Spouse and daughters of insured person.</li> </ol>	<p>All women residents.</p>	<p>All women residents.</p>	<p><b>Field of application</b></p> <p><b>1. Benefits in kind</b></p>
<p>All employed women.</p>	<p>Insured women.</p>	<ul style="list-style-type: none"> <li>• Maternity allowance for insured women in employment.</li> <li>• In addition to this scheme, a maternity grant is paid by the health services to women with full eligibility (see Table III for explanation of eligibility).</li> </ul>	<p>Insured women or alternatively the father.</p>	<p><b>2. Cash benefits</b></p>
<p>Beneficiaries dependent on insured person entitled to health care:</p> <ul style="list-style-type: none"> <li>• Must live with or be supported by insured person.</li> <li>• Must neither undertake paid work nor draw a pension or annuity exceeding twice the minimum wage.</li> <li>• Must not be entitled to medical help of the social security on any other count.</li> </ul>	<p>See Table III "Health care".</p> <p>The entitlement to benefits begins either with the date of conception or with maternity leave.</p>	<p>Residence.</p>	<p>No qualifying conditions.</p>	<p><b>Conditions</b></p> <p><b>1. Benefits in kind</b></p>

	Luxembourg	Netherlands	Austria	Portugal
<b>Legislation</b>				
<b>1. First law</b>	Law of 31 July 1901.	Law of 1913.	Law of 30 March 1888.	Law 4/84 of 5 April 1984.
<b>2. Basic legislation</b>	Book I of Social Insurance Code, its content resulting from the Law of 27 July 1992.	Law of 5 June 1913 on sickness insurance, amended and supplemented.	General Social Insurance Act of 9 September 1955 (ASVG) and amendments. Federal Hospitals Act of 18 December 1956 (KAG) and Hospitals Acts of the Federal States and amendments. Birth allowance: Act on the Compensation of Family Expenses of 24 October 1967 and amendments.	Decree-Law 154/88 of 29 April 1988.
<b>Field of application</b>				
<b>1. Benefits in kind</b>	1. Personally insured women. 2. Spouse of insured person.	1. Insured women. 2. Spouse and daughters of insured person.	1. Insured women. 2. Female family members of insured persons.	See Table III "Health care".
<b>2. Cash benefits</b>	<i>Maternity cash benefit:</i> Personally insured women. <i>Maternity allowance:</i> All women residents.	Insured women.	<i>Maternity benefit:</i> See Table IV "Sickness - cash benefits". <i>Birth allowance:</i> See Table X "Family benefits".	Insured women.
<b>Conditions</b>				
<b>1. Benefits in kind</b>	Membership either personal or as a member of the family.	No qualifying conditions.	None.	See Table III "Health care".

	Finland	Sweden	United Kingdom	
<b>Legislation</b>				<b>Legislation</b>
<b>1. First law</b>	Law of 1937.	Law of 1891.	Law of 1911.	<b>1. First law</b>
<b>2. Basic legislation</b>	Sickness Insurance Act of 4 July 1963, as amended. Maternity Grant Act of 28 May 1993.	Law of 1962 on General Social Security and amendments. Law of January 1974 on Parental Insurance and amendments.	Social Security Contributions and Benefits Act 1992.	<b>2. Basic legislation</b>
<b>Field of application</b>				<b>Field of application</b>
<b>1. Benefits in kind</b>	All residents.	All residents.	All women residents.	<b>1. Benefits in kind</b>
<b>2. Cash benefits</b>	All residents.	<ul style="list-style-type: none"> <li>• All employed and self-employed women have a right to pregnancy cash benefit before confinement.</li> <li>• All employed and self-employed parents, men and women, have a right to parents cash benefit and temporary parental benefit.</li> </ul>	<ul style="list-style-type: none"> <li>• Statutory Maternity Pay (SMP): Employees only.</li> <li>• Maternity Allowance: Recently employed or self-employed insured women, or employees not getting SMP.</li> </ul>	<b>2. Cash benefits</b>
<b>Conditions</b>				<b>Conditions</b>
<b>1. Benefits in kind</b>	See table III "Health Care".	Residence.	No qualifying conditions.	<b>1. Benefits in kind</b>

Table V

## Maternity

	Belgium	Denmark	Germany	Greece
<b>2. Cash benefits</b>	Contributions paid for six months.	See table IV "Sickness - cash benefits".	<p><i>Maternity benefit:</i> Membership for 12 weeks between 10th and 4th month before confinement. In case of incapacity to work: Entitlement to sickness benefit.</p> <p><i>Confinement grant:</i> Insured without entitlement to maternity benefit.</p>	200 days work resulting in contributions during the last 2 years.
<b>Benefits</b>				
<b>1. Benefits in kind</b>	See Table III "Health care".	Free maternity services or hospital care.	See Table III "Health care". Medical care and midwife care, maternity hospital, home care, family assistance, drugs and appliances, etc.	<ul style="list-style-type: none"> <li>• For birth expenses: At least 30 x the minimum wage of an unskilled worker = DR 160,140 (ECU 529).</li> <li>• For the costs of in vitro fertilisation: DR 120,000 (ECU 397).</li> </ul>



Spain	France	Ireland	Italy	2. Cash benefits
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- Affiliated employees with active contributor or equivalent status.
- Contributions paid for at least 180 days in the five years immediately preceding the delivery or the date of the administrative decision of the reception or the judicial decision of the adoption.
- 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.

- See table IV "Sickness - cash benefits".
  - Registration under insurance scheme for at least 10 months at the expected date of confinement.
- The entitlement to benefits begins either with the date of conception or with maternity leave.

*Maternity allowance:*  
39 contributions paid in the 12 months before the first day of maternity leave or 39 contributions paid, and 39 contributions paid or credited in the governing tax year.

No qualifying conditions.

- Medical checks during pregnancy.
  - Optional care during birth and post-natal confinement and in case of associated complications.
  - Hospitalisation 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 services and hospital care for infants under 6 weeks are free.

See Table III "Health care".

**Benefits**  
**1. Benefits in kind**

Table V

## Maternity

	Luxembourg	Netherlands	Austria	Portugal
<b>2. Cash benefits</b>	<p><i>Maternity cash benefit:</i> must have been affiliated for 6 months in the year preceding the birth.</p> <p><i>Maternity allowance:</i> Residence on the national territory and not having entitlement to insured women's maternity cash benefit.</p>	No qualifying conditions.	<p><i>Maternity benefit:</i> None.</p> <p><i>Birth allowance:</i> See Table X "Family Benefits".</p>	6 months membership, with registered remuneration.
<b>Benefits</b>				
<b>1. Benefits in kind</b>	<p>See Table III "Health care".</p> <p>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".</p> <p>Obstetric care is normally provided by a midwife but may be provided by a general practitioner or specialist, if necessary in a clinic or hospital when no midwife is available or when medically indicated.</p>	<p>See Table III "Health care".</p> <p>Medical care and midwife care, hospital or maternity hospital care, care provided by certified children's nurses and baby nurses and pharmaceutical products, drugs and appliances, etc.</p>	See Table III "Health care".

**Finland**

**Sweden**

**United Kingdom**

**2. Cash benefits**

Mother (maternity and parents' allowance) and father (paternity and parents' allowance) must have been resident in Finland for at least 180 days immediately before the expected date of confinement.  
In case of adoption, same condition applies to the time immediately before the adoptive parent took over the care of the child.

- Pregnancy cash benefit is paid to expectant mothers, who are unable to continue with their normal task during the last stages of pregnancy.
- For parental cash benefit the parent must have been insured for 180 consecutive days before the claim. To receive a cash benefit above SEK 60/day (ECU 6.10) (the guarantee amount) the parent must have been insured for 240 consecutive days before confinement.
- Temporary parental benefit is paid if the child is ill and a parent or the person normally caring for the child has to refrain from work to take care of the child.

- SMP: continuously employed by her employer for 26 weeks by the 15th week before the week baby due and has earnings which average at least £ 58 (ECU 69) a week.
- Maternity Allowance: cannot get SMP and has been employed or self-employed and has paid contributions for at least 26 weeks in the 66 weeks before week baby due.

**2. Cash benefits**

**Benefits**

**1. Benefits in kind**

- *Maternity grant*: Either a maternity package containing necessities for care of the child, or a lump sum of FIM 760 (ECU 132). See table X "Family benefits".
- Medical checks at maternity and child health care centres during and after pregnancy are free of charge.
- Other benefits: see table III "Health care".

Free maternity services. Hospital care see table III "Health care".

Free health care under the National Health Service.

**Benefits**

**1. Benefits in kind**

	Belgium	Denmark	Germany	Greece
<b>2. Cash benefits:</b>				
• <b>Kind and duration</b>	<p><i>Maternity allowance:</i> 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 hospitalisation. 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><i>Birth grant.</i></p>	<ul style="list-style-type: none"> <li>• For employed or self-employed women: Weekly payments during 4 weeks before expected confinement and for 24 weeks after (the last 10 weeks of 24 weeks may be in favour of the father).</li> <li>• Male employed or self-employed: Weekly payments for 2 weeks within the 14 weeks following birth.</li> <li>• 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 of which 2 weeks are for the two adopting parents.</li> <li>• Hours or days during pregnancy where work was interrupted for preventive medical examinations.</li> </ul>	<p>Maternity allowance (only in case of cease of salary): 6 weeks prior to and 8 weeks after confinement (12 weeks in cases of premature or multiple birth).</p> <p>One-time confinement grant.</p>	<p>Maternity allowance payable to insured women 56 days before and 56 days after confinement.</p>
• <b>Amount</b>	<p><i>Maternity allowance:</i> 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><i>Birth grant:</i> See Table X "Family benefits".</p>	<p>See Table IV "Sickness - cash benefits". Maximum DKR 2,556 (ECU 352) per week or DKR 69.08 (ECU 9.50) per hour. Voluntary insurance: See table IV "Sickness - Cash Benefits. At least 2/3 of the maximum during the whole period of leave.</p>	<p><i>Maternity benefit:</i> Average net wage of insured person, reduced with legal contributions, with maximum of DM 25 (ECU 13) per day. Difference covered by supplement paid 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 215).</p> <p><i>Confinement grant:</i> Fixed grant of DM 150 (ECU 81) to insured persons not entitled to maternity benefit.</p>	<p>Maximum (no dependants): DR 8,725 (ECU 29) per day. Maximum (4 dependants): DR 12,215 (ECU 40) per day.</p>
<b>Taxation</b>				
<b>1. Taxation of cash benefits</b>	<p><i>Maternity allowance:</i> see Table IV "sickness-cash benefits".</p> <p><i>Birth grant:</i> not subject to taxation.</p>	<p>Benefits are fully liable to taxation.</p>	<p><i>Maternity benefit:</i> benefits are not generally liable to taxation (subject to progression).</p> <p><i>Confinement grant:</i> benefits not subject to taxation (regardless of progression).</p>	<p>In general, benefits are fully liable to taxation. Tax relief: See table IV "Sickness - cash benefits".</p>
<b>2. Limit of income for tax relief or tax reduction</b>	<p><i>Maternity allowance:</i> see Table IV "sickness-cash benefits".</p>	<p>No limit of income and no tax reduction.</p>	<p><i>Maternity benefit:</i> see table IV "Sickness - cash benefits".</p> <p><i>Confinement grant:</i> not applicable.</p>	<p>See table IV "Sickness - cash benefits".</p>

Spain	France	Ireland	Italy	2. Cash benefits: • Kind and duration
<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 unfit for work.</p> <p>In the case of multiple births, a special allowance is paid for six weeks.</p> <p>In the case of adopted and foster-children, allowance is paid for 8 weeks (child under 9 months). Allowance is paid for 6 weeks with a child aged between 9 months and 5 years.</p> <p>If both parents work, 4 weeks (leave and allowance) may be in favour of the father.</p> <p>In the event that the mother dies during childbirth, the father has the right to post-natal maternity leave, (six weeks).</p>	<p>Daily allowance only for employees interrupting their work:</p> <ul style="list-style-type: none"> <li>• 16 weeks (6 before confinement and 10 after).</li> <li>• 2 additional weeks before birth in case of pathological pregnancy.</li> <li>• 26 weeks (8 before confinement) in case of a third child.</li> <li>• 34 weeks (12 before confinement) in case of twins.</li> <li>• 42 weeks (24 before confinement) for multiple births (more than 2 children).</li> </ul> <p>In case of adoption: Maternity leave. This leave can be divided between the father and the mother, on condition that both are entitled to it.</p> <p>If mother dies during childbirth: Father entitled to paternity leave.</p>	<p><i>Maternity allowance:</i> 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>70 % of average weekly earnings in the relevant tax year. Minimum IR£ 75.70 (ECU 93) per week. Maximum IR£ 162.80 (ECU 199) per week).</p>	<p>Maternity allowance (only if wage is discontinued): 2 months before the presumed confinement date and 3 months after (optionally, 6 supplementary months). 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>80 % of earnings for the compulsory period, and 30 % for the supplementary period.</p>	<p>• Amount</p>
<p>100 % of the contribution basis. Contribution basis: daily salary subject to contributions of the month preceding the termination of work.</p>	<p>84 % of basic salary with ceiling. Maximum: FF 365.68 (ECU 56) per day. Minimum: FF 46.55 (ECU 7.20) per day.</p>	<p>70 % of average weekly earnings in the relevant tax year. Minimum IR£ 75.70 (ECU 93) per week. Maximum IR£ 162.80 (ECU 199) per week).</p>	<p>80 % of earnings for the compulsory period, and 30 % for the supplementary period.</p>	<p>• Amount</p>
<p>Benefits are fully liable to taxation.</p>	<p>Benefits are not subject to taxation.</p>	<p>Benefits are not subject to taxation.</p>	<p>Benefits are subject to taxation. Tax relief: See table IV "Sickness - cash benefits".</p>	<p><b>Taxation</b> 1. Taxation of cash benefits</p>
<p>See table IV "Sickness - cash benefits".</p>	<p>Not applicable.</p>	<p>Not applicable.</p>	<p>See table IV "Sickness - cash benefits".</p>	<p>2. Limit of income for tax relief or tax reduction</p>

	Luxembourg	Netherlands	Austria	Portugal
<b>2. Cash benefits:</b>				
• <b>Kind and duration</b>	<ul style="list-style-type: none"> <li>• <i>Maternity cash benefit</i> (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.</li> <li>• <i>Maternity allowance</i>: 16 weeks. Non-cumulative with similar benefits or with earnings.</li> <li>• <i>Birth grant</i>: See Table X "Family benefits"</li> </ul>	<p><i>Confinement allowance</i>: 16 weeks (only in the case of cease of payment of salary).</p>	<p><i>Maternity benefit</i> (if there is no continued payment of wages and salaries): 8 weeks before and after confinement (12 weeks in case of premature and multiple birth or Caesarean sections) and for the duration of an individual employment prohibition.</p> <p><i>Birth allowance</i>: See Table X "Family benefits".</p>	<ul style="list-style-type: none"> <li>• <i>Maternity benefit</i>: Per confinement 90 days (60 of which have to be after confinement) 10 to 30 days after miscarriage or delivery of a stillborn child. 10 days after the death of a child, with a guarantee of 30 days after confinement.</li> <li>• <i>Paternity benefit</i>: 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).</li> <li>• <i>Benefit in case of adoption</i>: 60 days.</li> </ul>
• <b>Amount</b>	<ul style="list-style-type: none"> <li>• <i>Maternity cash benefits</i>: 100 % of the salary the insured received during the maternity leave.</li> <li>• <i>Maternity allowance</i>: LFR 6,423 (ECU 168) per week, payable over a period of 16 weeks.</li> <li>• <i>Birth grant</i>: see Table X "Family benefits".</li> </ul>	<p>100 % of the daily wage. Maximum daily wage considered: HFL 286.84 (ECU 138).</p>	<p><i>Maternity benefit</i>: To the amount of the average net income of the last 13 weeks or 3 months.</p> <p><i>Birth allowance</i>: See Table X "Family benefits".</p>	<ul style="list-style-type: none"> <li>• <i>Daily allowances</i>: 100 % of the average daily wages on same conditions as for sickness benefit (see Table IV). Minimum amount: 50 % of the average daily wages.</li> <li>• <i>Birth grant</i>.</li> <li>• <i>Allowance for nursing mothers</i>: See table X "Family benefits".</li> </ul>
<b>Taxation</b>				
<b>1. Taxation of cash benefits</b>	<p>Maternity cash benefits are subject to taxation.</p>	<p>In general, benefits are fully liable to taxation.</p>	<p><i>Maternity benefit</i>: Fully liable to taxation.</p> <p><i>Birth allowance</i>: See Table X "Family benefits".</p>	<p>Benefits are not subject to taxation.</p>
<b>2. Limit of income for tax relief or tax reduction</b>	<p>For tax purposes social security benefits replacing income are treated as wages.</p>	<p>See table IV "Sickness - cash benefits".</p>	<p>See Table IX "Sickness - cash benefits".</p>	<p>Not applicable.</p>

	Finland	Sweden	United Kingdom	
<b>2. Cash benefits:</b>				<b>2. Cash benefits:</b>
• <b>Kind and duration</b>	<ul style="list-style-type: none"> <li>• <i>Maternity allowance</i> paid to the mother for 105 consecutive calendar days except Sundays, 30-50 of which before expected date of confinement.</li> <li>• <i>Paternity allowance</i> paid to a father for 6-12 days (excluding Sundays) in connection with childbirth and 6 days during allowance period.</li> <li>• <i>Parents' allowance</i> paid immediately after the maternity allowance to either the mother or father for 158 days (excluding Sundays), 60 days are added to this period if more than one child is born.</li> </ul>	<ul style="list-style-type: none"> <li>• Pregnancy cash benefit is paid for maximum 50 days. The benefit is payable 60 days before expected confinement.</li> <li>• Parents cash benefit is payable during 450 days. The days may be taken out 60 days before expected confinement by the mother and by either of the parents until the child is 8 years old. When the parents both have custody of the child they can divide the days with benefit between them except for 30 days each which are reserved for the father respectively the mother.</li> <li>• Temporary parental benefit may be taken out for maximum 60 days/year until the child is 12 years old. (In certain cases the benefit could be extended)</li> <li>• The father is entitled to 10 special days with temporary parental benefit in connection with childbirth.</li> </ul>	<p>SMP and Maternity Allowance are payable for up to 18 weeks. Working women can start their maternity benefits at any time from the 11th week before their expected date of confinement right up to the baby's birth. If they fall sick with a pregnancy related illness in the 6 weeks before the week the baby is due, their maternity benefits (and leave) start automatically.</p>	• <b>Kind and duration</b>
• <b>Amount</b>	<p>Minimum cash benefit is FIM 79.40/day (ECU 14/day). Otherwise, see table IV "Sickness - cash benefits".</p>	<ul style="list-style-type: none"> <li>• Pregnancy cash benefit is the same as sickness cash benefit.</li> <li>• Parents cash benefit is 80 % of the income carrying a right to sickness cash benefit for 360 days and SEK 60/day (ECU 6.10) for 90 days.</li> <li>• Temporary parental benefit is for the first 14 days 80 % and thereafter 90 % of the income carrying sickness cash benefit rights. From January 1st 1996 the compensation will be 75 % except for 30 days the parents have each which will be 85 %.</li> </ul>	<ul style="list-style-type: none"> <li>• SMP: 90 per cent of earnings for the first 6 weeks of the maternity pay period; £ 52.50 (ECU 63) for the remaining weeks (up to 12).</li> <li>• Maternity Allowance: £ 52.50 (ECU 63) per week if employed in the 15th week before baby is due; £ 45.55 (ECU 54) a week if she is self-employed or has given up her job by then.</li> </ul>	• <b>Amount</b>
<b>Taxation</b>				<b>Taxation</b>
<b>1. Taxation of cash benefits</b>	Benefits are liable to taxation.	Benefits are fully liable to taxation.	Statutory Maternity Pay is subject to taxation. Maternity Allowance is not subject to taxation.	<b>1. Taxation of cash benefits</b>
<b>2. Limit of income for tax relief or tax reduction</b>	No tax reductions.	No tax reductions.	Statutory Maternity Pay: see table IV "Sickness - cash benefits". Maternity Allowance: Not applicable.	<b>2. Limit of income for tax relief or tax reduction</b>





- I Organisation
- II Financing
- III Health care
- IV Sickness - Cash benefits
- V Maternity
- |               |
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| VI Invalidity |
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- VII Old-age
- VIII Survivors
- IX Employment injuries and occupational diseases
- X Family benefits
- XI Unemployment
- XII Guaranteeing sufficient resources
- XIII Social protection of self-employed

	Belgium	Denmark	Germany	Greece
<b>Legislation</b>				
<b>1. First law</b>	Law of 28 December 1944.	Law of 1921.	Law of 22 June 1889.	Law of 1934.
<b>2. Basic legislation</b>	See Table III "Health care".	Law of 16 May 1984, amended.	Social Code ( <i>Sozialgesetzbuch</i> ), Book 6, introduced by the pension reform law of 18 December 1989, amended in the Pension Adaption Law - Supplement (" <i>Rentenüberleitungs-Ergänzungsgesetz</i> ") of 24 June 1993.	Law of 14 June 1951, amended.
<b>Risks covered</b>				
<b>Definitions</b>	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 permanently reduced for at least half due to a mental or physical incapacity is considered as invalid. A person between 50 and 67 years may enjoy an early pension if this is necessary for health and/or social reasons.	<b>Occupational invalidity (<i>Berufsunfähigkeit</i>):</b> 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. <b>General invalidity (<i>Erwerbsunfähigkeit</i>):</b> 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 minimum income.	A person is considered to be suffering from serious invalidity when, as a result of illness or physical or mental disability which appeared or worsened after affiliation, he or she cannot earn more than a fifth of the normal earnings of a worker in the same category or training during at least 1 year. However, those who can no longer earn more than 1/3 of the normal earnings obtain 75 % of the benefit and those who can no longer earn more than 1/2 obtain 50 % of the pension.

Spain	France	Ireland	Italy	Legislation
<p>Decree of 18 April 1947.</p> <p>Legislative Royal Decree 1/94 of 20 June, in which the amended version of the General Law on Social Security is approved.</p> <p>Law No. 13 of 7 April 1982, elements of which have ceased to be in force.</p> <p>Decree No. 3158 of 23 December 1966.</p> <p>Ministry of Labour Order of 15 April 1969.</p> <p>Law No 42 of 30 December 1994 on Fiscal, Administrative and Social Policy Measures.</p>	<p>Law of 5 April 1930.</p> <p>RAP of 29 December 1945.</p> <p>Social Security Code (Code de la Sécurité Sociale, Code SS).</p> <p>Decree of 12 September 1960.</p> <p>Decree of 28 March 1961.</p> <p>Law no. 92-772 of 29.7.92.</p> <p>Decree no. 93-687 of 27.3. 93.</p>	<p>Law of 1911.</p> <p>Social Welfare (Consolidation) Act 1993, amended.</p>	<p>Decree-law of 21 April 1919, No. 603.</p> <p>Law of 12 June 1984, No. 222.</p>	<p><b>1. First law</b></p> <p><b>2. Basic legislation</b></p>
<p>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.</p>	<p>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.</p> <p>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.</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 at least one third as a result of sickness or infirmity (physical or mental) is considered as invalid for the purpose of invalidity allowance.</p> <p>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><b>Risks covered</b></p> <p><b>Definitions</b></p>

	Luxembourg	Netherlands	Austria	Portugal
<b>Legislation</b>				
<b>1. First law</b>	Law of 6 May 1911.	Law of 5 June 1913.	See Table VII "Old-age"	Law of 1935.
<b>2. Basic legislation</b>	Book III of Social Insurance Code, in the terms following the Law of 27 July 1987 as amended.	Law of 18 February 1966, as amended. Law of 11 December 1975 introducing a general insurance, as amended.		Statutory order 329/93 of 25 September.
<b>Risks covered</b>	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.	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).	As invalid considered: <ul style="list-style-type: none"> <li>• A worker or an employee, who (in the last 15 years) has mainly worked (for more than half of the time) in the occupation he was trained for or has acquired skills for is deemed invalid if, because of his physical or mental state, his earning capacity has been reduced to less than 50 % of a healthy person's earning capacity who has a similar education and working experience;</li> <li>• A worker who has mainly worked in occupations other than the occupation he was trained for or has acquired skills for is deemed invalid if, because of his physical or mental state, this person will no longer be able to earn at least half of the income when performing any activity whatsoever which a healthy person could earn performing this activity;</li> <li>• A person is deemed invalid if, because of his physical or mental state, he is no longer able to earn more than half of the income which an insured healthy person regularly earns performing such an activity, if this activity has been performed for more than 50 % of the time during the last 15 years, in order to acquire an entitlement to early retirement pension on the grounds of reduced earning capacity after the completion of age 55 (the same for workers and employees).</li> </ul>	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.
<b>Definitions</b>				

	Finland	Sweden	United Kingdom	
<b>Legislation</b>				<b>Legislation</b>
<b>1. First law</b>	Law of 31 May 1937 Law of 8 July 1961	Law of 1913.	Law of 1911.	<b>1. First law</b>
<b>2. Basic legislation</b>	National Pension Act of 1956 Seamen's Pensions Act of 1956 Private-sector Employees' Pensions Act of 1961 Private-sector Temporary Employees' Pensions Act of 1962 Local Government Employees' Pensions Act of 1964 State Employees' Pensions Act of 1966 Evangelical-Lutheran Church Pensions Act of 1966 Self-employed Persons' Pensions Act of 1969 Farmers' Pensions Act of 1969 Private-sector Freelance Employees' Pensions Act of 1985.	Law of 1962 on General Social Security and amendments.	Social Security Contributions and Benefits Act 1992. Social Security (Incapacity for work) Act 1994.	<b>2. Basic legislation</b>
<b>Risks covered</b>				<b>Risks covered</b>
<b>Definitions</b>	<p><i>Both national and employment pensions:</i></p> <ul style="list-style-type: none"> <li>• <b>Disability pension:</b> an insured person who has lost 3/5 of his work capacity through illness and whose incapacity is estimated to last for at least one year.</li> <li>• <b>Individual early retirement pension:</b> an insured person who has reached the age of 58, has had a long working career and who is incapable of continuing at his/her present employment because of work-related stress and fatigue and other factors.</li> </ul>	Resident persons between the age of 16-65 years whose capacity to work are permanently reduced for at least 25 %. Handicapped children up to 16 years of age.	Incapacity for work by reason of physical or mental illness or disability in a period of incapacity for work where there has been entitlement, or deemed entitlement, to lower rate short-term incapacity benefit for 196 days (excluding Sundays).	<b>Definitions</b>

Table VI

## Invalidity

	Belgium	Denmark	Germany	Greece
<b>Field of application</b>	Industrial and non-industrial staff.	All resident nationals.	Industrial and non-industrial staff. Handicapped persons incapable for work.	Employees and assimilated.
<b>Conditions</b>				
<b>1. Minimum level of incapacity for work</b>	66.66 %.	50 %.	Occupational invalidity: 50 %. General invalidity: 100 %.	50 %.
<b>2. Period for which cover is given</b>	From the day after the end of the primary period of incapacity until retirement age.	<i>Invalidity pension:</i> From the 1st of the month following the application. Maximum age: 66 years. <i>Early pension:</i> If degree of disability is at least 50 % or there are social reasons, from the 1st day of the month following the decision. It is the date of the claim which determines the pension granted.	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. Periodically (after 1 or 2 years depending on circumstances) the insured persons are reassessed by the health committees.

# Invalidity

Table VI

Spain	France	Ireland	Italy	
Employees and assimilated.	Employees and assimilated.	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 and Self-employed people.	All wage earners of the private sector, below pension age.	<b>Field of application</b>
33 %.	66.66 %.	None.	Invalidity allowance: 66 %. Incapacity pensions: 100 %.	<b>Conditions</b> <b>1. Minimum level of incapacity for work</b>
Permanent invalidity: from the date on which the responsible body declares claimant to be permanently incapable (Normally this will be an assesment of the existing permanent invalidity).	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.	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.	From the month following the application of the party concerned. Maximum age: Retirement age.	<b>2. Period for which cover is given</b>

	Luxembourg	Netherlands	Austria	Portugal																		
<b>Field of application</b>	All persons carrying on a professional activity and voluntary insured persons.	<ul style="list-style-type: none"> <li>• Law of 18 February 1966: All employees under 65.</li> <li>• Law of 11 December 1975: All residents under 65.</li> </ul>	<ul style="list-style-type: none"> <li>• All employees in paid employment, trainees.</li> <li>• Family members working in the enterprises of self-employed persons.</li> <li>• Certain assimilated self-employed persons, such as teachers, musicians and artists.</li> <li>• Persons voluntarily insured.</li> </ul> <p>No compulsory insurance if the income is below the limit of S 3,452 (ECU 264).</p>	All insured employees.																		
<b>Conditions</b>																						
<b>1. Minimum level of incapacity for work</b>	None.	<ul style="list-style-type: none"> <li>• Law of 18 Feb. 1966: 15 %.</li> <li>• Law of 11 Dec. 1975: 25 %.</li> </ul>	50 %.	Earnings less than 1/3 of normal occupation.																		
<b>2. Period for which cover is given</b>	<p><i>For permanent incapacity:</i> immediately.</p> <p><i>For temporary incapacity:</i> on expiry of entitlement to sickness benefits or, failing such entitlement on expiry of an invalidity period of 6 months without interruption.</p> <p>At 65, replaced by old-age pension.</p>	<p><i>Law of 18 Feb. 1966:</i> From the end of the period for which sickness benefit is paid.</p> <ul style="list-style-type: none"> <li>• <i>Initial Benefit:</i> varies according to the age at which invalidity benefit is paid:</li> </ul> <table> <thead> <tr> <th>Age when qualifying for WAO-benefit</th> <th>Duration of the benefit</th> </tr> </thead> <tbody> <tr> <td>up to 32</td> <td>0 years</td> </tr> <tr> <td>33 - 37</td> <td>0.5 year</td> </tr> <tr> <td>38 - 42</td> <td>1 year</td> </tr> <tr> <td>43 - 47</td> <td>1.5 year</td> </tr> <tr> <td>48 - 52</td> <td>2 years</td> </tr> <tr> <td>53 - 57</td> <td>3 years</td> </tr> <tr> <td>58</td> <td>6 years</td> </tr> <tr> <td>59 and over</td> <td>until age of 65</td> </tr> </tbody> </table> <ul style="list-style-type: none"> <li>• <i>Continuing benefit:</i> Until the age of 65.</li> </ul> <p><i>Law of 11 Dec. 1975:</i> After 52 weeks of incapacity until the age of 65.</p>	Age when qualifying for WAO-benefit	Duration of the benefit	up to 32	0 years	33 - 37	0.5 year	38 - 42	1 year	43 - 47	1.5 year	48 - 52	2 years	53 - 57	3 years	58	6 years	59 and over	until age of 65	<p>From the 1st day of the month following the contingency or the application, in case of permanent invalidity; in case of temporary invalidity from the 27th week. After retirement age the invalidity pension is granted to the same amount. It is possible to transfer the invalidity pension into an old-age pension on the basis of an application.</p>	From first day of month in which claim was submitted or day determined by medical board until retirement age.
Age when qualifying for WAO-benefit	Duration of the benefit																					
up to 32	0 years																					
33 - 37	0.5 year																					
38 - 42	1 year																					
43 - 47	1.5 year																					
48 - 52	2 years																					
53 - 57	3 years																					
58	6 years																					
59 and over	until age of 65																					



	Finland	Sweden	United Kingdom	
<b>Field of application</b>	<p><i>National pension:</i> All residents aged 16 to 65.</p> <p><i>Employment pension:</i> All insured employed and self-employed persons aged 14 to 65.</p>	All resident persons.	Employed and self-employed persons (except married women who chose before April 1977 not to be insured) and unemployed.	<b>Field of application</b>
<b>Conditions</b>				<b>Conditions</b>
<b>1. Minimum level of incapacity for work</b>	<p><i>National pension:</i> No level specified.</p> <p><i>Employment pension:</i></p> <ul style="list-style-type: none"> <li>• Disability pension: no more than 2/5 of working capacity left.</li> <li>• Partial disability pension: no more than 3/5 of working capacity left.</li> <li>• Individual early retirement pension: no level specified.</li> </ul>	25 %.	Incapable of all work	<b>1. Minimum level of incapacity for work</b>
<b>2. Period for which cover is given</b>	<p><i>Both national and employment pensions:</i></p> <ul style="list-style-type: none"> <li>• Disability pension: from the end of the period of payment of sickness benefit (300 days) for as long as the conditions are fulfilled. At the age of 65 the disability pension is automatically converted into old-age pension.</li> <li>• Individual early retirement pension: from the entitlement to the pension for as long as the conditions are fulfilled, converted automatically to old-age pension at the age of 65.</li> </ul>	<ul style="list-style-type: none"> <li>• Disability pension: From the day the person is 16 years old until 65 years.</li> <li>• Care allowance is payable to a parent who takes care of a handicapped child under 16 years of age.</li> <li>• Handicap allowance payable to persons from 16-65 years.</li> </ul>	<ul style="list-style-type: none"> <li>• <i>Short-term higher rate incapacity benefit:</i> From the day after the end of the primary period of incapacity (196 days) up to 364 days</li> <li>• <i>Long-term incapacity benefit:</i> After one year of incapacity until state pension age.</li> </ul>	<b>2. Period for which cover is given</b>

	Belgium	Denmark	Germany	Greece												
<b>3. Minimum period of membership for entitlement</b>	6 months, with 120 days worked.	At least 3 years of residence between the age of 15 and 67. At the age of 67 the pension is automatically converted into an old-age pension.	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. Handicapped: 240 months of insurance.	<p><i>Persons insured until 31 December 92:</i></p> <ul style="list-style-type: none"> <li>• 4,500 working days during the whole active life required, or</li> <li>• Period of contributions depending on age:           <table> <tr> <td>21 years:</td> <td>300 days</td> </tr> <tr> <td>22 years:</td> <td>420 days</td> </tr> <tr> <td>23 years:</td> <td>540 days</td> </tr> <tr> <td>24 years:</td> <td>660 days</td> </tr> <tr> <td>53 years:</td> <td>4.140 days</td> </tr> <tr> <td>54 years:</td> <td>4.200 days</td> </tr> </table> </li> <li>• If none of these conditions are fulfilled, 1,500 working days are required, 600 of those in the 5 years preceding the invalidity.</li> <li>• In case of employment injury and occupational disease: No minimum period of membership.</li> <li>• If injury is due to an accident taking place out of the employment the following are required: 2,225 or 750 working days (of which 300 in the last 5 years preceding the invalidity).</li> </ul> <p><i>Persons insured since 1.1.93:</i></p> <ul style="list-style-type: none"> <li>• Working days: 4,500 working days or 15 years of insurance, 1,500 working days (600 within the 5 years preceding the invalidity) or 5 years of insurance.</li> <li>• Contribution period (depending on age): Up to the age of 21: 300 days (or 1 year of insurance). This time increases progressively up to 1,500 contribution days, if for each year beyond the age of 21, an average of 120 days (or 5 months of insurance) can be added.</li> <li>• Employment injury and occupational disease: Full eligibility starts if one day insured.</li> <li>• Injury due to an accident not occurred at the place of work: Eligibility as soon as 50 % of the conditions for invalidity as result of normal disease are fulfilled.</li> </ul>	21 years:	300 days	22 years:	420 days	23 years:	540 days	24 years:	660 days	53 years:	4.140 days	54 years:	4.200 days
21 years:	300 days															
22 years:	420 days															
23 years:	540 days															
24 years:	660 days															
53 years:	4.140 days															
54 years:	4.200 days															

Spain	France	Ireland	Italy	3. Minimum period of membership for entitlement
<p>For permanent invalidity:</p> <ul style="list-style-type: none"> <li>Regularly insured person under 26 years: Half time between the age 16 and the date of onset of condition giving rise to invalidity.</li> <li>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.</li> </ul> <p>One fifth of contribution period must fall within the 10 years prior to the causal event.</p> <p>Larger qualifying period if not regularly insured.</p> <p>No qualifying period of invalidity results from non-employment related injury if the insured person is regularly insured or assimilated thereto.</p>	<ul style="list-style-type: none"> <li>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.</li> <li>The insured must have paid sufficient contributions (6.80 %) on 2,030 times the SMIC (guaranteed minimum wage) in the 12 months preceding the realization of the risk, of which 1,015 times the SMIC during the first six months or prove 800 working hours in the last 12 months, of which 200 hours during the first three months preceding the realization of the risk.</li> </ul>	<ul style="list-style-type: none"> <li>At least 260 contribution weeks of insurable employment for which the appropriate contributions have been paid.</li> <li>At least 48 weekly contributions paid or credited during the contribution year preceding the claim.</li> </ul> <p>See Table IV "Sickness - cash benefits".</p>	<ul style="list-style-type: none"> <li>General invalidity:</li> <li>5 contribution years with at least 3 during the last 5 years.</li> <li>Occupational invalidity (caused by circumstances of employment other than industrial injury): No conditions</li> </ul>	

	Luxembourg	Netherlands	Austria	Portugal
<b>3. Minimum period of membership for entitlement</b>	12 months of insurance in the three years prior to the invalidity. The three-year period is extended if it overlays with another eligible period. No qualifying period if invalidity is caused by an injury of any kind or occupational disease.	No qualifying conditions.	<p><i>Invalidity pension:</i> "Eternal qualifying period" (See Table VII "Old-age") or 60 insurance months within the last 120 calendar months. (after completion of age 50 the qualifying period for each month after the age of 50 will be increased by 1 month and the observance period by 2 months - maximum after completion of age 60: 180 insurance months within the last 360 calendar months).</p> <p><i>Early retirement pension on the grounds of reduced earning capacity:</i> "Eternal qualifying period" (See Table VII "Old-age") or 120 insurance months within the last 240 calendar months and in both cases 24 contribution months of compulsory insurance within the last 36 calendar months or 36 insurance months of compulsory insurance within the last 180 calendar months.</p> <p>The qualifying period is not required if invalidity occurs on the grounds of an employment accident or an occupational disease or before the completion of age 27 if there are 6 insurance months.</p>	Contributions paid or credited for 5 years (in special cases, after 1,095 days of sickness benefit and subject to endorsement by the Medical Board).

	Finland	Sweden	United Kingdom	
<b>3. Minimum period of membership for entitlement</b>	<p><i>National pension:</i> 3 years of residence after the age of 16.</p> <p><i>Employment pension:</i> employees: 1 month self-employed: 4 months</p>	<ul style="list-style-type: none"> <li>• <i>Disability basic pension:</i> periods of residence.</li> <li>• <i>Disability supplementary pension:</i> at least 3 years with income carrying pensions rights in the supplementary pensions scheme.</li> <li>• <i>Care allowance:</i> residence.</li> <li>• <i>Handicap allowance:</i> residence.</li> </ul>	<ul style="list-style-type: none"> <li>• Must have been entitled or deemed entitled to lower rate short-term incapacity benefit payments for 196 days in the period of incapacity for work.</li> <li>• Employees have to satisfy the contribution conditions where they claim incapacity benefit on cessation of SSP.</li> <li>• Those employees entitled to such payments for less than 28 weeks will receive lower rate short-term incapacity benefit for the remainder of the 28 weeks. They may then become eligible for higher rate short-term incapacity benefit and then long-term incapacity benefit, subject to medical test..</li> </ul>	<b>3. Minimum period of membership for entitlement</b>

	Belgium	Denmark	Germany	Greece
<b>Benefits</b>				
<b>1. Amount of pension</b>	<p>1. <i>Normal allowance:</i></p> <ul style="list-style-type: none"> <li>• 65 % of the lost earnings (subject to ceiling) if there are dependants,</li> <li>• 45 % if single without dependants,</li> <li>• 40 % if cohabiting person without dependants.</li> </ul> <p>2. <i>Minimum for regularly employed:</i></p> <ul style="list-style-type: none"> <li>• With dependants: BFR 1,285 (ECU 34) per day,</li> <li>• Without dependants: single: BFR 1,028 (ECU 27) per day; cohabits: BFR 920 (ECU 24) per day.</li> </ul> <p>3. <i>Minimum for non-regularly employed:</i></p> <ul style="list-style-type: none"> <li>• With dependants: BFR 1,031 (ECU 27) per day,</li> <li>• Without dependants: BFR 773 (ECU 20) per day.</li> </ul> <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:</p> <ul style="list-style-type: none"> <li>• at least 50 % and/or social reasons: early pension = basic amount + pension supplement + amount of early pension, if applicable.</li> <li>• 67 to 99 %: medium invalidity pension = basic amount + amount of invalidity + pension supplement.</li> <li>• 100 %: maximum invalidity pension = basic amount + invalidity pension + amount for work incapacity + pension supplement.</li> </ul> <p><i>Basic amount:</i> DKR 44,508 (ECU 6,127) per year, if income is not above a certain level.</p> <p><i>Invalidity amount:</i> DKR 21,660 (ECU 2,982) per year. Married persons: DKR 18,432 (ECU 2,537) per year each, if both qualify for this supplement or the invalidity allowance.</p> <p><i>Incapacity of work amount:</i> DKR 29,892 (ECU 4,115) per year. For married persons: DKR 21,624 (ECU 2,977) per year each, if both qualify for this supplement.</p> <p><i>Supplement payable to pensioners:</i> DKR 19,548 (ECU 2,691) per year on condition that the earnings of the pensioner and his/her spouse do not exceed a certain level. For single pensioners the supplement amounts to DKR 22,560 (ECU 3,105) per year.</p> <p><i>Special pension supplement:</i> for pensioners living alone, DKR 21,552 (ECU 2,967) per year. This supplement can also be paid to single persons who are in receipt of an invalidity allowance.</p> <p><i>Early retirement amount:</i> 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 11,304 (ECU 1,556) per year.</p>	<p>Pension formula:</p> <p>For occupational invalidity: PIP x 0.6667 x CPV.</p> <p>For general invalidity: PIP x 1.0 x CPV.</p> <p>PIP = Personal Income Points. The number of Income Points is based on the level of income on which contributions were paid and the allowance credited for certain non-contributory periods. Credited: periods of sickness, rehabilitation, unemployment, studies over 16 years of age, periods of completed technical training or higher education. Supplementary periods: added when the worker qualifies for invalid insurance before reaching the age of 60. Mothers and fathers born in 1921 or later are credited with the first 12 months after the birth as an insured period, if they stayed at home to look after the child. For children born from 1992 onwards, the period credited for bringing up children has been increased to 36 calendar months.</p> <p>CPV = Current pension value; Corresponds to the monthly pension paid to an average earner for each year he has been insured. It is adjusted annually to keep pace with net wages and salaries.</p>	<p><i>Persons insured until 31.12.1992:</i></p> <ul style="list-style-type: none"> <li>• For full pension, see Table VII "Old-age".</li> <li>• If 50 % incapacity, amount of pension reduced by 50 %.</li> <li>• If 67 % incapacity, amount of pension reduced by 25 %.</li> <li>• If 100 % incapacity, pension is increased by 50 % for care by a third person. The maximum increase is DR 106,760 (ECU 353) per month.</li> </ul> <p><i>Persons insured from 1.1.1993:</i></p> <p>The maximum increase is equal to ¼ of the monthly mean of the GNP per head in 1991, readjusted in line with rises in civil servants' pensions.</p>

Spain	France	Ireland	Italy	Benefits 1. Amount of pension
<ul style="list-style-type: none"> <li>• <i>Permanent partial incapacity for habitual occupation</i>: lump sum equal to 24 times monthly reference wage used for calculation of sickness (see Table IV).</li> <li>• <i>Permanent total incapacity for habitual occupation</i>: 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 60,220 (ECU 370) with dependent spouse and PTA 51.180 (ECU 314) without dependent spouse.</li> <li>• <i>Permanent total incapacity for work</i>: 100 % of reference wage. Minimum pension PTA 51,180 (ECU 314) per month or PTA 60,220 (ECU 370) for beneficiaries with dependent spouse.</li> <li>• <i>Severe disablement</i>: amount payable for permanent total incapacity for work plus 50 %. Minimum pension: PTA 76,770 (ECU 471) per month. For beneficiaries with dependent spouse: PTA 90,330 (ECU 554). All pensioners receive 14 times monthly pension payment each year and monthly pension must in no case exceed PTA 265,322 (ECU 1,629).</li> </ul>	<ul style="list-style-type: none"> <li>• 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).</li> <li>• 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).</li> <li>• Group 3 (those requiring help from another person): Group 2 pension + 40 % supplement. Minimum supplement: FF 65,061.15 per year (ECU 9,983).</li> </ul>	<p><i>Invalidity pension:</i></p> <ul style="list-style-type: none"> <li>• IR£ 64.20 (ECU 79) per week, if aged under 65.</li> <li>• IR£ 72.80 (ECU 89) per week if aged between 65 and 80 years.</li> <li>• IR£ 77.60 (ECU 95) per week if recipient is aged 80 or over.</li> </ul>	<p><i>Invalidity allowance:</i></p> <ul style="list-style-type: none"> <li>• Up to LIT 57,578,000 (ECU 26,148) (ceiling): <math>2\% \times n \times S</math></li> <li>• LIT 57,578,000 - LIT 76,578,740 (ECU 26,148-33,777) (ceiling <math>\times 1.33</math>): <math>1.6\% \times n \times S</math></li> <li>• LIT 76,578,740 - LIT 95,579,480 (ECU 33,777- 43,406) (ceiling <math>\times 1.66</math>): <math>1.35\% \times n \times S</math></li> <li>• LIT 95,579,480 - LIT 109,398,200 (ECU 43,406-49,681) (ceiling <math>\times 1.90</math>): <math>1.1\% \times n \times S</math></li> <li>• Over LIT 109,398,200 (ECU 49,681): <math>0.9\% \times n \times S</math>.</li> </ul> <p><math>n</math> = number of years of insurance (max. 40)  <math>S</math> = Reference salary:</p> <ul style="list-style-type: none"> <li>• for those who on 31.12.92 had worked 15 years: average earnings during the last 10 years, with ceiling.</li> <li>• for those who on 31.12.92 had worked &lt; 15 years: average earnings over a variable period of between the last 10 years and the entire period worked, with ceiling.</li> <li>• for those employed after the 31.12.92: average earnings during the entire period worked, with ceiling.</li> </ul> <p>"S" readjusted in line with the consumer price index, increased each year by 1 % for each year worked.</p> <p>The minimum pension amount (LIT 8,143,850 = ECU 3,698) is paid if the annual taxable earnings of the person concerned are less than double the minimum social pension on the 1st January each year or less than triple the social pension if the person is married.</p>	
<p>Reference wage:  Reference wage obtained by dividing by 110/112 the sum of the contribution assessment figures for 96 months preceding the event giving rise to invalidity. The 72 contribution months which are the farthest off the event giving rise to invalidity are adjusted according to the development of the consumer price index.</p> <p>In case of an accident other than at work and in case the employee was regularly insured or in a situation assimilated thereto, the reference wage is obtained by dividing by 28 the income subject to contributions of a continuous period of 24 months within the last 7 years preceding the event giving rise to invalidity.</p>			<p><i>Incapacity pension formula:</i>  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>	

	Luxembourg	Netherlands	Austria	Portugal												
<b>Benefits</b>																
<b>1. Amount of pension</b>	<p>Comprises lump sum supplements of 1/40 per year of insurance (max. 40) and of proportional supplements.</p> <ul style="list-style-type: none"> <li>Lump sum supplements: LFR 9,183 (ECU 240) per month for 40 years' insurance.</li> <li>Proportional supplements: 1.78 % of total wage taken into account.</li> </ul> <p><i>For invalidity before age of 55:</i> 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.</p>	<p><i>Law of 18 Feb. 1966:</i></p> <ul style="list-style-type: none"> <li><i>Initial benefit:</i> Daily allowance for incapacity level between: <ul style="list-style-type: none"> <li>15 - 25 %: 14.00 % of 100/108 E</li> <li>25 - 35 %: 21.00 % of 100/108 E</li> <li>35 - 45 %: 28.00 % of 100/108 E</li> <li>45 - 55 %: 35.00 % of 100/108 E</li> <li>55 - 65 %: 42.00 % of 100/108 E</li> <li>65 - 80 %: 50.75 % of 100/108 E</li> <li>80 % and over: 70 % of 100/108 E</li> </ul> </li> <li><i>Continuing benefit:</i> For full disablement: 70 % of the minimum wage plus a supplement. The amount of the supplementary benefit increases with age. For partial disablement the continuing benefit is proportionally lower. In addition holiday allowance of 8 %, payable in May.</li> </ul> <p><i>Law of 11 Dec. 1975:</i> Daily allowance for incapacity level between:</p> <table> <tr> <td>25 - 35 %:</td> <td>21.00 % of M</td> </tr> <tr> <td>35 - 45 %:</td> <td>28.00 % of M</td> </tr> <tr> <td>45 - 55 %:</td> <td>35.00 % of M</td> </tr> <tr> <td>55 - 65 %:</td> <td>42.00 % of M</td> </tr> <tr> <td>65 - 80 %:</td> <td>50.75 % of M</td> </tr> <tr> <td>80 % and over:</td> <td>70.00 % of M.</td> </tr> </table> <p>M = the basic amount: HFL 99.46 (ECU 48) for persons aged 23 and over. Lower rates apply to persons under 23. In addition holiday allowance of 8 %, payable in May.</p>	25 - 35 %:	21.00 % of M	35 - 45 %:	28.00 % of M	45 - 55 %:	35.00 % of M	55 - 65 %:	42.00 % of M	65 - 80 %:	50.75 % of M	80 % and over:	70.00 % of M.	<p>See Table VII "Old-age".</p> <p>If invalidity occurs before the age of 56 the beneficiary annually receives an additional supplement of 1.9% of the assessment ceiling (maximum: pension + additional supplement = 60% of the upper limit of the assessment ceiling). Reduction of the additional supplement for earned income above individual limits.</p>	<p>Monthly pension: For each calendar year covered by contributions, 2 % of average monthly wage (= R/140) for the 10 years with the highest remuneration of the last 15 years.</p> <p>Maximum 80 % and minimum 30 % of this average wage, in any case ESC 27,600 (ECU 140) per month. Earnings taken into account are readjusted according to the consumer price index, and the 2 % rate does not apply for years with less than 120 registered days of paid work.</p> <p>If the pensioner is entitled to a social supplement to the pension, this amount may not exceed the state old-age pension (ESC 17,500 = ECU 89).</p> <p>Christmas and holiday bonuses: amounts equal to the pension amount paid for the corresponding month.</p>
25 - 35 %:	21.00 % of M															
35 - 45 %:	28.00 % of M															
45 - 55 %:	35.00 % of M															
55 - 65 %:	42.00 % of M															
65 - 80 %:	50.75 % of M															
80 % and over:	70.00 % of M.															



## Finland

## Sweden

## United Kingdom

## Benefits

## 1. Amount of pension

*National pension:*

- Basic amount:  
FIM 445/month (ECU 77/month). A full pension is paid if 40 years of residence between the ages of 16 and 65. Otherwise pension is reduced.
- Basic amount addition:  
Full amount FIM 1,677-2,081/month (ECU 292-362/month). Reduced by 50 % of the amount of Employment pension. Adjusted to period of residence.
- Care allowance:  
3 categories: FIM 278 (ECU 48), 691 (ECU 120) and 1,382 (ECU 240) per month. Payable to compensate for costs arising from home care or other special expenses caused by illness or injury.
- Pensioners' housing allowance:  
may be awarded to a pensioner residing in Finland. The amount is proportional to the pensioner's income and housing costs and some other factors.

*Employment pension:*

- Disability pension:  
Full projected old age pension.
- Partial disability pension:  
50 % of the full disability pension.
- Individual early retirement pension:  
equals to the disability pension.

Within certain limits, the beneficiary is allowed to work while receiving the pension. In the case of disability pension, if earnings are 40 % but not 60 % of the pensionable salary, the full disability pension is changed to a partial disability pension. If earnings are over 60 % of the pensionable salary, the pension is withdrawn. In the case of individual early retirement pension, if earnings exceed FIM 1,085 (ECU 189) per month but do not exceed 3/5 of the pensionable salary, the full pension is changed to a partial pension. If earnings exceed 3/5 of the pensionable salary the payment of the pension is suspended for the working period.

A disability pension is paid according to the grade of incapacity with a 100 %, 75 %, 50 % or 25 % compensation level.

- Disability pension from the basic scheme:  
maximum SEK 2,799/month (ECU 286).
- Disability pension from the supplementary scheme:  
maximum SEK 11,370/month (ECU 1,163).
- Care allowance:  
maximum SEK 7,438/month (ECU 761).
- Handicap allowance:  
maximum SEK 2,053/month (ECU 210).

- *Short-term incapacity benefit (higher rate):*  
£ 52.50 (ECU 63).

- *Long-term incapacity benefit:*  
£ 58.85 (ECU 70).  
Age addition: £ 12.40 (ECU 15) if incapacity began before age 35; £ 6.20 (ECU 7.10) if it began between 35 and 44.

## Benefits

## 1. Amount of pension

	Belgium	Denmark	Germany	Greece
<b>2. Annual earnings ceiling</b>	BFR 1,087,320 (ECU 28,421).	No earnings ceiling.	No earnings ceiling.	<i>Persons insured until 31.12.1992:</i> DR 436,205 (ECU 1,442) per month. <i>Persons insured since 1.1.1993:</i> The sum of the monthly pension may not exceed an amount equal to four times the monthly mean of the GNP per head in 1991, readjusted in line with rises in civil servants' pensions: DR 523,696 (ECU 1,731) per month.
<b>3. Supplements for dependants:</b>				
• Spouse	No supplements.	No supplements.	No supplements.	see Table VII "Old-age".
• Children	See Table X "Family benefits".	See Table X "Family benefits".	See Table X "Family benefits".	See Table VII "Old-age".
<b>4. Adjustment</b>	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 ( <i>satsreguleringsprocenten</i> ) of social pensions and other transfer incomes ( <i>overførselsindkomster</i> ) is fixed once a year, on the basis of the evolution of wages.	Adjustment of the current pension value according to the net salary development in the past calendar year compared to the calendar year preceding the past year; in the new Länder adjustments to the current development of net wages and salaries.	See Table VII "Old-age".

Spain	France	Ireland	Italy	
PTA 3,714,508 (ECU 22,802).	FF 155,940 (ECU 23,928).	No earnings ceiling.	LIT 57,578,000 (ECU 26,148). The part of the wages above the ceiling is taken into consideration according to the indicated percentages (see above).	<b>2. Annual earnings ceiling</b>
See "Benefits: Amount of pension".	No supplements.	IR£ 42.30 (ECU 52) per week.	No supplements.	<b>3. Supplements for dependants:</b> • Spouse
See Table X "Family benefits".	See Table X "Family benefits".	For each child: IR£ 15.20 (ECU 18) per week.	See Table X "Family benefits".	• Children
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 by statutory instrument fixing the coefficient of increase.	Invalidity pensions are normally increased once a year.	From 1 January 1995 the annual adjustment based on the development of the cost of living according to the following modalities: annual adjustment • for the pension category up to twice the minimum pension: 100 %. • for pension category between twice and three times the minimum pension: 90 %. • for pension category exceeding three times the minimum pension: 75 %.	<b>4. Adjustment</b>

Table VI

## Invalidity

	Luxembourg	Netherlands	Austria	Portugal
<b>2. Annual earnings ceiling</b>	LFR 2,624,628 (ECU 68,604).	<i>Law of 18 Feb. 1966:</i> HFL 74,646 (ECU 35,819) per year or HFL 286 (ECU 137) per day.	S 529,200 (ECU 40,444).	No earnings ceiling.
<b>3. Supplements for dependants:</b>				
• Spouse	No supplements.	No supplements.	No supplements.	ESC 4,200 (ECU 21) per month.
• Children	No supplements.	See Table X "Family benefits".	See Tables VII "Old-age" and X "Family Benefits".	No supplements.
<b>4. Adjustment</b>	<ul style="list-style-type: none"> <li>Pensions automatically index-linked to price development whenever the index varies by 2.5 % in relation to the preceding index.</li> <li>Adjustment of pensions to earnings level by special law.</li> </ul>	Adjustment on 1 January and 1 July in accordance with the average development of contract-wages.	See Table VII "Old-age".	Normally increased once a year by government decision with regard to the inflation rate.

	Finland	Sweden	United Kingdom	
<b>2. Annual earnings ceiling</b>	None.	No earnings ceiling.	No earnings ceiling.	<b>2. Annual earnings ceiling</b>
<b>3. Supplements for dependants:</b>				<b>3. Supplements for dependants:</b>
• Spouse	See Table VII "Old-Age".	Wife's supplement is payable to women born 1930-1934.	Increase for spouse aged 60 or over or adult caring for dependent child: <ul style="list-style-type: none"> <li>• Short-term incapacity benefit higher rate £ 27.50 (ECU 33)</li> <li>• Long-term incapacity benefit £ 35.25 (ECU 42).</li> </ul>	• Spouse
• Children	See Table VII "Old-Age".	Child's supplement is payable to persons who were entitled to the benefit in December 1989. It is payable for every child under 16 years.	Increase for dependent child: <ul style="list-style-type: none"> <li>£ 9.85 (ECU 12) for the first,</li> <li>£ 11.05 (ECU 13) for each other.</li> </ul>	• Children
<b>4. Adjustment</b>	<i>National pension:</i> annually according to price changes. <i>Employment pension:</i> annually according to the average of price and wage changes (TEL-index).	The rate of adjustment is fixed every year on the basis of the evolution of prices (the base amount).	Adjustment by legislation at least annually in line with movements in the general level of prices.	<b>4. Adjustment</b>

Table VI

## Invalidity

	Belgium	Denmark	Germany	Greece
5. Other benefits	None.	<ul style="list-style-type: none"> <li>• Outside assistance allowance: given for the personal aid of a third person and in case of blindness or acute short-sightedness: DKR 22,620 (ECU 3,114) per year. This allowance can be replaced by:</li> <li>• Constant attendance allowance: when the claimant needs constant surveillance or care by a third person: DKR 45,120 (ECU 6,211) per year.</li> <li>• 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 21,768 (ECU 2,966) per year; if the spouse receives the same invalidity allowance or invalidity pension: DKR 17,688 (ECU 2,435) per year. The supplement of single persons receiving invalidity allowance <u>and</u> assistance allowance or outside assistance amounts to DKR 24,564 (ECU 3,381) per year.</li> <li>• Personal allowance: See Table VII "Old-age".</li> </ul>	None.	<p><i>Pension:</i> Totally blind persons and insured persons suffering from quadriplegia or paraplegia, having accomplished 4,050 days of contribution, receive a pension corresponding to 10,500 working days regardless of their age. This amount increases according to the increase of the employees' salaries. Pension increased in line with rises in civil servants' pensions.</p> <p><i>Allowance:</i> 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 1,000 days of total contribution. Same conditions required as under 1. above. Amount of allowance: 20 times the minimum wage of an unskilled worker, i.e. DR 106,760 (ECU 353) per month.</p>

# Invalidity

# Table VI

Spain	France	Ireland	Italy
None.	None.	<i>Living alone allowance:</i> paid to pensioner aged 66 or over living alone: IRE 4.90 (ECU 6.00) per week.	invalidity pensioners 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.

**5. Other benefits**

Table VI

## Invalidity

	Luxembourg	Netherlands	Austria	Portugal
<b>5. Other benefits</b>	None.	<p><i>Death allowance:</i></p> <ul style="list-style-type: none"> <li>• Law of 18 Feb. 1966: 100/108 % of daily wages.</li> <li>• 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.</li> </ul> <p><i>Supplement:</i> 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><i>Care allowance (Pflegegeld):</i> See Table VII "Old-age".</p> <p><i>Increased family allowance:</i> See Table X "Family benefits".</p>	<ul style="list-style-type: none"> <li>• Christmas bonus and Holiday bonus amounts equal to those of the pension for December.</li> <li>• Supplement paid to invalids definitely incapacitated for all forms of gainful employment and requiring constant attendance: ESC 9,650 per month (ECU 49).</li> </ul>



	Finland	Sweden	United Kingdom	
<p><b>5. Other benefits</b></p>	<p>Rehabilitation allowances are paid if the pensioner is referred to rehabilitation.</p> <p><i>National pension:</i> The rehabilitation allowance is 10 % extra to the amount of the pensioner's national pension or the person's sickness or unemployment benefit.</p> <p><i>Employment pension:</i> The amount of rehabilitation allowance is 10% of the total pension (national plus employment pension) for a pensioner and if the person is still at work the amount of the allowance amounts to the full disability pension plus 33% of the employment pension.</p>	<p>Attendance allowance is payable to a person who has severe functional disabilities and is in need of personal attention or assistance for more than 20 hours per week.</p>	<ul style="list-style-type: none"> <li>• Severe Disablement Allowance may be paid to severely disabled people with insufficient national insurance contributions for Incapacity Benefit. The "all work" test for incapacity benefits is applied to new claimants. Rate £ 35.25 (ECU 42) a week. Plus age additions: 3 rates varying according to the age when incapacity began: aged under 40: £ 12.40 (ECU 15) aged 40 - 49 £ 7.80 (ECU 9.30) aged 50 - 59: £ 3.90 (ECU 4.60) Plus increases for dependants: Adult £ 21.15 (ECU 25). Child £ 11.05 (ECU 13); rate reduced by £ 1.20 (ECU 1.40) in respect of a child for whom the higher rate of child benefit is payable (see Table X - "Family Benefits").</li> <li>• Attendance Allowance: is paid to disabled people over 65 who have personal care needs as a result of illness or disability. Amount: £ 46.70 (ECU 56) or £ 31.20 (ECU 37) per week dependent on the amount of care a person needs.</li> <li>• Disability Living Allowance is paid to people who have personal care and/ or mobility needs as a result of illness or disability that arise before age 65. There are three rates for care needs: £ 46.70 (ECU 56) or £ 31.20 (ECU 37) or £ 12.40 (ECU 15) and two rates for mobility needs: £ 32.65 (ECU 39) or £ 12.40 (ECU 15) depending on the amount of help a person needs.</li> <li>• Invalid Care Allowance £ 35.25 (ECU 42) per week payable to a person under pension age (and not earning more than £ 50 = ECU 59 per week, after allowable expenses) who is providing at least 35 hours care a week to another person who is receiving Disability Living Allowance care component at the highest or middle rate or Attendance Allowance or Constant Attendance Allowance at not less than the normal maximum rate. Dependant additions are also available.</li> </ul>	<p><b>5. Other benefits</b></p>

Table VI

## Invalidity

	Belgium	Denmark	Germany	Greece
<b>Taxation</b>				
<b>1. Taxation of cash benefits</b>	See Table IV "Sickness-cash benefits".	Basic pensions, pension supplements, special pension supplements and amounts for work incapacity are fully liable to taxation. Invalidity pensions, early pension, amount of invalidity, constant attendance allowances and outside assistance allowances are not subject to taxation.	In general, pensions are liable to taxation. The taxation is partial: only the returns on the pension are liable to taxation (i.e. hypothetical interests on the pension capital, calculated degressively according to the age of the beneficiary at the commencement of pension payments).	In general, benefits are fully liable to taxation. Tax relief: See table IV "Sickness - cash benefits".
<b>2. Limit of income for tax relief or tax reduction</b>	See Table IV "Sickness - cash benefits".	No upper limit of annual income and no reduction of taxation.	See table IV "Sickness - cash benefits".	See table IV "Sickness - cash benefits".
<b>Accumulation with other social security benefits</b>	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. It is possible to go from an early-retirement pension to a partial pension, see Table VII.	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).	<i>Persons insured until 31.12.92:</i> Accumulation possible with widow's pension or with other Social Security benefits. <i>Persons insured since 1.1.93:</i> See Table VIII "Survivors".
<b>Prevention and rehabilitation</b>	Functional and occupational retraining, in accordance with decision of panel of doctors, in specialised establishments.	Measures to lessen the consequences of invalidity by: <ul style="list-style-type: none"> <li>• assistance for special medical care;</li> <li>• maintenance allowances during vocational rehabilitation;</li> <li>• appliances and aids supplied by local authorities under the Social Assistance Act of 1974.</li> </ul>	Rehabilitation: medical benefits and occupational training as well as other measures, including transitional benefits.	None.

Spain	France	Ireland	Italy	
<p>As of 1994, permanent incapacity benefits are fully liable to taxation. Permanent total incapacity (for work) benefits and benefits for severe disablement are not subject to taxation.</p>	<p>Invalidity pension benefit is liable to taxation after deduction of 10% and then of 20%. Tax relief if the pension amount does not exceed that of the old-age allowance for workers (FF 16,610 = ECU 2,549) and if other sources of income do not exceed FF 39,869 (ECU 6,118) for a single person or FF 71,525 (ECU 10,975) for a couple (declaration of incomes is not necessary). Supplement for assistance by a third party: not subject to taxation.</p>	<p>Benefits are fully liable to taxation (including supplements for adult and child dependants).</p>	<p>Benefits are fully liable to taxation. Tax relief: see Table IV "Sickness - cash benefits".</p>	<p><b>Taxation</b> <b>1. Taxation of cash benefits</b></p>
<p>See table IV "Sickness - cash benefits".</p>	<p>Invalidity pension: See table IV "Sickness - cash benefits". Supplement for assistance by a third party: not applicable.</p>	<p>See Table IV "Sickness - cash benefits".</p>	<p>See Table IV "Sickness - cash benefits".</p>	<p><b>2. Limit of income for tax relief or tax reduction</b></p>
<p>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.</p>	<p>Accumulations with employment injuries' or occupational diseases' pension limited to the normal earnings of a worker in the same category.</p>	<p>Not payable with any pension under the Social Welfare Acts.</p>	<p>Accumulation of general invalidity pension with an employment injuries' or occupational diseases' pension (within the limit of annual earnings and subject to the ceiling, when the pensions are granted for the same invalidity).</p>	<p><b>Accumulation with other social security benefits</b></p>
<ul style="list-style-type: none"> <li>• Rehabilitation measures: medical treatment (functional rehabilitation); vocational guidance; vocational training (rehabilitation for habitual occupation or retraining for another occupation).</li> <li>• Rehabilitation allowance paid to persons not in receipt of periodic cash benefits.</li> <li>• Preferential access to employment in certain situations.</li> </ul>	<p>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.</p>	<p>People receiving Invalidity Pension can engage in remedial work provided their earnings do not exceed IR£ 25 (ECU 31) per week.</p>	<p>The National Institute for Social Protection (INPS) is able to grant medical care etc. to prevent or reduce invalidity and to restore capacity for work. Hospitalisation is free and charged to the region.</p>	<p><b>Prevention and rehabilitation</b></p>

Table VI

## Invalidity

	Luxembourg	Netherlands	Austria	Portugal
<b>Taxation</b>				
<b>1. Taxation of cash benefits</b>	Benefits are subject to taxation.	In general, benefits are fully liable to taxation.	See Table VII "Old-age".	The majority of invalidity pensions are subject to taxation.
<b>2. Limit of income for tax relief or tax reduction</b>	For tax purposes social security benefits replacing income are treated as wages. Special tax reduction for employed persons and pensioners respectively.	See Table IV "Sickness - cash benefits".	See Table VII "Old-age".	Pensions less than or equal to ESC 1,653,600 (ECU 8.403) are not subject to taxation. For pensions in excess of this sum, the deduction is equivalent to the reference amount.
<b>Accumulation with other social security benefits</b>	In case of receipt of employment injury pension, reduction of invalidity pension if both pensions exceed either the average of the five highest annual earnings in the insurance cycle or, if more favourable, the earnings on which employment injury pension was based.	Reduction of the invalidity pension where combined with a benefit granted by foreign legislation for the same incapacity for work. <i>Law of 18 Feb. 1966:</i> Deduction of amount of general insurance indemnity.	Accumulation of benefits on the grounds of employment injuries and occupational diseases and survivor's pensions possible. Other care-related benefits are offset against care allowance.	Subject to certain limits, payable in addition to employment injury and occupational disease pensions and survivors' pensions.
<b>Prevention and rehabilitation</b>	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.	<i>Law of 18 Feb. 1966:</i> None. <i>Law of 11 Dec. 1975:</i> 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.	<ul style="list-style-type: none"> <li>• Several measures of health prevention, such as spa treatment and treatment in sanatoriums.</li> <li>• Several measures of medical, vocational and social rehabilitation, inter alia transitional allowance (60% of the average insured income of the last calendar year, supplements for spouses and other family members).</li> </ul>	None.

	Finland	Sweden	United Kingdom	
<b>Taxation</b>				<b>Taxation</b>
<b>1. Taxation of cash benefits</b>	As old age pensions. See Table VII "Old-Age".	Benefits are fully liable to taxation except for handicap allowance and such parts of the care allowance which are supposed to cover special costs due to the handicap.	<ul style="list-style-type: none"> <li>• Incapacity benefit paid from the 28th week is taxable (with exceptions for people who were receiving the former Invalidity Benefit when it was abolished in April 1995).</li> <li>• Attendance Allowance, Disability Living Allowance and Severe Disablement Allowance are not subject to taxation.</li> <li>• Invalid Care Allowances are taxable, but any Child Dependency Addition is not.</li> </ul>	<b>1. Taxation of cash benefits</b>
<b>2. Limit of income for tax relief or tax reduction</b>	See Table VII "Old-Age".	No tax reduction.	See table IV "Sickness - cash benefits" in case of taxable benefits.	<b>2. Limit of income for tax relief or tax reduction</b>
<b>Accumulation with other social security benefits</b>	<ul style="list-style-type: none"> <li>• Only one pension from National Pension Scheme may be paid.</li> <li>• If combined with an employment pension or employment injuries' or occupational diseases' pension the basic amount addition is reduced.</li> <li>• The employment pension is secondary to the employment accident insurance benefit, and only the part of employment pension in excess of the compensation under employment accident insurance is payable. The same applies to traffic insurance compensations.</li> <li>• Sickness benefit is usually paid for the maximum period before the disability pension starts. Sickness benefit is not payable before the individual early retirement pension.</li> </ul>	Accumulation with handicap allowance is possible if the handicap has occurred before the age of 65. Care allowance is payable irrespective of other benefits.	Attendance Allowance and Disability Living Allowance can be paid in addition to any other benefit except other allowances paid for the same purpose.	<b>Accumulation with other social security benefits</b>
<b>Prevention and rehabilitation</b>	To prevent disability, the pension institutions provide rehabilitation services. Before making the disability pension determination, the pension institution has to make sure that the applicant's prospects of rehabilitation have been investigated. A rehabilitation allowance is payable for the period of rehabilitation (see point 5 "other benefits").	Appliances and aids supplied by local health authorities.	<ul style="list-style-type: none"> <li>• Preventive health care, medical rehabilitation and therapy are provided by the National Health Service.</li> <li>• Vocational assessment and rehabilitation, and supported employment (covering workshops and placements) are provided by the Disabled Persons (Employment) Acts 1944 and 1958, and the Employment and Training Act 1973.</li> <li>• Allowances are payable during rehabilitation and training.</li> <li>• There is similar provision in Northern Ireland.</li> </ul>	<b>Prevention and rehabilitation</b>



- I Organisation
- II Financing
- III Health care
- IV Sickness - Cash benefits
- V Maternity
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- VIII Survivors
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Table VII

## Old-Age

	Belgium	Denmark	Germany	Greece
<b>Legislation</b>				
<b>1. First law</b>	Law of 10 May 1900.	<i>National pension:</i> Law of 1891.	Law of 22 June 1889.	Law of 1934.
<b>2. Basic legislation</b>	Royal Decree No. 50 of 24 October 1967. Law of 20 July 1990.	Law of 16 May 1984, amended. <i>Supplementary pension:</i> Law of 7 March 1964, amended.	Social Code ( <i>Sozialgesetzbuch</i> ), Book 6, introduced by the pension reform law of 18 December 1989, amended in the Pension Adaption Law - Supplement (" <i>Rentenüberleitungs-Ergänzungsgesetz</i> ") of 24 June 1993.	law of 14 June 1951, amended.
<b>Field of application</b>	All employees.	<i>National pension:</i> All resident nationals. <i>Supplementary pension:</i> All employees aged 16 - 66 working 9 hours or more per week. Salaried workers who take up a non-salaried activity may remain, on a voluntary basis, in the scheme if they have made contributions over a period of 3 years.	Industrial and non-industrial staff.	Employees and assimilated.



Spain	France	Ireland	Italy	Legislation
Royal Decree of 11 March 1919.	Law of 5 April 1910.	Law of 1908.	Statutory order of 21 April 1919, No. 6032.	1. First law
Legislative Royal Decree 1/94 of 20 June, in which the amended version of the General Law on Social Security is approved. Decree No. 3158 of 23 December 1966. Ministry of Labour Order of 18 January 1967.	Decree of 29 December 1945, amended. Social Security Code. Decree of 12 September 1960. Decree of 28 March 1961. Law no. 92-772 of 29 July 1992. Decree no. 93-936 of 22 July 1993.	Social Welfare (Consolidation) Act 1993, amended.	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. Statutory order of 30 December 1992, No. 503.	2. Basic legislation
Employees.	Employees and assimilated.	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.	All employees of the private sector.	Field of application

	Luxembourg	Netherlands	Austria	Portugal
<b>Legislation</b>				
<b>1. First law</b>	Law of 6 May 1911.	Law of 5 June 1913.	Act of 16 December 1906 (employees). Act of 26 March 1938 (workers).	Law of 1935.
<b>2. Basic legislation</b>	Book III of Social Insurance Code, in form resulting from Law of 27 July 1987 as amended.	General old-age insurance: Law of 31 May 1956.	General Social Insurance Act of 9 September 1955 (ASVG) and amendments. Care allowance: Federal Care Allowance Act (BPGG) of 19 January of 1993 and amendments.	Statutory order 329/93 of 25 September.
<b>Field of application</b>	All persons carrying on a professional activity and voluntary insured persons.	All residents under 65 whatever their income or nationality.	<ul style="list-style-type: none"> <li>• All employees in paid employment, trainees.</li> <li>• Family members working in the enterprises of self-employed persons.</li> <li>• Certain assimilated self-employed persons, such as teachers, musicians and artists.</li> <li>• Persons voluntarily insured.</li> </ul> No compulsory insurance if the income is below the limit of S 3,452 (ECU 264).	All insured employees.

	Finland	Sweden	United Kingdom	
<b>Legislation</b>				<b>Legislation</b>
<b>1. First law</b>	Law of 31 May 1937	Law of 1913.	Law of 1908.	<b>1. First law</b>
<b>2. Basic legislation</b>	Law of 8 July 1961  National Pension Act of 1956 Seamen's Pensions Act of 1956 Private-sector Employees' Pensions Act of 1961 Private-sector Temporary Employees' Pensions Act of 1962 Local Government Employees' Pensions Act of 1964 State Employees' Pensions Act of 1966 Evangelical-Lutheran Church Pensions Act of 1966 Self-employed Persons' Pensions Act of 1969 Farmers' Pensions Act of 1969 Private-sector Freelance Employees' Pensions Act of 1985.	Law of 1962 on General Social Security and amendments.	Social Security Contributions and Benefits Act 1992 and the regulations thereunder.	<b>2. Basic legislation</b>
<b>Field of application</b>	<i>National pension:</i> all residents aged 16 and over. <i>Employment pension:</i> all employees and self-employed persons aged 23 to 65.	<i>Basic pension:</i> All residents <i>Supplementary pension (ATP):</i> All employees and self-employed aged 16-65 years with pension carrying income.	<ul style="list-style-type: none"> <li>• Basic pension: All persons entitled to pay full rate contributions.</li> <li>• Graduated Retirement Benefit: All employed persons who paid graduated contributions between 6 April 1961 and 5 April 1975.</li> <li>• 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.</li> </ul>	<b>Field of application</b>

Table VII

## Old-Age

	Belgium	Denmark	Germany	Greece
<b>Conditions</b>				
<b>1. Minimum period of membership</b>	None.	<i>National pension:</i> At least 3 years of residence between the ages of 15 and 67. <i>Supplementary pension:</i> None.	60 months of insurance.	<i>Persons insured until 31.12.1992:</i> 4,500 working days. <i>Persons insured since 1.1.93:</i> 4,500 days of work, for which contributions were payable.
<b>2. Legal retirement age</b>	Between 60 or 65 years of age, as desired by the individual concerned.	67 years.	In principle 65 years.	<i>Persons insured until 31.12.1992:</i> Men: 65 years. Women: 60 years. <i>Persons insured since 1.1.93:</i> Men: 65 years. Women: 65 years.

Spain	France	Ireland	Italy	Conditions 1. Minimum period of membership
<p>Entitlement dependent on a contribution record of the last 15 years, including at least 2 years in the 8 immediately preceding retirement.</p> <p>Until 1 August 1995, the minimum contribution record is 10 years plus half the time between 1 August 1985 and retirement, where the period thus determined exceeds the 15 years required by Law No 26/85 in force since 1 August 1985.</p>	<p>Eligibility is dependant on the payment of contributions enabling the validation of at least one quarter's insurance (1 quarter's insurance is acquired when the remuneration of the person concerned = 200 hours of the minimum wage (SMIC) as of 1 January).</p>	<p><i>Retirement pension:</i> 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><i>Old-age pension:</i> Must have become insured before the age of 56; 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>16 years of contribution. This will be gradually increased by one year every 2 years.</p>	2. Legal retirement age
65 years.	60 years.	Retirement Pension: 65 years. Old-Age Pension: 66 years.	Men: 62 years. Women: 57 years. Pension age will progressively be increased by one year every 18 months until the age is 65 for men and 60 for women. A "seniority pension" is granted after 35 years of contributions irrespective of age, provided that the pensioner is no longer working.	

Table VII

## Old-Age

	Luxembourg	Netherlands	Austria	Portugal
<b>Conditions</b>				
<b>1. Minimum period of membership</b>	120 months of effective insurance. If this condition is not fulfilled at the age of 65, contributions (except the part of the State) are reimbursed.	No qualifying conditions.	"Eternal qualifying period" in case of 180 contribution months or 300 insurance months, with assimilated periods (substitute periods) only counting from 1 January 1956, or 180 insurance months within the last 360 calendar months.	Contributions paid or credited for 15 years. It is necessary to prove 120 registered days of pay for each year to be taken into account.
<b>2. Legal retirement age</b>	65 years.	65 years.	65 years for men. 60 years for women. Progressive increase of age limit for women until the same retirement age as for men will have been reached from the year 2024.	65 years. The age for women was 62. In view of the fact that women are expected to be entitled to the pension at the age of 62, a transition period has been fixed. Therefore the age of entitlement will be raised by 6 months each year until 1999.

	Finland	Sweden	United Kingdom	
<b>Conditions</b>				<b>Conditions</b>
<b>1. Minimum period of membership</b>	<p><i>National pension:</i> 3 years of residence after the age of 16.</p> <p><i>Employment pension:</i> employees: 1 month self-employed persons: 4 months and other special rules under various pension acts.</p>	<p><i>Basic pension:</i> At least 3 years residence or 3 years with pensionable income in the supplementary scheme.</p> <p><i>Supplementary pension:</i> At least 3 years with pensionable income above the base amount for the income year. Base amount for 1995: SEK 35,700 (ECU 3,650).</p>	<p><i>Basic pension:</i></p> <ul style="list-style-type: none"> <li>• 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 paid contributions, in any one tax year from 6 April 1975, on earnings of at least 50 times (from 6 April 1978, 52) the lower earnings level for that year.</li> <li>• For full pension, must have requisite number of qualifying years depending on length of the contributor's working life: <ul style="list-style-type: none"> <li>10 years or less: number of years of working life, minus 1;</li> <li>11 to 20 years: number of years of working life, minus 2;</li> <li>21 to 30 years: number of years of working life, minus 3;</li> <li>31 to 40 years: number of years of working life, minus 4;</li> <li>more than 40 years: number of years of working life, minus 5.</li> </ul> </li> </ul> <p><i>Graduated Retirement Benefit:</i> Must have paid graduated contributions between April 1961 and April 1975.</p> <p><i>SERPS:</i> Must have surplus earnings, i.e. in excess of the lower earnings limit in at least one year since April 1978.</p>	<b>1. Minimum period of membership</b>
<b>2. Legal retirement age</b>	65 years.	65 years.	Men: 65 years. Women: 60 years.	<b>2. Legal retirement age</b>

	Belgium	Denmark	Germany	Greece
<b>Benefits</b>				
<b>1. Amount of pension</b>	<p>For each year taken into consideration, a pension amount is paid as follows:  <i>Single or married without dependent spouse:</i>            Man: <math>S \times 60\% \times 1/45</math>.            Woman: <math>S \times 60\% \times 1/40</math>.  <i>Married with dependent spouse:</i>            Man: <math>S \times 75\% \times 1/45</math>.            Woman: <math>S \times 75\% \times 1/40</math>.</p> <p>S = earnings; considered amounts:</p> <ul style="list-style-type: none"> <li>• Before 1 January 1955: BFR 402,027 (ECU 10,508).</li> <li>• Between 1955 and 1980: Manual workers: Gross earnings without ceiling. Other employees: Gross earnings without ceiling (except for 1955-57, flat-rate amount).</li> <li>• Years after 1980: gross earnings with ceiling.</li> </ul> <p>Guaranteed minima for complete schedule of contributions:            Households: BFR 404,360 (ECU 10,569);            Single: BFR 323,582 (ECU 8,458).</p>	<p>National pension:</p> <ul style="list-style-type: none"> <li>• <i>Basic amount:</i> DKR 44,508 (ECU 6,127) per year. A full pension is paid if 40 years of residence after the age of 15 and before the age of 67, otherwise pension is reduced.</li> <li>• <i>Pension supplement:</i> DKR 19,548 (ECU 2,691) per year on condition that the income of the pensioners and his/her spouse do not exceed a certain ceiling. For single pensioners: DKR 22,560 (ECU 3,105).</li> <li>• <i>Special pension supplement:</i> for pensioners living alone, DKR 21,552 (ECU 2,967) per year.</li> <li>• A <i>personal allowance</i> may be granted to pensioners whose living conditions are exceptionally difficult, e.g. to cover medication or heating costs.</li> </ul> <p>Supplementary pension:</p> <ul style="list-style-type: none"> <li>• DKR 13,550 (ECU 1,857) per year if affiliated to complementary scheme since April 1st, 1964.</li> <li>• Supplementary pensions of less than DKR 1,070 (ECU 147) per year will be replaced by a lump-sum payment.</li> </ul>	<p>Pension formula:  <math>PIP \times 1,0 \times CPV</math>.            PIP = Personal Income Points.            CPV = Current pension value.</p> <p>PIP = Personal Income Points. The number of Income Points is based on the level of income on which contributions were paid and the allowance credited for certain non-contributory periods. Credited: periods of sickness, rehabilitation, unemployment, studies over 16 years of age, periods of completed technical training or higher education. Supplementary periods: added when the worker qualifies for invalid insurance before reaching the age of 60. Mothers and fathers born in 1921 or later are credited with the first 12 months after the birth as an insured period, if they stayed at home to look after the child. For children born from 1992 onwards, the period credited for bringing up children has been increased to 36 calendar months.</p> <p>CPV = Current pension value: Corresponds to the monthly pension paid to an average earner for each year he has been insured. It is adjusted annually to keep pace with net wages and salaries.</p>	<p><i>Persons insured until 31.12.92:</i></p> <ul style="list-style-type: none"> <li>• <i>Basic pension:</i> 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.</li> <li>• <i>Supplement:</i> After 3,000 days of insurance, supplement of 1% of earnings for every 300 contribution days (after 7,800 days, this percentage varies between 1.5% to 2.5% of earnings, depending on their amount). Minimum amount (1.7.1995): DR 89,550 (ECU 296).</li> </ul> <p><i>Persons insured since 1.1.93:</i>            Income from employment during the last 5 years is taken into account for the calculation of pensions. The level of pension depends on the number of years of insurance. Each year corresponds to 1.714% of pensionable income. The pension corresponds to 60% of pensionable income for an insurance period of 35 years.</p> <p><i>Minimum amount:</i> In any case the amount of the pension cannot be inferior to the pension paid after 15 insurance years. The pension is calculated on the monthly average of the Gross National Product per capita of 1991 revalued according to the augmentation of the civil servants' pensions.</p>



Spain	France	Ireland	Italy	Benefits 1. Amount of pension
<p>Percentage of reference wage 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 assessment figures for the 96 months immediately preceding retirement. The figures for the 72 contribution months most distant from retirement are adjusted in line with consumer price trends between the month in question and that 25 months from retirement.</p> <p>Maximum pension: PTA 265,322 (ECU 1,629) per month.</p> <p>Minimum pension: PTA 51,180 (ECU 314) per month for single pensioner, PTA 60,220 (ECU 370), for pensioner with dependent spouse.</p> <p>Annual pension = 14 x monthly figure.</p>	<p>Formula: <math>SAM \times t \times n/150</math></p> <p>SAM = average annual wage. The 11 best years are taken into account for insured persons born in 1934. This period is increased by 1 year every year until 25 is reached in 2008, regardless of the year of birth of the insured person.</p> <p>t = pension payments rate. Based on the age of the insured person and the number of years of contributions: Maximum rate of 50 % for insured persons born in 1934 who have made contributions over a period of 151 quarters; period increased by 1 year every year. In 2003, 160 quarters regardless of the birth year of the insured person. 5 % reduction for missing years until the age of 65 or for a requisite period based on the year of birth.</p> <p>The 50 % rate is applicable for certain groups, regardless of the number of years of contributions (for example, for employees with 50 % incapacity, manual workers having raised three children, veterans or war victims) or if the insured person has reached the age of 65 at the moment of the pension payment due.</p> <p>n = number of contribution quarters taken into account for the calculation if the pension, maximum 150 quarters.</p> <p>Minimum pension: FF 37,321.66 (ECU 5,727) per year for a full career comprising 37.5 contribution years (150 quarters). Reduction of this amount for incomplete careers.</p> <p>Minimum (means tested): FF 16,610 (ECU 2,549) per year for single persons.</p>	<p><i>Retirement Pension:</i></p> <p>IR£ 72.80 (ECU 89) per week (max.). An extra allowance of IR£ 4.90 (ECU 6.00) per week is granted to a pensioner aged 66 or over living alone. IR£ 77.60 (ECU 95) (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><i>Old-Age Pension:</i></p> <p>IR£ 72.80 (ECU 89) per week (max.). An extra allowance of IR£ 4.90 (ECU 6.00) per week is granted to a pensioner aged 66 or over living alone. IR£ 77.60 (ECU 95) (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><i>Old-age pension:</i></p> <ul style="list-style-type: none"> <li>• Up to LIT 57,578,000 (ECU 26,148) (ceiling): <math>2\% \times n \times S</math></li> <li>• LIT 57,578,000 - LIT 76,578,740 (ECU 33,777) (ceiling <math>\times 1.33</math>): <math>1.6\% \times n \times S</math></li> <li>• LIT 76,578,740 - LIT 95,579,480 (ECU 43,406) (ceiling <math>\times 1.66</math>): <math>1.35\% \times n \times S</math></li> <li>• LIT 95,579,480 - LIT 109,398,200 (ECU 49,681) (ceiling <math>\times 1.90</math>): <math>1.1\% \times n \times S</math></li> <li>• Over LIT 109,398,200 (ECU 49,681): <math>0.9\% \times n \times S</math>.</li> </ul> <p>n = number of years of insurance (max. 40)</p> <p>"S" = Wage of reference:</p> <ul style="list-style-type: none"> <li>• for those who on 31.12.92 had worked 15 years: average earnings during the last 10 years, with ceiling.</li> <li>• for those who on 31.12.92 had worked less than 15 years: Average earnings over a variable period of between the last 10 years and the entire period worked, with ceiling.</li> <li>• for those first employed after the 31.12.92: average earnings during the entire period worked, with ceiling.</li> </ul> <p>"S" readjusted in line with the consumer price index, increased by 1 % for each year worked.</p> <p><i>Minima:</i></p> <p><i>Old age pension:</i> The minimum pension amount (LIT 8,143,850 = ECU 3,698) is paid if the annual taxable earnings of the person is less than twice the minimum pension.</p> <ul style="list-style-type: none"> <li>• <i>Social Security pension:</i> LIT 12,000 <math>\times 13</math> = LIT 156,000 (ECU 71) of the annual contributory pension is provided by the Social Fund in the form of a social security pension.</li> <li>• <i>Social pension:</i> Persons aged over 65 whose earnings are <math>\leq</math> LIT 4,641,000 (ECU 2,108) if single or LIT 19,295,800 (ECU 8,763) if married are entitled to a social pension, paid by the State, of LIT 4,641,000 (ECU 2,108) (non-revertible) per year. See table XII.</li> </ul> <p><i>Supplements:</i></p> <p>The following annual adjustment has been intended for the recipients of a minimum pension:</p> <ul style="list-style-type: none"> <li>• LIT 390,000 (ECU 177) for recipients aged between 60 and 65 if their annual income is less than LIT 8,533,850 (ECU 3,876) if single or LIT 13,174,850 (ECU 5,983) if married.</li> <li>• LIT 1,040,000 (ECU 472) for recipients aged over 65 if their annual income is less than LIT 9,183,850 (ECU 4,171) if single or less than LIT 13,824,850 (ECU 6,278) if married.</li> </ul> <p>Recipients of a social pension who have an annual income of <math>\leq</math> LIT 6,266,000 (ECU 2,846) if single or <math>\leq</math> LIT 14,409,850 (ECU 6,544) if married receive a yearly supplement of LIT 1,625,000 (ECU 738).</p>	

	Luxembourg	Netherlands	Austria	Portugal
<b>Benefits</b>				
<b>1. Amount of pension</b>	<p>Comprises lump sum supplements of 1/40 per year of insurance (max. 40 years) and of proportional supplements.</p> <ul style="list-style-type: none"> <li>Lump sum supplements: LFR 9,183 (ECU 240) per month for 40 years' insurance.</li> <li>Proportional supplements: 1.78 % of total earnings taken into account.</li> </ul>	<p><i>Pension:</i></p> <ul style="list-style-type: none"> <li>Single person: HFL 1,429.55 (ECU 686) per month;</li> <li>Married and unmarried persons, both 65 and over (also 2 men and 2 women sharing a household): HFL 993.91 (ECU 477) per month for each person;</li> <li>Pensioners with a partner younger than 65: <ul style="list-style-type: none"> <li>if the AOW pension took effect before 1 February 1994: HFL 1,429.55 (ECU 686);</li> <li>if the AOW pension took effect on 1 February 1994 or later: HFL 993.91 (ECU 477).</li> </ul> </li> </ul> <p>Full pension payable after 50 years of insurance, otherwise reduced.</p> <p><i>Supplement:</i></p> <ul style="list-style-type: none"> <li>If the AOW pension took effect before 1 February 1994: Pensioners with a partner younger than 65 who earn less than HFL 1,198.99 (ECU 959) gross per month, can receive a supplementary benefit of maximum 30 % of the minimum wage (gross HFL 558.27 (ECU 268)).</li> <li>If the AOW pension took effect on 1 February 1994 or later: Pensioners with a partner younger than 65 who earn less than HFL 1,198.99 (ECU 959) gross per month, can receive a supplementary benefit of maximum 50 % of the gross AOW pension for married persons (HFL 993.91 = ECU 477).</li> </ul> <p>Pension + maximum supplementary benefit: HFL 1,987.82 (ECU 954). Single-parent family: HFL 1,787.95 (ECU 856) per month. In addition a "holiday allowance" amounting to HFL 119.24 (ECU 57) per month for couples (each partner HFL 59.62 = ECU 29), HFL 83.47 (ECU 40) per month for single persons and HFL 107.31 (ECU 51) per month for one-parent family is paid.</p>	<p>1.9 % of E per year for the first 30 insurance years; 1.5 % of E per year for further insurance years (maximum: 80 % of E). E = assessment ceiling; it is formed by the average of the (revalued) contribution assessment ceilings (income up to the upper limit of the contribution assessment ceiling) of the best 180 insurance months.</p> <p>An actuarial supplement is due if the old-age pension is claimed in the form of an early retirement pension (60 years of age for men and 55 years for women), so that when the normal old-age pension is claimed after completion of the legal retirement age only 480 insurance months are necessary instead of 544 for the maximum pension of 80 % of E.</p> <p>A supplement to the pension to the amount of 1.9 % per year of a set assessment ceiling (S 6,111 (ECU 467)) is due for child-raising periods (maximum of 4 years for each child).</p> <p>As far as the monthly pension or pensions including other income (also of the spouses living in the same households) are below the following amounts, a compensation supplement is due to the amount of the respective different sum:</p> <p>Single pensioner: S 7,710 (ECU 589).</p> <p>Pensioner living in the same household with spouse: S 11,000 (ECU 841).</p> <p>Increase of the amount by S 821 (ECU 63) for each children up to the completion of age 18 or up to the completion of age 27 for children engaged in training or university education, no age limit in case of children with disabilities. See also Table XII.3.</p> <p>Entitlement to care allowance in addition to the pension in case of a permanent need of care and help on the grounds of a physical, mental or emotional disability.</p> <p>According to the need for care 7 categories of care allowance have been provided for (between S 2,635 and S 21,074 (ECU 201-1,611) per month).</p> <p>The pension will be granted 14 times a year, care allowance 12 times a year.</p>	<p>Monthly pension: for each calendar year covered by contributions, 2 % of average monthly wage (= R/140) for the 10 years with the highest remuneration of the last 15 years.</p> <p>Maximum 80 % and minimum 30 % of this average wage, in any case ESC 27,600 (ECU 140) per month.</p> <p>Earnings taken into account are readjusted according to the consumer price index, and the 2 % rate does not apply for years with less than 120 registered days of paid work.</p> <p>If the pension is less than ESC 27,600 (ECU 140) the pensioner is entitled to a supplementary social pension to make up the difference. This amount may not exceed the state old-age pension i.e. ESC 17,500 (ECU 89).</p> <p>Christmas and holidays grant: Each corresponding to the pension amount for the relevant month.</p>

## Finland

## Sweden

## United Kingdom

## Benefits

## 1. Amount of pension

*National pension:*

- **Basic amount:**  
FIM 445/month (ECU 79). A full pension is paid if 40 years of residence between the ages of 16 and 65. Otherwise pension is reduced.
- **Basic amount addition:**  
Full amount FIM 1,677-2,081/month (ECU 292-362). Reduced by 50 % of the amount of employment pension. Adjusted to period of residence.
- **Care allowance:**  
3 categories: FIM 278 (ECU 48), 691 (ECU 120) and 1,382 (ECU 240) per month. Payable to compensate for costs arising from home care or other special expenses caused by illness or injury.
- **Pensioners housing allowance:**  
may be awarded to a pensioner residing in Finland. The amount is proportional to the pensioner's income and housing costs as well as some other factors.

*Employment pension:*

The target is 60 % of pensionable salary after 40 years.  
Accrual rate is 1.5 % per year, increased to 2.5 % after the age of 60.  
Pensionable salary is the average of the last 4 years of each employment when the best and the worst year are first left out, calculated separately for each employment.  
The total maximum pension is 60 % of the highest pensionable salary. The pensions of the two schemes are integrated, the maximum being 60 % of the pensionable salary.

*Basic pension:*

- **maximum:**  
single pensioner: SEK 33 587/year (ECU 3,434)  
married each: SEK 27,464/year (ECU 2,808)
  - **supplement maximum:**  
SEK 19,417/year (ECU 1,985)
- Supplementary pension*  
maximum: SEK 136,445/year (ECU 13,951)

*Basic pension:*

- £ 58.85 (ECU 70) per week (paid pro-rata if number of years is less than the requisite number but at least a quarter of that figure).
- *Graduated Retirement Benefit:*  
£ 0.0764 (ECU 0.10) per week for each £ 7.50 (ECU 8.90) (men) or £ 9 (ECU 11) (women) contributed.  
Minimum for a person on their own contributions: £ 0.08 (ECU 0.10) per week.  
Maximum: £ 6.57 (ECU 7.90) per week (men) and £ 5.50 (ECU 6.60) per week (women).
- *SERPS pension:*  
From 6 April 1978 introduction of an earnings-related pension based on 1.25 % of each year's revalued surplus earnings between the lower and upper earnings limit.

## Benefits

## 1. Amount of pension

Table VII

## Old-Age

	Belgium	Denmark	Germany	Greece
<b>2. Annual earnings ceiling</b>	BFR 1,325,550 (ECU 34,648).	No earnings ceiling.	No earnings ceiling.	<i>Persons insured until 31.12.1992:</i> DR 436,205 (ECU 1,442) per month. <i>Persons insured since 1.1.93:</i> See "Invalidity-Benefits".
<b>3. Supplement for dependants:</b>				
• Spouse	See above.	None.	None.	DR 8,007 (ECU 26) per month. Increases in line with rises in civil servants' pensions.
• Children	See Table X "Family benefits".	<i>National pension:</i> See Table X "Family benefits". <i>Supplementary pension:</i> 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). For children born after 1992: increase of three years of insurance.	<i>Persons insured until 31.12.93:</i> 1st child: 20 % of the pension 2nd child: 15 % of the pension 3rd child: 10 % of the pension maximum amount for all children: DR 158,620 (ECU 524). <i>Persons insured since 1.1.93:</i> 1st child: 8 % of the pension 2nd child: 10 % of the pension 3rd child and any additional children: 12 % of the pension.
<b>Adjustment</b>	Automatic adjustment of pensions by 2 % when the retail price index varies by 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.	<i>National pension:</i> See Table VI "Invalidity". <i>Supplementary pension:</i> Only adjusted when sufficient funds.	Adjustment of the current pension value according to the net salary development in the past calendar year compared to the calendar year preceding the past year; in the new Länder adjustments to the current development of net wages and salaries (see table VI „Invalidity“).	Increases linked to rises in civil servants' pensions.

Spain	France	Ireland	Italy	
PTA 3,714,508 (ECU 22,802).	FF 155,940 (ECU 23,928).	No earnings ceiling.	LIT 57,578,000 (ECU 26,148). See table VI "Invalidity".	<b>2. Annual earnings ceiling</b>
See "Benefits: Amount of pension".	Spouse aged 65 (60 if incapacitated): FF 4,000 (ECU 614) p.y. (means of spouse tested. See Table XII).	<i>Retirement Pension and Old-Age Pensions:</i> Spouse aged under 66: IR£ 48.10 (ECU 59) per week. Spouse aged 66 or over: IR£ 52.30 (ECU 64) per week.	None.	<b>3. Supplement for dependants:</b> • Spouse
See Table X "Family benefits".	Mothers: Credit of 2 years insurance per child. 10 % of the pension to any 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.	For each child: IR£ 15.20 (ECU 18) per week.	See Table X "Family benefits".	• Children
Old-age pensions are adjusted at the beginning of each year in line with forecast changes in the consumer price index for the year in question. Adjustment is automatic.	Annual adjustments with effect from 1 January, by statutory instrument fixing the coefficient of increase.	Pensions are normally increased once a year.	From 1 January 1995 the annual adjustment based on the development of the cost of living according to the following modalities: annual adjustment • for the pension category up to twice the minimum pension: 100 %. • for pension category between twice and three times the minimum pension: 90 %. • for pension category exceeding three times the minimum pension: 75 %.	<b>Adjustment</b>

Table VII

## Old-Age

	Luxembourg	Netherlands	Austria	Portugal
<b>2. Annual earnings ceiling</b>	LFR 2,624,628 (ECU 68,604).	No earnings ceiling.	S 529,200 (ECU 40,444).	No earnings ceiling.
<b>3. Supplement for dependants:</b>				
• Spouse	None.	Varying amounts, see above.	None. As regards the increase of the reference rate for the compensation supplement for spouses living in the same household see "Amount of pension".	None.
• Children	None.	See Table X "Family benefits".	S 300 (ECU 23) for each children up to the completion of age 18 or up to the completion of age 27 for children engaged in training or university education, no age limit in case of children with disabilities. As regards the increase of the reference rate for the compensation supplement for children see "Amount of pension". See also Table X "Family Benefits".	None.
<b>Adjustment</b>	<ul style="list-style-type: none"> <li>Prices automatically index-linked to price development whenever the index varies by 2.5 % in relation to the preceding index.</li> <li>Adjustment of pensions to level of earnings by special law.</li> </ul>	Adjustment on 1 January and 1 July in accordance with the average development of contract wages.	Annual adjustment on 1 January by regulation of the Federal Minister of Labour and Social Affairs (in principle according to the development of net wages).	Normally increased once a year by government decision with regard to the inflation rate.

	Finland	Sweden	United Kingdom	
<b>2. Annual earnings ceiling</b>	None.	No earnings ceiling.	No earnings ceiling.	<b>2. Annual earnings ceiling</b>
<b>3. Supplement for dependants:</b>				<b>3. Supplement for dependants:</b>
• <b>Spouse</b>	<p><i>National pension:</i> spouse increase FIM 405 (ECU 70) per month, if the spouse has no income of his/her own.</p> <p><i>Employment pension:</i> no supplement.</p>	Wife's supplement payable to women born before 1934.	<p><i>Basic pension:</i> £ 35.25 (ECU 42) per week.</p> <p><i>Graduated Retirement Benefit, SERPS pension:</i> No supplement.</p>	• <b>Spouse</b>
• <b>Children</b>	<p><i>National pension:</i> child increase FIM 262 (ECU 46) month/child under the age of 16.</p> <p><i>Employment pension:</i> child increase of 1 to 20 % of the amount of the pension, if the pensioner is born between 1919 and 1939.</p>	Children's supplement is payable to persons who were entitled to the benefit in December 1989. It is payable for every child under 16 years.	<p><i>Basic pension:</i> Each child for whom Child Benefit is received: £ 11.05 (ECU 13) a week. £ 9.85 (ECU 12) for a child for whom the higher rate of Child Benefit is payable.</p> <p><i>Graduated Retirement Benefit, SERPS pension:</i> No supplement.</p>	• <b>Children</b>
<b>Adjustment</b>	<p><i>National pension:</i> annually on the basis of evolution of cost-of-living index.</p> <p><i>Employment pension:</i> annually according to the average of price and wage changes (TEL-index).</p>	The rate of adjustment is fixed every year on the basis of the evolution of prices (base amount).	Adjustment by legislation at least annually in line with movements in the general level of prices.	<b>Adjustment</b>

Table VII

## Old-Age

	Belgium	Denmark	Germany	Greece
<b>Early pension</b>	None.	<p>Early pension: Pension to persons over 50 for social and/or health reasons. See Table VI "Invalidity".</p> <p>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.</p> <p><i>Conditions:</i> Must be between 60 and 67 years; must reduce the number of working hours by at least seven hours or one quarter; remaining number of hours must be between 12 and 30 per week; must be resident in Denmark. Employees: Must have participated in the supplementary pension scheme (ATP) for at least 10 out of the past 20 years; must have worked at least 9 out of the past 12 months in Denmark. Self-employed: Must have worked full-time during the past five years, must have been self-employed 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; must have made some profit in their self-employment and must have reduced their working hours to 18.5 hours per week on average.</p> <p><i>Amount:</i> 1/37 of basic amount. From 1st January 1995, the basic amount is DKR 56.56 (ECU 7.70) per reduced hour for salaried workers. This amount corresponds to 82% of the maximum daily allowance paid by the health insurance funds; it is adjusted once a year. The partial pensions for the self-employed amounts to DKR 54,496 (ECU 7,501) per year (which corresponds to 18.5 working hours per week).</p> <p><i>Financing:</i> Financed by taxes, no contributions. The communities are reimbursed by the State for 100 % of the costs.</p>	<p>Men and women:</p> <ul style="list-style-type: none"> <li>• At the age of 63 (or 60 in case of severely handicapped, unfit to work) after 35 years of insurance.</li> <li>• 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.</li> </ul> <p>Women: At age 60 after 180 contribution months, if they were compulsorily insured for more than ten years since the age of 40.</p> <p>Old-age pensions can either be claimed in full ("full pension") or as partial pensions, i.e. a third, half or two thirds of the full pension.</p> <p>In case of full pension, until the age of 65, earnings from professional activities must not exceed DM 580 (ECU 312) per month (old "Länder") and DM 480 (ECU 258) (new "Länder"); when only a partial pension is claimed, in addition to a general limit there is also an individual ceiling which depends on the last insured wage or salary received.</p>	<p><i>Persons insured until 31.12.1992:</i> With full pension:</p> <ul style="list-style-type: none"> <li>• From 60 (55 for women) if arduous or unhealthy work; construction workers: from 58 (for men) (53 for women).</li> <li>• From 62 (57 for women) if 10,000 days of insurance or from 58 (men and women) for 10,500 days. This age limit is progressively raised from 58 to 60 years from 1.1.98.</li> </ul> <p>With pension reduced by 6 % per year (1/200th per month) from 60 (55 for women) in other cases.</p> <p><i>Persons insured after 01.01.1993:</i></p> <ul style="list-style-type: none"> <li>• From the age of 60 awards (men and women) in the case of hard or insalubrious work.</li> <li>• From the age of 60 awards (men and women), with a reduction of 1/200 for every month short of the 65th birthday.</li> <li>• From the age of 50 awards for women with children who are still minors or are handicapped, if the woman has been insured for 20 years. Reduction of 1/200 for each month short of the 55th birthday.</li> <li>• For mothers of 3 or children who have been insured for at least 20 years, pension age can be brought forward by 3 years per child to the age of 50.</li> </ul>
<b>Deferment</b>	None.	<p><i>National Pension:</i> None.</p> <p><i>Supplementary Pension:</i> 5 % increase every six months from the age of 67 onwards to a limit of 30 %.</p>	A supplement of 0.5 % of the old-age pension per calendar month after the age of 65.	None.



Spain	France	Ireland	Italy	
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.	Only for older unemployed. See table XI "Unemployment" (Benefits for older unemployed).	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.	<b>Early pension</b>
Insured persons may choose to continue working beyond retirement age (65 for both men and women), the old-age pension, however will be suspended. In this case the percentage underlying the basis for calculation will be increased 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.	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. In such cases, the annual increase in pension is 3 % or 3.5 %, depending on the age of the worker. Workers who have completed 40 contribution years may choose to take retirement at 65. Possibility of obtaining pension supplements for these working periods.	<b>Deferment</b>

	Luxembourg	Netherlands	Austria	Portugal
<b>Early pension</b>	<ul style="list-style-type: none"> <li>Men and women as of 60 years of age, on condition that 480 months of effective or assimilated insurance can be proved.</li> <li>Men and women as of 57 years of age, on condition that 480 months of effective insurance can be proved.</li> </ul> <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>	None.	<p>60 years for men. 55 years for women. Progressive increase of age limit for women until the same retirement age as for men from the year 2019.</p> <p>Apart from the general waiting period the following prerequisites must be fulfilled for the various early retirement pensions:</p> <ul style="list-style-type: none"> <li>In case of unemployment: Beneficiary must have received 52 weeks of unemployment benefits or of sick pay within the last 15 months.</li> <li>In case of long insurance duration: 420 insurance months to be taken account of for the calculation of the benefit and 24 contribution months of compulsory insurance within the last 36 months or the last 12 insurance months are contribution months of compulsory insurance, periods where unemployment benefit or sick pay was granted. No earned income from self-employed or non-self-employed activities over S 3,452 (ECU 264) per month.</li> <li>Transitional pension (<i>Gleitpension</i>): Insurance prerequisites the same as for early retirement pension in case of long insurance duration. 70 % of the pension are due when the beneficiary reduces his working time to a maximum of 50 %; for a reduction of up to a maximum of 70% of the working time, the beneficiary will receive 50 % of the pension.</li> </ul> <p>The early retirement pensions are to be calculated according to the general pension formula.</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).
<b>Deferment</b>	The beginning of the old-age pension may be deferred until the age of 68. The pension is increased by an actuarial coefficient.	None.	<p>Pension increase for 12 months respectively of the deferment of the legal retirement age:</p> <ul style="list-style-type: none"> <li>2.00 % (from age of 61 to 65),</li> <li>3.00 % (from age of 66 and 70),</li> <li>5.00 % (from age of 71).</li> </ul>	None.

	Finland	Sweden	United Kingdom	
<b>Early pension</b>	<ul style="list-style-type: none"> <li>• Early old-age pension at the age of 60 or over, the pension is permanently reduced by 6 % per each year the pension is taken early.</li> <li>• Part-time pension payable to persons aged 58-64. Working hours have to be reduced considerably (to 16-28 hours per week) and the income has to be reduced to 35-70 % of earlier earnings. The pension is 50 % of the loss of income.</li> <li>• Unemployment pension payable to those aged 60 - 64 and being long-term unemployed who have received unemployment benefit for the maximum period.</li> <li>• Farmers. See Table XIII.</li> </ul>	<ul style="list-style-type: none"> <li>• An old age pension can be drawn at the age of 60. The pension will then permanently be decreased with 0,5 % of the old age pension per calendar month before the age of 65.</li> <li>• Part time pension according to the Law on Part-time pension may be drawn between ages of 60 and 64. The insured must reduce his working hours under certain conditions.</li> </ul>	None.	<b>Early pension</b>
<b>Deferment</b>	The amount of pension is increased by 1% per month beyond the age of 65.	Insured persons may defer their pension until 70 years of age. The pension will then increase with 0,7 % of the old age pension per calendar month after the age of 65.	<p><i>Basic pension:</i> Pension is increased by approximately 7.5 % for each year of deferment (maximum deferment period: 5 years).</p> <p><i>Graduated Retirement Benefit:</i> As for basic pension.</p> <p><i>SERPS pension:</i> As for basic pension.</p>	<b>Deferment</b>

Table VII

## Old-Age

	Belgium	Denmark	Germany	Greece
<b>Accumulation with earnings</b>	<p>Pensions awarded from 1993 onwards: Accumulation possible as long as the amount of earnings exceeding the pension is not higher than BFR 276,586 (ECU 7,230) per year (employee's gross income) or BFR 221,268 (ECU 784) per year (net freelance or self-employed income). These ceilings are increased to BFR 414,879 (ECU 10,844) and BFR 331,902 (ECU 8,675) respectively if the pension claimant has dependent children.</p> <p>If earned income exceeds these ceilings by less than 15 %, the pension is reduced by a percentage equal to the percentage of the exceeding amount. If the earned income exceeds the ceiling by more than 15 %, the pension is not paid.</p>	<p><i>National Pension:</i> The basic amount depends on the income gained from the pensioners' professional activity. Reduced by DKR 60 (ECU 8.30) for every DKR 100 (ECU 14) earned in excess of DKR 116,500 (ECU 16,036) (for single person) or DKR 126,800 (ECU 17,454) (for married person) per year. Pension supplement is reduced by 30 % of earnings (earnings of pensioner and spouse) in excess of DKR 82,200 (ECU 11,315) per year for each married person and DKR 41,100 (ECU 5,657) for singles.</p> <p><i>Supplementary pension:</i> Accumulation permitted.</p>	Possible.	<p><i>Persons insured until 31.12.92:</i> Possible with monthly earnings limited to 50 times daily minimum earnings (DR 5,338 x 50 = ECU 882 x 50).</p> <p><i>Persons insured since 1.1.93:</i> The pension is reduced by a third if the pensioner works. However, it may not be reduced to less than the minimum pension rates.</p>
<b>Taxation</b>				
<b>1. Taxation of cash benefits</b>	Benefits are fully liable to taxation.	<p><i>National Pension:</i> Basic pensions, pension supplements, and special supplements are fully liable to taxation.</p> <p><i>Supplementary Pension:</i> Supplement pensions are fully liable to taxation.</p>	<p>In general, the pensions are subject to taxation. The taxation is partial: See table VI "Invalidity".</p>	<p>In general, the benefits are fully liable to taxation. Tax relief: See table IV "Sickness - cash benefits".</p>
<b>2. Limit of income for tax relief or tax reduction</b>	See table IV "Sickness - cash benefits".	No limit of income and no reduction of taxation.	See table IV "Sickness - cash benefits".	See table IV "Sickness - cash benefits".

Spain	France	Ireland	Italy	Accumulation with earnings
Pension suspended in case of earnings from employment/self-employment.	Accumulation possible in certain cases. The pension is not paid if the insured person returns to work for the previous employer.	<i>Retirement Pension:</i> No accumulation permitted.  <i>Old-Age Pension:</i> Accumulation permitted.	Total accumulation possible for minimum pension. No accumulation for that part of pension above the minimum. From 1.1.1994 onwards, it is possible to combine the pension with income from freelance or self-employed activities. The share of the pension which may be combined with these earnings is equal to the amount of the minimum pension plus 50 % of the amount in excess.	
Benefits are fully liable to taxation.	Benefits are liable to taxation after deduction of 10 % and 20 %. Supplements for assistance by a third party and the 10 % supplement of pensions for having brought up at least three children are not subject to taxation. Tax reliefs: See table VI "Invalidity".	Benefits are fully liable to taxation (including supplements for adult and child dependants).	Benefits are fully liable to taxation. Tax relief: See table IV "Sickness - cash benefits".	<b>Taxation</b> <b>1. Taxation of cash benefits</b>
See table IV "Sickness - cash benefits".	See table IV "Sickness - cash benefits".	See table IV "Sickness - cash benefits".	See table IV "Sickness - cash benefits".	<b>2. Limit of income for tax relief or tax reduction</b>

	Luxembourg	Netherlands	Austria	Portugal
<b>Accumulation with earnings</b>	Accumulation is possible as far as the normal old-age pension is concerned. Accumulation with the early pension is limited to earnings resulting from occasional or insignificant activity, i.e. earnings less than one third of the minimum social wage (monthly average during the year).	Possible. The amount of supplement depends on earnings of the partner younger than 65.	<i>Old-age pension:</i> accumulation possible when income is less than S 7,710 (ECU 589) per month or beneficiary has at least 420 contribution months, otherwise reduction of the pension by a maximum of 15 %. <i>Early retirement pensions:</i> loss of pension in case a non-self-employed or self-employed activity is taken up with an income of S 3,452 (ECU 264) per month.	Accumulation possible. Contributions on earnings. Pension increased by 1/14 of 2 % of the total earnings registered per year.
<b>Taxation</b>				
<b>1. Taxation of cash benefits</b>	Benefits subject to taxation.	In general, benefits are fully liable to taxation.	Pensions are fully liable to taxation. Care allowance is not liable to taxation.	In general, old-age pensions are subject to taxation.
<b>2. Limit of income for tax relief or tax reduction</b>	For tax purposes social security benefits replacing income are treated as wages. Special tax reduction for employed persons and pensioners respectively.	See table IV "Sickness - cash benefits".	See Table IV "Sickness - cash benefits".	Pensions less than or equal to ESC 1,272,000 (ECU 6.467) are not subject to taxation. For pensions in excess of this sum, the deduction is equivalent to the reference amount.

	Finland	Sweden	United Kingdom	
<b>Accumulation with earnings</b>	Earnings do not affect entitlement or amount of old age pension. Special rules apply to early retirement benefits, unemployment pension and disability pension.	Earnings do not effect pension entitlement.	Earnings do not affect pension entitlement.	<b>Accumulation with earnings</b>
<b>Taxation</b> <b>1. Taxation of cash benefits</b>	Pension (national pension basic amount and basic amount addition and employment pensions) are fully liable to taxation. However, small pensions are entitled to a special pension deduction. Thus if the income consists of national pension only, no income tax is paid. See point 2.	Pensions are fully liable to taxation.	Retirement Pension and Old Person's Pension are taxable, but any increases in respect of dependent children are not.	<b>Taxation</b> <b>1. Taxation of cash benefits</b>
<b>2. Limit of income for tax relief or tax reduction</b>	The amount of the full pension deduction for pension income per year is: • Local taxes: single person: FIM 32,800 (ECU 5,704) married person: FIM 27,600 (ECU 4,800) • Government taxes: FIM 25,300 (ECU 4,400): for all. The full deduction is reduced by 70 % of pension income above this limit. Thus when the pension income is above FIM 80,000 (ECU 13,913) (single) or FIM 67,000 (ECU 11,652) (married person) there is no deduction.	Pensions are taxable in principle except housing allowance, handicap allowance and care allowance to the extent it covers special costs. There is also a tax reduction for pensioners with a low income.	Retirement pensions and Old Person's Pensions: See table IV "Sickness - cash benefits". Supplements for child dependants: Not applicable.	<b>2. Limit of income for tax relief or tax reduction</b>





- I Organisation
- II Financing
- III Health care
- IV Sickness - Cash benefits
- V Maternity
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- IX Employment injuries and occupational diseases
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**Table VIII**

**Survivors**

	<b>Belgium</b>	<b>Denmark</b>	<b>Germany</b>	<b>Greece</b>
<b>Legislation</b>				
<b>1. First law</b>	See Table VII "Old-age".	See Table VII "Old-age". Supplementary pension.	See Tables VI "Invalidity" and VII "Old-age".	See Tables VI "Invalidity" and VII "Old-age".
<b>2. Basic legislation</b>				
<b>Field of application</b>	See Table VII "Old-age".	See Table VII "Old-age". Supplementary pension.	See Tables VI "Invalidity" and VII "Old-age".	See Tables VI "Invalidity" and VII "Old-age".
<b>Conditions</b>				
<b>1. Deceased insured person</b>	To be insured.	Ten years of insurance cover of the deceased and length of marriage: At least 10 years - the conditions for entitlement: To the pension or the death grant if death occurred before 1.7.1992 or if after 1.7.1992 and the deceased were aged over 67.	60 months of insurance.	See Table VI "Invalidity" or Table VII "Old-age" according to the case.

Spain	France	Ireland	Italy	Legislation
<p>Law of 23 September 1939.</p> <p>Legislative Royal Decree 1/94 of 20 June, in which the amended version of the General Law on Social Security is approved.</p>	See Tables VI "Invalidity" and VII "Old-age".	<p>Law of 1935.</p> <p>Social Welfare (Consolidation) Act 1993, as amended.</p>	<p>Law of 6 July 1939, No. 1,239.</p> <p>See Tables VI "Invalidity" and VII "Old-age".</p>	<p><b>1. First law</b></p> <p><b>2. Basic legislation</b></p>
See Tables VI "Invalidity" and VII "Old-age".	See Tables VI "Invalidity" and VII "Old-age".	<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>	See Tables VI "Invalidity" and VII "Old-age".	<b>Field of application</b>
<p>At the time of death: Affiliated to social security scheme and either:</p> <ul style="list-style-type: none"> <li>• Enjoying active contributor or equivalent status;</li> <li>• in receipt of an invalidity or old-age pension;</li> <li>• 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.</li> </ul>	Being beneficiary of a pension or fulfilling the conditions for a pension at the time of the death.	<ol style="list-style-type: none"> <li>1. At least 156 weeks of insurable employment for which contributions were paid.</li> <li>2. An annual average of: <ul style="list-style-type: none"> <li>• 39 weekly contributions paid or credited in either the 3 or 5 contribution years before date of death or the 66th anniversary, or</li> <li>• 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).</li> </ul> </li> </ol> <p>These conditions may be fulfilled on either spouse's insurance record.</p>	<ul style="list-style-type: none"> <li>• Normal pension: 5 years of contributions of which 3 during the last 5 years.</li> <li>• Privilege pension (in case of death occurring in service which does not give rise to an occupational injury pension): No contribution conditions.</li> </ul>	<p><b>Conditions</b></p> <p><b>1. Deceased insured person</b></p>

Table VIII

## Survivors

	Luxembourg	Netherlands	Austria	Portugal
<b>Legislation</b>				
<b>1. First law</b>	Law of 6 May 1911.	Law of 9 April 1959 introducing a general insurance scheme for widows, as amended.	Law of 16.12.1906.	Decree-law No 277 of 18 June 1970.
<b>2. Basic legislation</b>	Book III of Social Insurance Code, in the terms following the Law of 27 July 1987 as amended.		See Table VII "Old-age".	Decree-law 322/90 of 18 October 1990.
<b>Field of application</b>	See Table VI "Invalidity".	See Table VII "Old-age".	See Table VII "Old-age".	See tables VI "Invalidity" and VII "Old-age".
<b>Conditions</b>				
<b>1. Deceased insured person</b>	12 months of membership, during 3 years prior to death. The three-year period is extended if it overlays with another eligible period. No qualifying period if death due to any kind of accident or to work-related illness.	To be insured at the time of death.	The same qualifying period as for invalidity pension (See Table VI "Invalidity").	Contributions paid or credited for 36 months.

	Finland	Sweden	United Kingdom	
<b>Legislation</b>				<b>Legislation</b>
<b>1. First law</b>	Law of 17 January 1969	Law of 1913.	Law of 1925.	<b>1. First law</b>
<b>2. Basic legislation</b>	Law of 8 July 1961  See table VII „Old-Age“.	Law of 1962 on General Social Security. Law of 1988 on Survivors pension and amendments.	Social Security Contributions and Benefits Act 1992, and regulations thereunder.	<b>2. Basic legislation</b>
<b>Field of application</b>	<i>National Pension:</i> All residents. <i>Employment pension:</i> All employees and self-employed persons from the age of 14.	See table VII "old age". Surviving children under 18 years of age (if studies continue).	<ul style="list-style-type: none"> <li>• <i>Basic Pension:</i> All men entitled to pay full rate contributions.</li> <li>• <i>State Earnings Related Pensions (SERPS):</i> Based on men's earnings from April 1978 on which full rate contributions paid between lower and upper earnings limits.</li> </ul>	<b>Field of application</b>
<b>Conditions</b>				<b>Conditions</b>
<b>1. Deceased insured person</b>	<i>National pension:</i> 3 years of residence after the age of 16, resident in Finland at the time of death. <i>For surviving spouses pension:</i> the deceased was under the age of 65 at the time of marriage. <i>Employment pension:</i> must be insured at the time of death.	<i>Basic pension:</i> The deceased must have been resident for 3 years or gained 3 years with income carrying pension rights within the supplementary pension scheme. <i>Supplementary pension:</i> 3 years with pensionable income.	<ul style="list-style-type: none"> <li>• <i>Widow's Pension and Widowed Mother's Allowance:</i> See table VII "Old-Age".</li> <li>• <i>Widow's Payment:</i> 25 flat-rate contributions paid at any time before 6 April 1975; or since 6 April 1975 he must have paid contributions in any one tax year: <ul style="list-style-type: none"> <li>◆ On wages of at least 25 times the lower earnings limit for that year or;</li> <li>◆ Paid at least 25 contributions as a self-employed or non-employed person.</li> </ul> </li> </ul>	<b>1. Deceased insured person</b>

	Belgium	Denmark	Germany	Greece
<b>2. Surviving spouse</b>	<ul style="list-style-type: none"> <li>• 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);</li> <li>• Aged at least 45 or bringing up a child or being an invalid;</li> <li>• Having ceased all work with the exception of authorised work. For people under 65 receiving only a survivor's pension, the ceilings for earned income are higher than those applied to recipients of old-age pensions (see Table VII "Old-age", Accumulation with earnings).</li> </ul>	<p>To be or to have been married to the deceased. For divorcees the condition is that the deceased paid a maintenance grant just before he died and that the marriage lasted 5 or 10 years (accumulated widow's/widower's pension).</p>	<p>Married to the deceased at the time of his/her death, or divorced before 1 July 1977 and financially dependant upon the deceased. The surviving partner must not have married again.</p> <p>If divorce occurred after 30 June 1977 acquired rights are divided up between spouses for old-age and invalidity insurance.</p>	<p><i>Persons insured until 31.12.1992:</i> Widow (or disabled widower without means) whose marriage lasted at least 6 months (2 years if widow of pensioner).</p> <p><i>Persons insured since 1.1.93:</i> Widow(er) if:</p> <ul style="list-style-type: none"> <li>• He or she has at least 67 % invalidity</li> <li>• Or if his/her monthly income is less than 40 times the minimum daily wage for an unskilled worker, plus 20 % for each child. If monthly income is higher, half the normal pension is awarded.</li> </ul>

Spain	France	Ireland	Italy
<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>	<ul style="list-style-type: none"> <li>• 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).</li> <li>• Invalid widow's (widower's) pension: Widow or widower aged 55 or above and disabled.</li> <li>• Widow's (or widower's) old-age pension: Widow or widower aged 55 or above and disabled.</li> </ul>	<p>Survivor who is not living with a person as husband and wife.</p>	<p>Widow or widower. In case of divorce, a widow/widower receiving maintenance can obtain the survivor's pension at the discretion of a judge.</p>

**2. Surviving spouse**

Table VIII

## Survivors

	Luxembourg	Netherlands	Austria	Portugal
<b>2. Surviving spouse</b>	Spouse married to the deceased for at least 1 year, unless there is a child of the marriage or death is caused by an accident.	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.	Widow/widower who was married to the deceased person when death occurred or divorced spouse who was entitled to maintenance or received maintenance payments from the deceased when death occurred.	<ul style="list-style-type: none"> <li>• 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.</li> <li>• Aged at least 35 (otherwise pension entitlement is limited to 5 years), except if they have dependant children or are permanently incapacitated for work.</li> </ul> <p>The person who lived with the deceased during the two years preceding the death in similar conditions as a spouse is regarded as such for the purposes of survivors' benefits.</p>



## Finland

## Sweden

## United Kingdom

## 2. Surviving spouse

*National pension:*

- Widow/widower under the age of 65,
- has resided in Finland 3 years after the age of 16 and
- has or had a common child with the deceased or
- was at least age 50 at the time of death and the marriage occurred before she/he was age 50 and the marriage lasted at least 5 years.

*Employment pension:*

- spouses with common child: must be married before the deceased reached the age of 65;
- spouses with no child: the widow/widower need to have reached the age of 50, the marriage lasted at least 5 years and the marriage occurred before the deceased turned 65 and the widow/widower turned 50.

*Adjustment pension:*

Is paid to a surviving spouse under the age of 65 years for a period of one year if the spouse has a dependent child under 12 years of age or if they have lived uninterruptedly with the deceased spouse for a period of at least five years.

The adjustment pension is maintained for as long as the surviving spouse lives with a dependent child under 12 years of age.

*Special survivors pension:*

If the spouse is unemployed at the time the adjustment pension runs out a special survivors pension is payable.

*Before 1990 other regulations were in force for survivors. Men did not have a right to survivors pension. There are transitional rules to the new law of 1988 which gives some elderly women a right to widow's pension according to the old law which was in force before 1990.*

*Widow's pension:*

For full 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 and 54 (between 40 and 49 for women widowed before 11 April 1988).

*Widowed Mother's Allowance:*

Must have a child for whom Child Benefit is in payment, or be expecting late husband's baby.

*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.

## 2. Surviving spouse

Table VIII

## Survivors

	Belgium	Denmark	Germany	Greece
<b>Benefits</b>				
<b>1. Surviving spouse</b>	<p>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.</p> <p>Guaranteed minimum for fully ensured: BFR 318,148 (ECU 8,316) per year.</p>	<p><i>Supplementary pension:</i> In the event of death before July 1st 1992, widow(er) older than 62. Pension corresponding to 50 % of real or hypothetical pension of the insured person.</p> <p>In the case of deaths after the 1st of July 1992 or where the widow(er) is under the age of 62: no widow's or widower's pension. Single capital payment, capitalisation of 35 % or 50 % of the pension to which the deceased would have been entitled. If the deceased spouse was born between 1925 and 1941, the widow(er) is also entitled to a lump-sum repayment of the widow(er)'s pension to which the surviving spouse would have been entitled.</p> <p>The lump-sum payment to the surviving spouse is reduced in accordance with his or her own supplementary pension.</p>	<ul style="list-style-type: none"> <li>• 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 onwards, if the widow or widower is unfit to work or bringing up a child under the age of 18 or has no age-related restrictions if bringing up a child which cannot look after itself on account of a mental or physical handicap.</li> <li>• 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.</li> </ul> <p>Where replacement earnings of widow/widower exceed the amount (1.7.1995 monthly about DM 1,220 (ECU 656) in the old Länder plus amounts for children), survivor's pension is reduced by a rate of 40 % of the excess amount.</p> <p>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 and increases the pension.</p>	<p><i>Persons insured until 31.12.1992:</i> 70 % of the pension of deceased parent (husband), minimum amount DR 80,590 (ECU 266) per month.</p> <p>Revalorization following the increase of pensions of the civil servants.</p> <p><i>Persons insured since 1.1.93:</i> 50 % of the pension of deceased parent (husband or wife).</p>
<b>2. Surviving spouse: remarriage</b>	Pension maintained for maximum of 12 months.	In cases of death before the 1st of July 1992: Supplementary pension ceases.	Pension ceases; grant of 2 year's pension.	Pension ceases.

Spain	France	Ireland	Italy	Benefits 1. Surviving spouse
<p>45 % of reference wage (total amount of paid wages subject to contributions over a continuous period of 24 months within the last seven years are divided by 28) for deceased person.</p> <p>Annual pension 14 times monthly figure.</p> <p>Minimum pension:</p> <ul style="list-style-type: none"> <li>• Widow(er)s over 65: PTA 51,180 (ECU 314) per month;</li> <li>• widow(er)s between 60 and 65 years: PTA 44,670 (ECU 274) per month;</li> <li>• widow(er)s under 60: PTA 34,075 (ECU 209) per month.</li> </ul> <p>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.</p>	<p><i>Reversion pension:</i> 54 % of real or hypothetical old-age pension of the deceased person.</p> <p>Minimum: FF 16,610 (ECU 2,549) p.y. if it can be proved that the deceased insured person had 60 quarters of insurance. Reduced to a 60th if insurance is less. 10 % supplement where the person concerned had or educated at least 3 children for 9 years before their 16th birthday.</p> <p><i>Invalid and old-aged widow's (widower's) pensions:</i> 54 % of real or hypothetical invalidity or old-age pension of deceased person.</p> <p>Minimum: FF 16,610 (ECU 2,549) per year. 10 % supplement where the person concerned had or educated at least 3 children for 9 years before their 16th birthday.</p>	<p>Benefit amount: IR£ 66.10 (ECU 81) if under age 80. IR£ 70.90 (ECU 87) if age 80 or over.</p> <p>Additional allowance paid to a survivor aged 66 or over living alone: IR£ 4.90 (ECU 6.00) 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><b>Benefits</b> <b>1. Surviving spouse</b></p>
<p>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.</p>	<p>Invalid widow's (widower's) pension ceases, but not reversion pension, nor widow's (widower's) old-age pension.</p>	<p>Pension ceases.</p>	<p>Pension ceases; grant of 2 year's pension.</p>	<p><b>2. Surviving spouse: remarriage</b></p>

	Luxembourg	Netherlands	Austria	Portugal
<b>Benefits</b>				
<b>1. Surviving spouse</b>	<ul style="list-style-type: none"> <li>Total of the supplementary lump-sums and special supplementary lump-sums to which the insured has or would have been entitled.</li> <li>3/4 of the proportional supplements and the special proportional supplements to which the insured has or would have been entitled.</li> </ul> <p>See Table VI "Invalidity".</p>	<ul style="list-style-type: none"> <li>Widow/widower only: HFL 1,755.24 (ECU 842) per month.</li> <li>Widow/widower with dependant children under 18: HFL 2,403.68 (ECU 1,154) per month.</li> </ul> <p>In addition, a "holiday allowance" equal to HFL 111.38 (ECU 53) per month is paid for a widow/widower without children and HFL 159.11 (ECU 76) with children.</p>	<p>Between 40 % and 60% of the invalidity or old-age pension to which the deceased person had or would have been entitled to. The percentage depends on the ratio of the deceased person's income and the surviving spouse's income (40 % are due if the income of the surviving spouse is 150 % or more of the deceased person's income; 60 % if the deceased spouse's income was 150 % or more of the surviving spouse's income; in case of equal incomes 52 % are due. If the total sum of the reduced survivor's pension and the survivor's own income is less than S 16,000 (ECU 1,223) per month a corresponding amount has to be granted to the maximum amount of 60% of the deceased person's pension).</p> <p>The widow's/ widower's pension will only be paid for 30 months if</p> <ul style="list-style-type: none"> <li>the surviving spouse is younger than 35 years of age (exception: if the marriage had lasted for a least 10 years),</li> <li>the marriage was concluded only after the commencement of the pension or after the legal retirement age (exception: certain minimum duration of marriage).</li> </ul> <p>This limitation does not apply when a child was born or when the surviving spouse is invalid after the expiry of the stipulated period.</p> <p>The pension to the divorced spouse is limited to the maintenance payments.</p>	<p>60 % 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. 70 % if - in addition to the spouse - there is a former spouse who is entitled to the pension</p>
<b>2. Surviving spouse: remarriage</b>	<p>Pension ceases. Redemption grant of 60 month's payments if remarried before 50 (36 months' payments over 50), not including special lump-sum supplements or special earnings-related supplements.</p>	<p>Pension ceases; grant of 1 year's pension.</p>	<p>Loss of unlimited pension. Lump-sum settlement to the amount of 35 monthly pension payments.</p>	<p>Pension ceases.</p>

	Finland	Sweden	United Kingdom	
<b>Benefits</b>				<b>Benefits</b>
<b>1. Surviving spouse</b>	<p><i>National pension:</i> Basic amount (see table VI) is paid for the first 6 months following the death. After 6 months it is paid if the surviving spouse support a child under the age of 18.</p> <p>Basic amount addition is always paid for the first 6 months; the amount depends on other income and property, minimum FIM 671 (ECU 117) per month. After 6 months the entitlement and amount depend on other income and property.</p> <p><i>Employment pension:</i> The pension is 17-50 % of the pension of the deceased, depending on how many children are entitled to a child pension. The pension equals to the pension of the deceased when the beneficiaries are a widow/widower and two children. If the deceased person was not retired at the time of death, the survivors' pension is calculated on to the basis of the invalidity pension the deceased would have been entitled to at the time of death.</p>	<p><i>Basic pension:</i> See table VII "old age".</p> <p><i>Supplementary pension:</i> Is paid with 20 % of the deceased spouse's pension if there are children entitled to pension, otherwise it is 40 %.</p>	<ul style="list-style-type: none"> <li>• <i>Widow's Pension:</i> Paid from first Tuesday after husband's death, 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 (50 so for women widowed before 11 April 1988); rate: £ 58.85 (ECU 70) per week. If the widow is aged 45 - 54 (40 - 49 for women widowed before 11 April 1988) the pension is reduced by 7 % of the full rate for each year under 55 (50).</li> <li>• <i>Widow's Payment:</i> Lump sum of £ 1,000 (ECU 1,189) on husband's death.</li> <li>• <i>Widowed Mother's Allowance:</i> Payable, from the first Tuesday on or after the husband's death. Amount: £ 58.85 (ECU 70) per week paid as long as the widow has a qualifying child in her charge.</li> <li>• An earnings related Additional Pension (<i>SERPS</i>) may also be paid with WP &amp; WMA. The amount depends upon the husband's earnings from April 1978.</li> </ul>	<b>1. Surviving spouse</b>
<b>2. Surviving spouse: remarriage</b>	<p><i>Both pension schemes:</i> pension ceases if the widow/widower is under the age of 50. Grant of 3 years' pension.</p>	Pension ceases.	Benefit ceases on remarriage. Co-habitation: Benefit withdrawn for period of cohabitation.	<b>2. Surviving spouse: remarriage</b>

Table VIII

## Survivors

	Belgium	Denmark	Germany	Greece
<b>3. Orphan children having lost one parent</b>	No orphan's pension; see special family allowances scheme.	<i>National pension:</i> See Table X "Family benefits". <i>Supplementary pension:</i> In cases of death after 1 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, for orphan's pensions as of age 18, based on same principles as widow's or widower's pension. Only 40 % of income exceeding a certain ceiling is taken into account.	<i>Persons insured until 31.12.92:</i> 20 % of the pension of deceased parent for each child until age 18 (except if invalid) or 24 (in the case of a student). <i>Persons insured since 1.1.93:</i> 25 % of the pension of deceased parent.
<b>4. Orphan children having lost both parents</b>	No orphan's pension; see special family allowances scheme.	<i>National pension:</i> See Table X "Family benefits". <i>Supplementary pension:</i> 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, for orphan's pensions as of age 18, based on same principles as widow's or widower's pension. Only 40 % of income exceeding a certain ceiling is taken into account.	<i>Persons insured until 31.12.1992:</i> 60 % of old-age pension but maximum of 80 % if several orphans. <i>Persons insured since 1.1.93:</i> 50 % of the pension of the deceased parent. The total income from pensions must not exceed the amount received by the deceased parent.
<b>5. Other beneficiaries</b>	None.	None.	None.	<i>Persons insured until 31.12.1992:</i> 20 % of pension for dependant parents or grand-children. <i>Persons insured since 1.1.93:</i> The spouse or children. No other beneficiaries.
<b>6. Maximum for all those entitled to benefits</b>	None.	None.	None.	100 % of old-age pension.

Spain	France	Ireland	Italy	
<p>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.</p> <p>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 %.</p> <p>Minimum orphan's pension: PTA 15,135 (ECU 93) per month. Annual pension = 14 x monthly figure.</p>	<p>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 under 16.</p> <p>Increase: FF 476.04 (ECU 73) per month and per child. See also Table X "Family benefits".</p>	<p>The amount of survivor's weekly pension is increased by IR£ 17.00 (ECU 21) for each dependant child under 18 years of age (or under 22 years of age if the child is in full-time education). No restriction on combination with family allowances.</p>	<ul style="list-style-type: none"> <li>• 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.</li> <li>• 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.</li> </ul>	<b>3. Orphan children having lost one parent</b>
<p>1 child: 65 % of reference figure; 2 children: 85 %; 3 or more: 100 %.</p> <p>Minimum orphan's pension: PTA 15,135 (ECU 93) per month plus product of dividing PTA 34,075 (ECU 209) by number of entitled children. Annual pension = 14 x monthly figure. Pension may be combined with family benefits.</p>	<p>No orphan's pension: See Table X "Family benefits".</p>	<p>An orphan's allowance is paid if:</p> <ul style="list-style-type: none"> <li>• The orphan is under 18 years of age (or under 21 years of age if in full-time education).</li> <li>• 26 contribution weeks of insurable employment were paid by a parent or step-parent.</li> </ul> <p>Amount (paid to guardian): IR£ 41.40 (ECU 51) per week.</p>	<p>40 % per child. 3 children and more: 100 % divided by the number of children.</p>	<b>4. Orphan children having lost both parents</b>
<p><i>Pension (under certain conditions):</i> 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).</p> <p><i>Temporary allowance:</i> 20 % of reference figure for old-age pension. Payment of 12 monthly rates for children or brothers/sisters aged 18 - 45.</p> <p><i>Minimum pension for beneficiary:</i> PTA 15,135 (ECU 93) per month; for sole beneficiary over 65, PTA 38,995 (ECU 239) per month; for sole beneficiary under 65, PTA 34,075 (ECU 209) per month.</p> <p>Annual pension = 14 x monthly pension.</p>	<p>None.</p>	<p>None.</p>	<p>For parents, brothers or sisters 15 % of the insured person's pension if there are no other survivors.</p>	<b>5. Other beneficiaries</b>
<p>The sum of benefits must not exceed 100 % of relevant reference figure.</p>	<p>None.</p>	<p>None.</p>	<p>100 % of the insured person's pension.</p>	<b>6. Maximum for all those entitled to benefits</b>

Table VIII

## Survivors

	Luxembourg	Netherlands	Austria	Portugal
<b>3. Orphan children having lost one parent</b>	<ul style="list-style-type: none"> <li>• 1/3 of the lump-sum supplements and lump-sum special supplements to which the insured has or would have been entitled.</li> <li>• 1/4 of the proportional supplements and special supplements to which the insured has or would have been entitled.</li> </ul> See Table VI "Invalidity".	Same pension as for orphans having lost both parents, if on the death of the father, the mother is not child's guardian. Amount: See below. No restriction on combination with family allowances.	40 % on the basis of the calculated 60 % of the widow's or widower's pension for each children up to the completion of age 18 or up to the completion of age 27 for children engaged in training or university education, no age limit in case of children with disabilities.	Children until the age of 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.
<b>4. Orphan children having lost both parents</b>	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.	Children (no restriction on combination with family allowances) aged: <ul style="list-style-type: none"> <li>• Under 10: HFL 561.68 (ECU 269) per month.</li> <li>• 10 - 16: HFL 842.52 (ECU 404) per month.</li> <li>• 16 - 27: HFL 1,123.35 (ECU 539) per month (student or child at home).</li> <li>• From 16 to 17 years only for invalids: HFL 1,123.35 (ECU 539) per month.</li> </ul> In addition, a "holiday allowance" is paid.	60 % on the basis of the calculated 60 % of the widow's or widower's pension for each children up to the completion of age 18 or up to the completion of age 27 for children engaged in training or university education, no age limit in case of children with disabilities. Entitlement in their own right to family benefits (See Table X "Family benefits").	Same rules as for children having lost one parent.
<b>5. Other beneficiaries</b>	<ul style="list-style-type: none"> <li>• Persons treated as widows/widowers: Parents and direct relatives, collaterals up to second degree and dependant adopted children. Different conditions have to be fulfilled.</li> <li>• Children treated as orphans: Children of deceased person's family and for whom this person provided care and education. Subject to various conditions.</li> <li>• Divorced spouse if not remarried.</li> </ul>	A divorced wife under certain conditions.	None.	If there is no spouse, parents dependant on the deceased are entitled.
<b>6. Maximum for all those entitled to benefits</b>	100 % of the insured person's pension.	None.	None.	100 % of the insured person's pension. 110 % if in case of divorce two spouses are entitled to the pension.



	Finland	Sweden	United Kingdom	
<b>3. Orphan children having lost one parent</b>	<p><i>National pension:</i> Basic amount: FIM 262 (ECU 46) per month is paid if the child is under the age of 18 or aged 18-20 and a full-time student. Basic amount supplement is paid only to a child under the age of 18. Full amount is FIM 349 (ECU 61) per month. The amount is reduced by other survivor pensions.</p> <p><i>Employment pension:</i> Age limit 18. The pension is 33-83% of the pension of the deceased, depending on how many children are entitled to a child pension. See point 1. "Surviving spouse".</p>	<p>If one parent is deceased and the child is under 18 years (20 if studies continue). The child pension is 25 % of the base amount for each dead parent plus 30 % of the dead parent's supplementary pension. In cases concerning more children than one, 20 % is added for each additional child and the sum is divided equal among the children. The total is never less than 40 % of the base amount for each parent and never exceeds the parent's total pension.</p>	<ul style="list-style-type: none"> <li>• The amount of the Widowed Mother's Allowance is increased by £ 11.05 (ECU 13) per week for each qualifying child for whom Child Benefit is payable. (£ 9.85 = ECU 12 for a child for whom the higher rate of Child Benefit is payable).</li> <li>• 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: £ 9.85 (ECU 12) for first child, £ 11.05 (ECU 13) for each other. No benefit in case of remarriage or cohabitation.</li> </ul>	<b>3. Orphan children having lost one parent</b>
<b>4. Orphan children having lost both parents</b>	<p><i>National pension:</i> separate pension after both parents.</p> <p><i>Employment pension:</i> separate pension after both parents. An addition of 2/12 is paid to the total of both pensions.</p>	See above.	<p><i>Guardian's Allowance</i> is a payment of £ 11.05 (ECU 13) 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 <i>Guardian's Allowance</i> is payable where only one parent has died. The rate is adjusted to £ 9.85 (ECU 12) if the higher rate of Child Benefit is payable for the same child.</p>	<b>4. Orphan children having lost both parents</b>
<b>5. Other beneficiaries</b>	<p><i>National pension:</i> None.</p> <p><i>Employment pension:</i> Former spouse, if she/he received alimony from the deceased.</p>	A person who lived permanently together with the deceased without being married is regarded as a spouse if they had been married earlier or have had or were expecting a child at the time of death.	None.	<b>5. Other beneficiaries</b>
<b>6. Maximum for all those entitled to benefits</b>	The pensions of the two schemes are integrated, the maximum being 100 % of the deceased person's pension.	100 % of the deceased's pension.	None.	<b>6. Maximum for all those entitled to benefits</b>

Table VIII

## Survivors

	Belgium	Denmark	Germany	Greece
<b>7. Other benefits</b>	<p>Survivors' pension granted or maintained temporarily:</p> <ul style="list-style-type: none"> <li>• 12 months grant to spouses who do not qualify for survivor's pension.</li> <li>• Maintaining the pension over a maximum of 12 months: <ul style="list-style-type: none"> <li>* when the spouse remarries,</li> <li>* 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.</li> </ul> </li> </ul> <p>See Table IV for funeral expenses.</p>	<ul style="list-style-type: none"> <li>• Death grant: Up to DKR 6,400 (ECU 881), depending on the estate of the deceased.</li> <li>• Maintenance allowance can be paid out under the Social Assistance Act of 19 June 1974 (in case of need).</li> <li>• Special aid under the Social Assistance Act in cases of study or vocational training necessary to enable integration into a working life.</li> </ul>	<p>The insured person's full pension is paid to the widow (or widower) for the 3 months following the insured person's death. See also allowances for funeral expenses under Table IV.</p> <p>The divorced spouse (before 30 June 1977) who has not remarried has a right, on the death of the ex-spouse and during the upbringing of their children, to a pension based on his and her own insurance (child-raising pension). Conditions: 60 months of insurance before the death.</p> <p>Sliding scale according to income, same as widow's or widower's pension.</p>	<p>Two special additional benefits are paid for as follows:</p> <ul style="list-style-type: none"> <li>• One total amount of it for the Christmas Holiday, it is almost the same amount as the amount of the monthly pension;</li> <li>• ½ of the other one is paid at Easter Holiday and the other half during the Summer-holidays.</li> </ul> <p>Funeral expenses: DR 139,600 (ECU 461).</p>
<b>Taxation</b>				
<b>1. Taxation of cash benefits</b>	Benefits are fully liable to taxation.	<i>Supplementary pension:</i> A tax of 40 % is imposed on death grants when they are paid out. Pensions paid out on a regular basis are subject to taxation (income tax).	In general, the pensions are subject to taxation. The taxation is partial: See table VI "Invalidity".	In general, the benefits are fully liable to taxation. Tax relief: See table IV "Sickness - cash benefits".
<b>2. Limit of income for tax relief or tax reduction</b>	See table IV "Sickness - cash benefits".	See table IV "Sickness - cash benefits".	See table IV "Sickness - cash benefits".	See table IV "Sickness - cash benefits".

Spain	France	Ireland	Italy	7. Other benefits
Death grant: PTA 5,000 (ECU 31).	<p><i>Degrressive widow's or widower's allowances</i> 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 2,977 (ECU 457); 2nd year: FF 1,956 (ECU 300); 3rd year: FF 1,489 (ECU 228).</p> <p>Conditions: Deceased person must have been insured. Beneficiary: Less than 55 years; not remarried or living as married; raising or have raised at least 1 child for 9 years before its 16th birthday; no sex discrimination.</p> <p><i>Death insurance:</i> Grant of capital sum on death equal to 90 times the basic daily earning to the survivors (order of preference: Spouse, children, relatives in ascending line, ...) of insured persons who held a position which justified the payment of the minimum contribution amount equal to 60 times the minimum wage (SMIC) in the month or 120 times the minimum wage in the three months prior to the death. Possibility of eligibility based on hours worked. Minimum: 1 % of annual earnings, subject to ceiling: FF 1,567.20 (ECU 240). Maximum: 3 times the monthly earnings, subject to ceiling: FF 39,180 (ECU 6,012).</p>	<ul style="list-style-type: none"> <li>• 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.</li> <li>• 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.</li> <li>• A Death Grant is paid on the death of an insured person, the spouse of an insured person, or a child under 18 years of age. To qualify for payment the insured person or the spouse of the insured person must have: <ul style="list-style-type: none"> <li>* 26 contributions paid between 1 October 1970 and the date of death.</li> <li>* 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.</li> </ul> </li> </ul> <p>Benefit rate (payable in respect of deceased):</p> <ul style="list-style-type: none"> <li>* child under 5 years: IR£ 20 (ECU 24),</li> <li>* child aged 5 - 18 years: IR£ 60 (ECU 73),</li> <li>* adult: IR£ 100 (ECU 122).</li> </ul>	<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 20). Maximum: LIT 129,600 (ECU 59).</p> <p>Order of priority: Spouse, children, relatives in ascending line.</p>	
Benefits are fully liable to taxation.	Benefits are liable to taxation after deduction of 10 % and then of 20 %. Supplement for assistance by a third party is not subject to taxation. Tax relief: See table VI "Invalidity".	Benefits are fully liable to taxation (including supplements for adult and child dependents).	Benefits are subject to taxation. Tax relief: See table IV "Sickness - cash benefits".	<b>Taxation</b> <b>1. Taxation of cash benefits</b>
See table IV "Sickness - cash benefits".	See table IV "Sickness - cash benefits". Supplements for assistance of a third person: Not applicable.	See table IV "Sickness - cash benefits".	See table IV "Sickness - cash benefits".	<b>2. Limit of income for tax relief or tax reduction</b>

	Luxembourg	Netherlands	Austria	Portugal
<b>7. Other benefits</b>	<p>The insured deceased 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>	<ul style="list-style-type: none"> <li>• 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.</li> <li>• A death grant is allowed (see tables IV and VI).</li> <li>• Temporary benefit (6 - 19 months) to widows with no pension rights: HFL 1,755.24 (ECU 842) per month; in addition a "holiday allowance" is paid.</li> </ul>	<ul style="list-style-type: none"> <li>• If the survivor's pensions are not granted because of lacking completion of the qualifying period, but if 1 contribution month of the deceased person is available: lump-sum settlement to the amount of 6 times E (see Table VII "Old-age").</li> <li>• If the qualifying period for survivor's pensions has been fulfilled, and no entitled persons exist: lump-sum settlement to the amount of 3 times E (see Table VII "Old-age") to the children, the mother, the father or the brothers and sisters of the deceased person.</li> <li>• As far as the pension including other income is below the following reference rates, a compensation amount is due to the amount of the corresponding differing amount: Widow/ widower: S 7,710 (ECU 589), Orphans having lost one parent until the age of 24: S 2,879 (ECU 220), after the age of 24: S 5,115 (ECU 391), Orphans having lost both parent until the age of 24: S 4,324 (ECU 331), after the age of 24: S 7,710 (ECU 589). See also Table XII "Guaranteeing minimum resources: 3. Minima in contributory schemes".</li> <li>• See Table X "Family benefits" for additional entitlement to family benefits.</li> <li>• See Table VII "Old-age" for additional entitlement to care allowance (after completion of age 3).</li> <li>• See Table IV "Sickness - cash benefits" and Table IX "Employment injuries and occupational diseases" for additional entitlement to death grant.</li> </ul> <p>The pension is granted 14 times a year, the care allowance 12 times a year.</p>	<ul style="list-style-type: none"> <li>• 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.</li> <li>• Supplement paid to severely disabled persons who are permanently incapacitated for work and require constant attendance from a third person: ESC 9,650 (ECU 49).</li> <li>• Christmas and Holiday bonus: Amounts equal to those of the pension.</li> </ul>
<b>Taxation</b>				
<b>1. Taxation of cash benefits</b>	Benefits are subject to taxation.	In general, benefits are fully liable to taxation.	See Table VII "Old-age".	In general, benefits are subject to taxation.
<b>2. Limit of income for tax relief or tax reduction</b>	For tax purposes social security benefits replacing income are treated as wages. Special tax reduction for employed persons and pensioners respectively.	See table IV "Sickness - cash benefits".	See Table VII "Old-age".	See table VI "Invalidity".

	Finland	Sweden	United Kingdom	
<b>7. Other benefits</b>	<p><i>National pension:</i> Death grant: FIM 4,435 (ECU 771). Every month the deceased had drawn national pension reduces the amount with 1/12.</p> <p>All employees are covered by Group Life Insurance as a part of collective agreements. The benefit varies with age being FIM 66,900 (ECU 11,635) for a deceased up to age 49 and then gradually decreasing to FIM 17,820 (ECU 3,099) for ages 60-65. Child increase FIM 29,000 (ECU 5,043) /child under 18. The benefits are increased by 50 % in case of accidental death.</p>	None.	None.	<b>7. Other benefits</b>
<b>Taxation</b>				<b>Taxation</b>
<b>1. Taxation of cash benefits</b>	Pensions are liable to taxation; Housing allowance, death grant and benefits from Group Life Insurance are tax-free.	Benefits are fully liable to taxation, except housing allowance, handicap allowance and care allowance to the extent it covers special costs.	Widowed Mother's Allowances and Widow's Pensions are taxable, but any increases in respect of dependent children are not.	<b>1. Taxation of cash benefits</b>
<b>2. Limit of income for tax relief or tax reduction</b>	See table VII "old-age".	Tax reduction for pensioners with a low income.	Widowed Mother's Allowances and Widow's Pensions: See table IV "Sickness - cash benefits". Increases in respect of child dependants: Not applicable.	<b>2. Limit of income for tax relief or tax reduction</b>



- I Organisation
- II Financing
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	Belgium	Denmark	Germany	Greece
<b>Legislation</b>				
<b>1. First law</b>	<i>Employment injuries:</i> Law of 24 December 1903.	Law of 1898.	<i>Employment injuries:</i> Law of 6 July 1884.	No particular insurance exists, the risk being covered under sickness, invalidity and survivors by specific regulations.
<b>2. Basic legislation</b>	<i>Occupational diseases:</i> Law of 24 July 1927.  <i>Employment injuries:</i> Law of 10 April 1971. <i>Occupational diseases:</i> Laws co-ordinated by Royal Decree of 3 June 1970.	Law of 8 March 1978, as amended. Law of 20 May 1992 which is applicable to accidents after 1 January 1993 and to occupational diseases reported after that date.	<i>Occupational diseases:</i> Law of 12 May 1925.  Reich Insurance Code, Book 3, ( <i>Reichsversicherungssordnung</i> ) 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 18 December 1992.	
<b>Field of application</b>	<i>Employment injuries:</i> Workers who are submitted to social security, apprentices and those to whom the Crown has granted status. <i>Occupational diseases:</i> 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 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.
<b>Risks covered</b>				
<b>1. Employment injuries</b>	Accident injury occurred during and as a result of the execution of the work contract (and) which causes a lesion.	Accident injury or harmful action occurred during work or as a result of the conditions under 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.



Spain	France	Ireland	Italy	
<p><i>Employment injuries:</i> Employment Injuries Law of 30 January 1900. Revised text of legislation and Employment Injuries Regulation; Decree of 22 June 1956.</p> <p><i>Occupational diseases:</i> Decree of 10 January 1947 establishing cover for occupational diseases. Legislative Royal Decree 1/94 of 20 June, in which the amended version of the General Law on Social Security is approved. Royal Decree No 2609 of 24 September 1982.</p>	<p><i>Employment injuries:</i> Law of 9 April 1898. Social Security Code, Book IV.</p> <p><i>Occupational diseases:</i> Law of 25 October 1919. Decree of 31 December 1946, as amended. Law of 30 October 1946.</p>	<p>Law of 1897. Social Welfare (Consolidation) Act 1993, as amended.</p>	<p><i>Employment injuries:</i> Law of 17 March 1898. <i>Occupational diseases:</i> Law of 13 May 1929. Decree-law (DPR) of 30 June 1965, no. 1124.</p>	<p><b>Legislation</b> <b>1. First law</b> <b>2. Basic legislation</b></p>
<p>Employees.</p>	<p>Persons working in any capacity in any place for one or more employers.</p>	<p>Employed persons and some trainees.</p>	<p>Workers providing their services for hire to third parties.</p>	<p><b>Field of application</b></p>
<p>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.</p>	<p>Any injury occurred as a result of or in connection with work, regardless of its cause.</p>	<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 work.</p>	<p><b>Risks covered</b> <b>1. Employment injuries</b></p>

	Luxembourg	Netherlands	Austria	Portugal
<b>Legislation</b>				
<b>1. First law</b>	Employment injuries: Law of 5 April 1902.	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.	<i>Employment injuries:</i> Act of 28 December 1887.	<i>Employment injuries:</i> Law of 1913.
<b>2. Basic legislation</b>	Occupational diseases: Law of 17 December 1925.  Book II of the Social Insurance Code, various times amended.		<i>Occupational diseases:</i> Act of 16 February of 1928.  General Social Insurance Act of 9 September 1955 (ASVG) and amendments. Federal Hospitals Act of 18 December 1956 (KAG) and Hospitals Acts of the Federal States and amendments. Federal Care Allowance Act (BPGG) of 19 January of 1993 and amendments.	<i>Occupational diseases:</i> Law of 1913.  Law No 2127 of 3 August 1965, various times amended.
<b>Field of application</b>	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 recognised by the State, employment under a special statute and other social integration activities.	Not applicable.	<ul style="list-style-type: none"> <li>• All employees in paid employment, trainees.</li> <li>• Family members working in the enterprises of self-employed persons.</li> <li>• Persons engaged in a trade or business (including self-employed craftsmen).</li> <li>• Certain assimilated self-employed persons, such as teachers, musicians and artists.</li> <li>• Pupils and students.</li> </ul>	All employees.
<b>Risks covered</b>				
<b>1. Employment injuries</b>	Employment injury occurring as a result or at times of work.	Not applicable.	Accidents occurred at work, during working time or as a result of the activity performed. Certain accidents are assimilated that occur in particular during rescue operations.	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 working or earning capacity.

	Finland	Sweden	United Kingdom	
<b>Legislation</b>				<b>Legislation</b>
<b>1. First law</b>		Law of 1901.	<i>Employment injuries:</i> Law of 1897.	<b>1. First law</b>
<b>2. Basic legislation</b>	<i>Employment injuries:</i> Act of 5 December 1895. <i>Occupational diseases:</i> Act of 12 May 1939.  Act of 20 August 1948, amended. Act of 29 December 1988	Law of 1976 which is applicable on accidents and injuries occurred from 1 July 1977.	<i>Employment injuries and occupational diseases:</i> Social Security Contributions and Benefits Act 1992.  Social Security Administration Act 1992.	<b>2. Basic legislation</b>
<b>Field of application</b>	<ul style="list-style-type: none"> <li>• All employees, farmers, some students and trainees.</li> <li>• Self-employed persons may join voluntarily.</li> </ul>	Everybody who is gainfully occupied is insured.	Employed earners.	<b>Field of application</b>
<b>Risks covered</b>				<b>Risks covered</b>
<b>1. Employment injuries</b>	An accident injury occurred at work in circumstances deriving from an employment.	Every accident or illness related to the working situation.	Personal injury by accident arising out of and in the course of employed earners' employment.	<b>1. Employment injuries</b>

Table IX

## Employment Injuries and Occupational Diseases

	Belgium	Denmark	Germany	Greece
<b>2. Travel between home and work</b>	Covered.	Not covered.	Covered.	Covered.
<b>Occupational diseases</b>				
<b>1. Prescribed diseases</b>	<ul style="list-style-type: none"> <li>List of occupational diseases (Royal Decree of 28 March 1969, as amended) and</li> <li>mixed system (see below).</li> </ul>	List of recognised occupational diseases.	List of 64 occupational diseases from the Annex no. 1 of the Decree of 20 June 1968 on occupational diseases, last amended by the Decree of 18 December 1992.	List of occupational diseases.
<b>2. Conditions</b>				
<ul style="list-style-type: none"> <li>Enterprises, work</li> </ul>	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.	Restricted to some certain diseases given in the list of occupational diseases.	None.

Spain	France	Ireland	Italy	
Covered.	Covered.	Covered.	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.	<b>2. Travel between home and work</b>
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)	93 tables of occupational diseases, (tables annexed to Book IV of Social Security Code).	56 prescribed diseases set out in the Social Welfare Occupational Injuries (Prescribed Diseases) Regulations 1983, amended 1985	List of 51 occupational diseases for industry and 27 for agriculture. Also special law for silicosis and asbestosis of 27 December 1975, No. 780. Possibility of compensation for diseases not in the list.	<b>Occupational diseases</b> <b>1. Prescribed diseases</b>
Only in exceptional cases.	Given in tables; restricted to a certain number of diseases. However, if it is proven that the illness was caused directly by the patient's regular work: An individual expert's report by a committee for the recognition of employment illnesses.	Employment in occupations involving exposure to risk as indicated in the Regulations.	None, circumstances taken into consideration	<b>2. Conditions</b> <b>• Enterprises, work</b>

Table IX

## Employment Injuries and Occupational Diseases

	Luxembourg	Netherlands	Austria	Portugal
<b>2. Travel between home and work</b>	Covered.	Not applicable.	Covered.	Such injuries as those occurring: <ul style="list-style-type: none"> <li>• Outside the place of work and working hours, but in the course of duties ordered or authorised by the employer;</li> <li>• 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;</li> <li>• In the course of any task undertaken on the worker's own initiative but to the economic benefit of the employer.</li> </ul>
<b>Occupational diseases</b>				
<b>1. Prescribed diseases</b>	Table of 55 occupational diseases and noxious agents as provided for by the Grand-Ducal Decree of 26 May 1965.	Not applicable.	List of 46 occupational diseases.	List of occupational diseases.
<b>2. Conditions</b>				
• <b>Enterprises, work</b>	Given in the list, mostly in general terms.	Not applicable.	Only for certain diseases. See List of occupational diseases.	Indicated in the list of occupational diseases.

	Finland	Sweden	United Kingdom	
<b>2. Travel between home and work</b>	Covered.	Covered.	As a general rule, not covered.	<b>2. Travel between home and work</b>
<b>Occupational diseases</b> <b>1. Prescribed diseases</b>	Any disease which is caused by a physical factor, chemical substance or biological agent at work in such an amount that it principally can cause the disease in question unless it is stated that the disease has been clearly caused by exposure outside work. List of generally recognised occupational diseases.	Not applicable.	Schedule of 66 prescribed industrial diseases. Special law for pneumoconiosis and byssinosis.	<b>Occupational diseases</b> <b>1. Prescribed diseases</b>
<b>2. Conditions</b> • <b>Enterprises, work</b>	None.	None.	Occupation involving exposure to specified substances/work processes.	<b>2. Conditions</b> • <b>Enterprises, work</b>

Table IX

## Employment Injuries and Occupational Diseases

	Belgium	Denmark	Germany	Greece
• <b>Periods of exposure to risk</b>	None.	Circumstances taken into consideration.	No general periods foreseen, circumstances taken into consideration.	None.
• <b>Periods of liability</b>	No statutory periods.	None.	None, circumstances taken into consideration.	None.
• <b>Time limit for declaration</b>	Can be fixed by decree.	One year; special circumstances excepted.	Immediate notification by doctor or employer.	5 days following the accident.



Employment Injuries and Occupational Diseases

Table IX

Spain	France	Ireland	Italy	
None.	<p>No fixed period except for a certain number of diseases, such as pneumoconiosis: (5 years with exceptions), deafness (1 year, in certain cases 30 days), diseases linked with vinyl chloride (6 months), byssinosis (5 and 10 years). For asbestosis and silicosis, the periods for exposure to risk and of liability can be altered according to the decision of a council of three doctors. These periods may be discounted if the illness is shown to have been directly caused by the patient's work.</p>	<p>No prescribed periods, except for occupational deafness (10 years), Tuberculosis (6 weeks) and Pneumoconiosis (2 years).</p>	None.	<ul style="list-style-type: none"> <li>• Periods of exposure to risk</li> </ul>
None.	<p>Periods given in the tables (between 3 days and 40 years). For asbestosis and silicosis, the periods for exposure to risk and of liability can be altered according to the decision of a council of three doctors. These periods may be discounted if the illness is shown to have been directly caused by the patient's work (recognised by a regional committee for the "recognition of employment illnesses").</p>	<p>Normally one month for grant of presumption of occupational origin. For occupational asthma, 10 years; for occupational deafness, 5 years; for tuberculosis, 2 years.</p>	<p>Periods given in the list (with a minimum of 6 months).</p>	<ul style="list-style-type: none"> <li>• Periods of liability</li> </ul>
None.	<p>2 years time-limit.</p>	None.	<p>3 years (time-limit).</p>	<ul style="list-style-type: none"> <li>• Time limit for declaration</li> </ul>

Table IX

## Employment Injuries and Occupational Diseases

	Luxembourg	Netherlands	Austria	Portugal
• <b>Periods of exposure to risk</b>	None.	Not applicable.	Only for damage of meniscus (3 years).	Indicated in the list of occupational diseases.
• <b>Periods of liability</b>	No statutory periods.	Not applicable.	None.	Indicated in the list of occupational diseases.
• <b>Time limit for declaration</b>	None.	Not applicable.	None. Notification of the employment injury or occupational disease by the employer or the doctor within of 5 days. The obligation of notification has no effect on the entitlement to benefits (time limit for retroactive payments from occurrence of occupational disease: two years).	One year from formal communication of diagnosis. Once this deadline has passed, benefits will only be paid from the month of application.

# Employment Injuries and Occupational Diseases

Table IX

	Finland	Sweden	United Kingdom	
<ul style="list-style-type: none"> <li>• <b>Periods of exposure to risk</b></li> </ul>	None.	None.	Minimum of 10 years for occupational deafness, 20 years for chronic bronchitis and emphysema. Others: No limit.	<ul style="list-style-type: none"> <li>• <b>Periods of exposure to risk</b></li> </ul>
<ul style="list-style-type: none"> <li>• <b>Periods of liability</b></li> </ul>	None.	None.	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. Chronic Bronchitis and Emphysema: 20 years underground for coal workers. Occupational deafness: 5 years. Others: no limit.	<ul style="list-style-type: none"> <li>• <b>Periods of liability</b></li> </ul>
<ul style="list-style-type: none"> <li>• <b>Time limit for declaration</b></li> </ul>	One year, special circumstances excepted.	Immediate notification by employer or by self employed person.	None.	<ul style="list-style-type: none"> <li>• <b>Time limit for declaration</b></li> </ul>

Table IX

## Employment Injuries and Occupational Diseases

	Belgium	Denmark	Germany	Greece
<b>3. Mixed system</b>	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.	None.
<b>Benefits</b>				
<b>1. Temporary incapacity:</b>				
<b>Benefits in kind</b>				
<ul style="list-style-type: none"> <li>• Free choice of doctor or hospital</li> </ul>	Free choice, unless for employment accident, if the enterprise has a recognised, comprehensive medical department.	See Table III "Health care".	In principle: No free choice; the patient must as soon as possible visit the specialist ( <i>Durchgangsarzt</i> ) appointed by the accident insurance funds. 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".
<ul style="list-style-type: none"> <li>• Payment of costs and contribution by person involved</li> </ul>	<p><i>Employment accident:</i> If free choice allowed, refund subject to an official scale. If organised department: Free care.</p> <p><i>Occupational disease:</i> According to official rate and specific nomenclature.</p> <p>No participation, unless special cases.</p>	<p>Medical treatment: See Table III "Health care".</p> <p>Costs of prosthesis, artificial limbs, orthopaedic equipment and wheel chairs can be covered by the injury insurance.</p>	<p>Payment is made by the accident insurance funds from the beginning. If the health insurance pays, although it is not responsible in these cases, the accident insurance funds will reimburse the expenses.</p> <p>No participation by insured person.</p>	<p>Full payment by the competent institution.</p> <p>No participation by insured person.</p>
<ul style="list-style-type: none"> <li>• Duration of benefits</li> </ul>	Unlimited.	Unlimited.	Unlimited.	Unlimited.

Spain	France	Ireland	Italy	3. Mixed system
<p>No cover for diseases not appearing on list, unless adjudged an employment injury, i.e. contracted exclusively by reason of victim's employment.</p>	<ul style="list-style-type: none"> <li>• If it is proven that the illness was essentially and directly caused by the victim's regular work and that it leads to death or a permanent incapacity to work of 66.66 %.</li> <li>• If the illness is caused directly by the victim's work and is listed in a relevant table, but one or more of the conditions have not been fulfilled, with reference to the period necessary for recognition, the period of exposure or the list of restrictions included in the tables (individual assessment by a committee for the recognition of employment illnesses).</li> </ul>	<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><b>Benefits</b>  <b>1. Temporary incapacity:</b>  <b>Benefits in kind</b></p> <ul style="list-style-type: none"> <li>• Free choice of doctor or hospital</li> </ul>
<p>Free choice of doctor but not of hospital.</p>	<p>Free choice.</p>	<p>See Table III "Health care".</p>	<p>See Table III "Health care".</p>	
<p>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.</p>	<p>Direct payment by the primary social security fund.                      No contribution within insurance ceiling. No flat-rate sum for hospitalisation.</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.                      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>See Table III "Health care".</p>	<ul style="list-style-type: none"> <li>• Payment of costs and contribution by person involved</li> </ul>
<p>Unlimited.</p>	<p>Unlimited.</p>	<p>Unlimited.</p>	<p>See Table III "Health care".</p>	<ul style="list-style-type: none"> <li>• Duration of benefits</li> </ul>

	Luxembourg	Netherlands	Austria	Portugal
<b>3. Mixed system</b>	Mixed system.	Not applicable.	Mixed system of list and proof system.	Mixed system.
<b>Benefits</b>				
<b>1. Temporary incapacity:</b>				
<b>Benefits in kind</b>				
• <b>Free choice of doctor or hospital</b>	Free choice.	Not applicable.	In principle free choice. Persons insured in health insurance receive the benefits primarily from health insurance (See Table III "Health care"); the accident insurance fund, however, can assume the treatment at any time.	<i>Employment injuries:</i> insurance provides for all forms of care. <i>Occupational diseases:</i> care provided by Health Service.
• <b>Payment of costs and contribution by person involved</b>	Directly by the insurance association. No contribution of the victim.	Not applicable.	For the first 4 weeks: health insurance fund covers the expenses, otherwise by accident insurance fund. No contribution of the insured person with the exception of a minor contribution in case of hospital care and for pharmaceutical products (See Table III "Health care").	Paid in full by responsible institution. No contribution of the victim.
• <b>Duration of benefits</b>	Unlimited.	Not applicable.	Unlimited.	Unlimited.

	Finland	Sweden	United Kingdom	
<b>3. Mixed system</b>	Mixed system.	Proof system. An injury is accepted as a work injury if it is clear that the person has suffered an accident or some other harmful influence at work. The injury must be presumed to be a result from the harmful influence if these are stronger grounds for such a presumption than the contrary.	Diseases which are not included in the list are not covered except when they satisfy the industrial accident definition.	<b>3. Mixed system</b>
<b>Benefits</b>				<b>Benefits</b>
<b>1. Temporary incapacity:</b>				<b>1. Temporary incapacity:</b>
<b>Benefits in kind</b>				<b>Benefits in kind</b>
<ul style="list-style-type: none"> <li>• Free choice of doctor or hospital</li> </ul>	Free choice, but avoiding unnecessary costs.	See table III "Health care".	See Table III "Health care".	<ul style="list-style-type: none"> <li>• Free choice of doctor or hospital</li> </ul>
<ul style="list-style-type: none"> <li>• Payment of costs and contribution by person involved</li> </ul>	Paid in full by responsible institution.	Medical treatment: See table III "Health care". Necessary costs for medical treatment abroad, dental care and special aids for handicapped persons are covered by the work injury insurance.	See Table III "Health care".	<ul style="list-style-type: none"> <li>• Payment of costs and contribution by person involved</li> </ul>
<ul style="list-style-type: none"> <li>• Duration of benefits</li> </ul>	Unlimited.	Unlimited until the age of 65.	Unlimited.	<ul style="list-style-type: none"> <li>• Duration of benefits</li> </ul>

Table IX

## Employment Injuries and Occupational Diseases

	Belgium	Denmark	Germany	Greece
<b>2. Temporary incapacity:</b>				
<b>Cash benefits</b>				
• <b>Waiting period</b>	<i>Employment accident:</i> None. <i>Occupational disease:</i> Minimum of 15 days of incapacity.	None.	None.	None
• <b>Duration</b>	Until recovery or permanent condition.	See Table IV "Sickness - cash benefits".	Until recovery or permanent condition.	See Table IV "Sickness - cash benefits".
• <b>Amount of the benefit</b>	Basic earnings used for calculation: Effective yearly earnings in the year preceding the accident or the incapacity due to an occupational disease. Maximum: BFR 927,540 (ECU 24,245). Minimum for minors and apprentices: BFR 185,508 (ECU 4,849); taking into account of wages of adult workers, when minors become of age. Amount: • <i>Total incapacity:</i> Per calendar day 90 % of basic earnings divided by 365 days. • <i>Partial incapacity:</i> 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".	Basic earnings used for sickness insurance (but up to a special ceiling). Amount: See Table IV "Sickness - cash benefits".	See Table IV "Sickness - cash benefits".



# Employment Injuries and Occupational Diseases

Table IX

Spain	France	Ireland	Italy	
None.	None.	3 days.	3 days from the day after the accident. In practice, the employer indemnifies this period (100 % the day of the accident, 60 % for the following 3 days).	<b>2. Temporary incapacity:</b> <b>Cash benefits</b> <ul style="list-style-type: none"> <li>• <b>Waiting period</b></li> </ul>
12 month which can be extended by 6 months; thereafter benefits for permanent invalidity apply.	Until recovery or permanent condition.	Maximum of 156 days (Sundays excl.).	Until recovery or permanent condition.	<ul style="list-style-type: none"> <li>• <b>Duration</b></li> </ul>
75 % of reference figure.	<p>Basic earnings used for calculation:</p> <ul style="list-style-type: none"> <li>• 1/30th of the previous salary if it was paid monthly.</li> <li>• 1/28th of the two previous wages if these were paid weekly or every 2 weeks up to 0.834 % of the annual ceiling.</li> </ul> <p>Amount: 60 % of basic earnings for 28 days; (FF 784.22 = ECU 120) thereafter 80 % (FF 1,045.62 = ECU 161). No reduction for hospitalisation.</p>	<p><i>Injury benefit:</i></p> <p>IR£ 62.50 (ECU 77) 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.</p> <p>Amount: 60 % of basic daily earnings for 90 days; thereafter 75 %.</p>	<ul style="list-style-type: none"> <li>• <b>Amount of the benefit</b></li> </ul>

	Luxembourg	Netherlands	Austria	Portugal
<b>2. Temporary incapacity:</b>				
<b>Cash benefits</b>				
• <b>Waiting period</b>	None.	Not applicable.	3 days for sick pay.	None.
• <b>Duration</b>	Sickness benefit (cash) until recovery or permanent condition but granting of an annuity after 13 weeks.	Not applicable.	Until permanent condition (2 years later at the latest a permanent pensions is to be determined).	Whilst victim is undergoing medical treatment or occupational rehabilitation.
• <b>Amount of the benefit</b>	For the calculation of cash benefits: Gross salary which the employee would have earned if he had continued to work. For the calculation of a pension: See below.	Not applicable.	For the first 26 weeks see Table IV "Sickness - cash benefits", with the employer being obliged to continue to pay the wages and salaries for at least another 8 weeks to workers (without the waiting period of 14 days) and employees; afterwards see "Permanent incapacity".	Reference: Wage at the day of accident, not exceeding 80 % of wage above 1/30 of the minimum wage. Amount: • Total incapacity: Two thirds of reference wage (one third for first 3 days following accident). • Partial incapacity: Two thirds of reference wage (one third during hospitalisation and any period for which cost of medical treatment and maintenance is borne by responsible institution, unless claimant has dependants).

	Finland	Sweden	United Kingdom	
<b>2. Temporary incapacity:</b>				<b>2. Temporary incapacity:</b>
<b>Cash benefits</b>				<b>Cash benefits</b>
• <b>Waiting period</b>	None provided that the disablement last for at least three consecutive days not counting the day on which the accident occurred. (In case shorter, no allowances are paid).	See table IV "Sickness - Cash benefits".	3 days.	• <b>Waiting period</b>
• <b>Duration</b>	One year.	Unlimited.	Maximum of 168 days (excluding Sundays).	• <b>Duration</b>
• <b>Amount of the benefit</b>	The amount of the daily allowance equals to sick pay for the first 4 week. After 4 four weeks it is the 360th part of the annual earnings of the insured person.	See table IV "Sickness - Cash benefits".	See Table IV "Sickness - cash benefits."	• <b>Amount of the benefit</b>

	Belgium	Denmark	Germany	Greece
<b>3. Permanent incapacity:</b>				
• <b>Minimum level of incapacity giving entitlement to compensation</b>	No minimum level.	15 %.	20 %.	50 %.
• <b>Fixing level of incapacity</b>	<i>Employment injuries:</i> Agreement between insuring body concerned and person involved. Must be confirmed by the Fund for Employment Injuries. Appeal possible to labour court. <i>Occupational diseases:</i> Administrative notification by Fund for Employment Injuries. Appeals: Labour court.	National Office of employment injuries and occupational diseases insurance.	Ascertained in each case by medical examination as required by the accident insurance funds.	The competent institution after an opinion from the medical committee.
• <b>Possibility of review</b>	Review possible: <i>Employment injuries:</i> During 3 years from the date of the agreement between the parties or the final decision. <i>Occupational diseases:</i> At any time.	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.
• <b>Basic earnings used for calculating annuity</b>	Total earnings (possibly reconstituted) of year prior to accident or cessation of work because of occupational disease. Maximum ceiling: BFR 927,540 (ECU 23,769) per year. For minors: Earnings of adults.	Total earnings in year before injury. Maximum: DKR 295,000 (ECU 40,607).	Actual earnings in the 12 months prior to the contingency. In any case 60 % (persons aged over 18) or 40 % (up to 18) of the reference-amount (1994: DM 47,040 = ECU 25,280). Maximum annual earnings limits: between DM 72,000 (ECU 38,710) and DM 144,000 (ECU 77,419) according to accident insurance fund. 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".

Spain	France	Ireland	Italy	
See Table VI "Invalidity".	No minimum level.	1 %.	11 %. No minimum for silicosis or asbestosis combined with tuberculosis.	<b>3. Permanent incapacity:</b> <ul style="list-style-type: none"> <li>• Minimum level of incapacity giving entitlement to compensation</li> </ul>
Incapacity Assessment Boards.	The social security fund, on the advise of the consultant doctor.	Disablement is assessed by the Department of Social Welfare following medical examination.	<ul style="list-style-type: none"> <li>• Fixed for injuries on the basis of a table for assessing permanent incapacity;</li> <li>• For occupational diseases on the basis of opinion of the consultant doctor.</li> </ul>	<ul style="list-style-type: none"> <li>• Fixing level of incapacity</li> </ul>
Review possible at any time up to minimum retirement age.	Review possible at any time during the first 2 years after the degree of incapacity is fixed. Thereafter normally at intervals of at least one year.	At end of any provisional assessment period, or earlier if circumstances alter.	Review possible during the 4 years after the annuity is fixed at intervals of at least one year; thereafter at intervals of at least 3 years. No further review after 10 years (no limit for silicosis and asbestosis).	<ul style="list-style-type: none"> <li>• Possibility of review</li> </ul>
Real earnings for normal working day at time of accident multiplied by 365, plus annual total for bonuses, special payments and other reckonable elements of remuneration.	Actual earnings in the 12 months prior to cessation of work. Minimum: FF 89,320.32 (ECU 13,706); maximum: FF 714,562.56 (ECU 109,646) per year. Revaluation two times a year. Only one third of the actual earnings in excess of twice the minimum is counted up to the maximum ("E reduced"). If the level of incapacity is less than 10 %, no minimum earnings.	Not applicable; benefits are not based on earnings.	Average earnings in the year prior to cessation of work depending on sector: <i>Industry:</i> Minimum: LIT 17,597,000 (ECU 7,991), maximum LIT 32,680,000 (ECU 14,841). <i>Agriculture:</i> Fixed amount of LIT 26,562,000 (ECU 12,063). 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.	<ul style="list-style-type: none"> <li>• Basic earnings used for calculating annuity</li> </ul>

	Luxembourg	Netherlands	Austria	Portugal
<b>3. Permanent incapacity:</b>				
• <b>Minimum level of incapacity giving entitlement to compensation</b>	No minimum level.	Not applicable.	20 % (50% for pupils and students).	Indicated in scale of incapacities.
• <b>Fixing level of incapacity</b>	Assessment by annuities joint committee based on the medical examination of the social security organisation.	Not applicable.	Accident insurance fund.	<i>Employment injuries:</i> Labour Tribunal. <i>Occupational diseases:</i> National Occupational Diseases Fund or, if the claimant does not agree with its decision, Labour Tribunal.
• <b>Possibility of review</b>	Review possible only during the 3 years following the fixing of the annuity unless deterioration of more than 10 %.	Not applicable.	Review at any time possible in the first two years; thereafter at intervals of at least 1 year.	Review possible either on initiative of responsible institutions or at request of beneficiary.
• <b>Basic earnings used for calculating annuity</b>	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. Legal minimum wage in application: Social minimum wage valid at the time of the accident. Maximum: LFR 2,624,628 per year. (ECU 68,604).	Not applicable.	Annual income of the year prior to the accident or the cessation of work because of an occupational disease. Maximum amount: S 529,200 (ECU 40,444) (12 x S 37,800 (ECU 2,890) + S 75,600 (ECU 5,780) for special payments). Special arrangements for persons under the age of 30 (theoretical earnings after completion of education or training) and for persons engaged in a business or trade (including self-employed craftsmen) and for pupils and students (fixed amounts).	<ul style="list-style-type: none"> <li>• <i>Permanent incapacity for work:</i> Pension of 80 % to 100 % of basic salary (1/30 of minimum national salary + 80 % of the value above minimum national salary) depending on composition of the household.</li> <li>• <i>Permanent incapacity for usual work:</i> Pension between 1/2 and 2/3 of basic remuneration.</li> <li>• <i>Partial permanent incapacity:</i> Proportional to 2/3 of the reduction of general earnings capacity</li> </ul>

	Finland	Sweden	United Kingdom	
<p><b>3. Permanent incapacity:</b></p> <ul style="list-style-type: none"> <li>• <b>Minimum level of incapacity giving entitlement to compensation</b></li> </ul>	<p>The person's working capacity has to be reduced at least by 10 % and the reduction in the amount of annual wages has to be at least 5 %.</p>	<p>1/15.</p>	<p>14 %, except for pneumoconiosis, diffuse mesothelioma and byssinosis: 1 %.</p>	<p><b>3. Permanent incapacity:</b></p> <ul style="list-style-type: none"> <li>• <b>Minimum level of incapacity giving entitlement to compensation</b></li> </ul>
<ul style="list-style-type: none"> <li>• <b>Fixing level of incapacity</b></li> </ul>	<p>The competent institution.</p>	<p>The Social Insurance Office.</p>	<p>Adjudicating medical authorities and medical appeal tribunals.</p>	<ul style="list-style-type: none"> <li>• <b>Fixing level of incapacity</b></li> </ul>
<ul style="list-style-type: none"> <li>• <b>Possibility of review</b></li> </ul>	<p>Review always possible.</p>	<p>Review possible at any time up to retirement age (65).</p>	<p>Review possible if health condition worsens, or new evidence is submitted.</p>	<ul style="list-style-type: none"> <li>• <b>Possibility of review</b></li> </ul>
<ul style="list-style-type: none"> <li>• <b>Basic earnings used for calculating annuity</b></li> </ul>	<p>Total earnings the insured probably would have earned in one year without the employment injury or occupational disease (E).</p>	<p>Income qualifying for sickness cash benefit at the time when annuity is to be paid out or the income which should have been such an income if the social insurance office had known all the facts. Minimum: SEK 6,000 (ECU 614) Maximum: SEK 267,750 (ECU 27,377).</p>	<p>None, not earnings-based.</p>	<ul style="list-style-type: none"> <li>• <b>Basic earnings used for calculating annuity</b></li> </ul>

	Belgium	Denmark	Germany	Greece																		
• Amount or formula	<p>In general: E x t.</p> <p>Except, since April 1st 1984. For permanent incapacity below 10 %: reduced by half between 0 % and 5 %, and by one quarter between 5 % and 10 %.</p> <p>Examples:</p> <table> <tr> <td>"t" = 100 %:</td> <td>100 %.</td> </tr> <tr> <td>"t" = 50 %:</td> <td>50 %.</td> </tr> <tr> <td>"t" = 20 %:</td> <td>20 %.</td> </tr> <tr> <td>"t" = 8 %:</td> <td>6 %.</td> </tr> <tr> <td>"t" = 4 %:</td> <td>2 %.</td> </tr> </table>	"t" = 100 %:	100 %.	"t" = 50 %:	50 %.	"t" = 20 %:	20 %.	"t" = 8 %:	6 %.	"t" = 4 %:	2 %.	<p><i>Total incapacity:</i></p> <p>Pension equal to 80 % of annual earnings of recipient up to an amount of DKR 295,000 (ECU 40,607) per year (80 %: DKR 236,400 = ECU 32,541). This ceiling is readjusted once a year according the general evolution of salaries.</p> <p><i>Partial incapacity:</i></p> <p>pension proportional to the degree of invalidity.</p>	<p>Formula: E x t x 66 2/3 %.</p> <p>Examples:</p> <table> <tr> <td>"t" = 100 %:</td> <td>66.7 % of E.</td> </tr> <tr> <td>"t" = 75 %:</td> <td>50.0 % of E.</td> </tr> <tr> <td>"t" = 50 %:</td> <td>33.3 % of E.</td> </tr> <tr> <td>"t" = 25 %:</td> <td>16.7 % of E.</td> </tr> </table>	"t" = 100 %:	66.7 % of E.	"t" = 75 %:	50.0 % of E.	"t" = 50 %:	33.3 % of E.	"t" = 25 %:	16.7 % of E.	<p><i>Persons insured until 31.12.92:</i></p> <p>60 % of 25 times the assumed wage of the insurance category of the person concerned.</p> <p><i>Persons insured since 1.1.93:</i></p> <p>For calculation of the pension: See "Old-age - Benefits".</p> <p>Minimum amount:</p> <p>In any case the amount of the pension cannot be inferior to the pension paid after 20 insurance years. The pension is calculated on the basis of the monthly average of the Gross National Product per capita in 1991 and is re-established according to the augmentation of the civil servants' pension.</p>
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"t" = 50 %:	50 %.																					
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"t" = 25 %:	16.7 % of E.																					
• Supplements for dependants	None.	None.	See Table X "Family benefits".	See Table VI "Invalidity".																		
• 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, index-linked from the beginning of the period of compensation and terminated as of the 91st day of hospitalisation.	None.	Vary according to individual case from DM 527 (ECU 283) to DM 2,106 (ECU 1,132) (West) and from DM 410 (ECU 220) to DM 1,642 (ECU 883) (East) per month.	See Table VI "Invalidity".																		



# Employment Injuries and Occupational Diseases

Table IX

Spain	France	Ireland	Italy																
<ul style="list-style-type: none"> <li>• Permanent partial incapacity for habitual occupation: 24 times monthly reference wage.</li> <li>• 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.</li> <li>• Permanent total incapacity for work: 100 % of reference wage.</li> <li>• Severe disablement: 100 % of reference wage + 50 % for the careperson.</li> </ul>	<p>Formula: "E" reduced x "t" reduced. Reduced level = incapacity level reduced by half for the portion under 50 % and increased by half for the portion over 50 %.</p> <p>If "t" = higher than 10 %:</p> <table style="margin-left: 20px; border: none;"> <tr><td>"t" = 100 %:</td><td>100,0 % of E reduced.</td></tr> <tr><td>"t" = 75 %:</td><td>62,5 % of E reduced.</td></tr> <tr><td>"t" = 50 %:</td><td>25,0 % of E reduced.</td></tr> <tr><td>"t" = 25 %:</td><td>12,5 % of E reduced.</td></tr> </table> <p>If "t" = lower than 10 %: Compensation in the form of a capital payment; flat-rate amount.</p>	"t" = 100 %:	100,0 % of E reduced.	"t" = 75 %:	62,5 % of E reduced.	"t" = 50 %:	25,0 % of E reduced.	"t" = 25 %:	12,5 % of E reduced.	<p>The rate of disablement benefit depends on the degree of disablement (physical or mental):</p> <ul style="list-style-type: none"> <li>• Disablement degree of 1 % to 19 %: Gratuity paid (see "Redemption").</li> <li>• Disablement degree of 20 % to 100 %: weekly pension paid. The level of pension depends on the degree of disablement. Example: IR£ 83.50 (ECU 102) per week when "t" = 90 % to 100 %.</li> </ul>	<p>Formula: E reduced x t. Examples:</p> <table style="margin-left: 20px; border: none;"> <tr><td>"t" = 100 %:</td><td>100.0 % of E.</td></tr> <tr><td>"t" = 75 %:</td><td>75.0 % of E.</td></tr> <tr><td>"t" = 50 %:</td><td>50.0 % of E.</td></tr> <tr><td>"t" = 25 %:</td><td>13.2 % of E.</td></tr> </table>	"t" = 100 %:	100.0 % of E.	"t" = 75 %:	75.0 % of E.	"t" = 50 %:	50.0 % of E.	"t" = 25 %:	13.2 % of E.
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<p>See Table VI "Invalidity".</p>	<p>See Table X "Family benefits".</p>	<p>Increases for dependants are payable to a recipient of Disablement Benefit who is also receiving Sickness Benefit or Unemployability Supplement (see Other Benefits below).</p> <p>Rates (per week): Adult dependant: IR£ 37.50 (ECU 46). Child dependants: IR£ 13.20 (ECU 16).</p>	<ul style="list-style-type: none"> <li>• Amount or formula</li> <li>• Supplements for dependants</li> </ul> <p>5 % supplement for spouse and each dependent child, and combination with any family allowances.</p>																
<p>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 at the expense of social security.</p>	<p>40 % of the annuity with a minimum of FF 65,061.15 (ECU 9,983). Supplement is discontinued from the last day of the first month following hospitalisation.</p>	<p>Constant attendance allowance for a beneficiary receiving 100 % disablement pension who requires regular attendance.</p> <ul style="list-style-type: none"> <li>• Standard rate: IR£ 34.70 (ECU 42) per week.</li> <li>• Reduced rate: IR£ 17.35 (ECU 21) per week.</li> <li>• Exceptionally disabled: IR£ 52.05 (ECU 64) per week.</li> <li>• Exceptionally severe cases: IR£ 69.50 (ECU 86) per week.</li> </ul>	<ul style="list-style-type: none"> <li>• Supplements for care by another person</li> </ul> <p>In case of permanent total invalidity: Personal assistance allowance of LIT 580,000 (ECU 263) per month.</p>																

	Luxembourg	Netherlands	Austria	Portugal												
• Amount or formula	<p>Formula: <math>E \times t \times 85,6 \%</math>.</p> <p>Examples:</p> <table> <tr> <td>"t" = 100 %:</td> <td>85.6 % of E</td> </tr> <tr> <td>"t" = 75 %:</td> <td>64.2 % of E</td> </tr> <tr> <td>"t" = 50 %:</td> <td>42.8 % of E</td> </tr> <tr> <td>"t" = 25 %:</td> <td>21.4 % of E</td> </tr> </table>	"t" = 100 %:	85.6 % of E	"t" = 75 %:	64.2 % of E	"t" = 50 %:	42.8 % of E	"t" = 25 %:	21.4 % of E	Not applicable.	<p>Formula: <math>L \times 66 \frac{2}{3} \% \times t</math>.</p> <p>If "t" is at least 50 %: supplement of 20 % of the pension.</p> <p>Examples:</p> <table> <tr> <td>80 % of L if t = 100 %</td> </tr> <tr> <td>60 % of L if t = 75 %</td> </tr> <tr> <td>40 % of L if t = 50 %</td> </tr> <tr> <td>16 <math>\frac{2}{3}</math> % of L if t = 25 %</td> </tr> </table> <p>The pension is granted 14 times a year.</p>	80 % of L if t = 100 %	60 % of L if t = 75 %	40 % of L if t = 50 %	16 $\frac{2}{3}$ % of L if t = 25 %	<ul style="list-style-type: none"> <li>• <i>Permanent total incapacity for gainful employment</i>: Annuity amounting to 80 % of earnings.</li> <li>• <i>Permanent total incapacity for usual occupation</i>: Annuity amounting to between half and two thirds of earnings depending on residual functional capacity to pursue another suitable occupation.</li> <li>• <i>Permanent partial incapacity</i>: Annuity amounting to two thirds of earnings.</li> </ul>
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• Supplements for dependants	<p>10 % supplement for each dependent child if "t" is at least 50 %, maximum: 100% of E.</p> <p>Age-limit as for family allowances.</p>	Not applicable.	<p>If "t" at least 50 %, 10 % of the pension (including additional pension) for each children up to the completion of age 18 or up to the completion of age 27 for children engaged in training or university education, no age limit in case of children with disabilities (maximum: S 1,050 (ECU 80) per child).</p> <p>See also Table X "Family benefits".</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>												
• Supplements for care by another person	Up to $E \times 100 \%$ .	Not applicable.	<p>Entitlement to care allowance in addition to the pension in case of a permanent need of care and help on the grounds of a physical, mental or emotional disability. According to the need for care 7 categories of care allowance have been provided for between S 2,635 (ECU 201) and S 21,074 (ECU 1,611) per month. The care allowance will be granted 12 times a year.</p>	Up to 25 % of pension, subject to ceiling of E = 80 %.												

	Finland	Sweden	United Kingdom	
• Amount or formula	<p><i>Total incapacity:</i> the pension equal to 85 % x E after the age of 50: 70 % x E.</p> <p><i>Partial incapacity:</i> proportional reduced amount of the full pension.</p>	100 % of loss of earnings.	<p>The rate of benefit depends on the degree of disablement ("t").</p> <p>"t" = 1 % - 13 %: Nothing payable, except for pneumoconiosis, byssiniosis and diffuse mesothelioma:</p> <p>"t" = 1 % - 10 %: £ 9.53 (ECU 11) p.w.</p> <p>"t" = 11 % - 13 %: £ 19.06 (ECU 23) p.w.</p> <p>For all other diseases:</p> <p>"t" 14 % required for a pension ("t" = 14 % - 19 %: treated as 20 %).</p> <p>Examples (per week):</p> <p>"t" = 100 %: £ 95.30 (ECU 113).</p> <p>"t" = 50 %: £ 46.75 (ECU 56).</p> <p>"t" = 20 %: £ 19.06 (ECU 23).</p> <p>Payable from 91st day after date of industrial accident or onset of disease.</p>	• Amount or formula
• Supplements for dependants	None.	None.	None.	• Supplements for dependants
• Supplements for care by another person	In case of need for another person's care a helplessness supplement amounting to maximum FIM 111 (ECU 19) per day can be paid.	None.	<ul style="list-style-type: none"> <li>• <i>Constant attendance allowance</i> for a person with 100 % disablement assessment who needs someone to attend him regularly. Minimum £ 19.10 (ECU 23) per week. Normal maximum £ 38.20 (ECU 45) per week, exceptional rate £ 76.40 (ECU 90).</li> <li>• 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 <i>Invalid Care Allowance</i> at the rate of £ 35.25 (ECU 42) a week.</li> <li>• <i>Exceptionally severe disablement allowance:</i> £ 38.20 (ECU 45) per week if there is entitlement to constant attendance allowance above the normal maximum rate of £ 38.20 (ECU 45) and the need for attendance at such rate is likely to be permanent.</li> </ul>	• Supplements for care by another person

Table IX

## Employment Injuries and Occupational Diseases

	Belgium	Denmark	Germany	Greece
• <b>Redemption</b>	<p><i>Employment injuries:</i></p> <ul style="list-style-type: none"> <li>• Redemption possible, at the request of the victim, up to one third of the capital representing the annuities, if at least 10 % incapacity.</li> <li>• Redemption obligatory for annuities below 10 % the revision period of which expired on 01.04. 1982.</li> <li>• Redemption obligatory for annuities for incapacity below 10 %, reduced by one quarter or one half, since 1.1.1988.</li> <li>• No redemption of annuities below 10 % between 01.04.1982 (end of revision period) and 01.01.1988 (date on which the injury occurred).</li> <li>• Redemption no longer possible for annuities of less than 10 %, for accidents occurred since 1 January 1988 and post-1993 settled either by confirmed agreement or by a judicial decision. Single lump-sum payments have been replaced with a non-indexed life annuity.</li> </ul> <p><i>Occupational diseases:</i> 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. If the level of incapacity is fixed at over 50 %, 50 % of the pension can be redeemed on request. 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 at the request of the insured person if "t" is less than 30 %. If "t" equal or higher than 30 % redemption is possible under certain conditions.</p>	<p>None.</p>
• <b>Accumulation with new earnings</b>	<p>Full accumulation possible.</p>	<p>Full accumulation possible.</p>	<p>Full accumulation possible.</p>	<p>See Table VI "Invalidity".</p>
• <b>Accumulation with other pensions</b>	<p>Limitations with benefits for sickness, invalidity, retirement and other pensions for accident or occupational illness.</p>	<p>If the invalidity pension (the lump-sum settlement has no effect) combined with a social pension or social security benefits, these are reduced.  If combined with a government pension for civil servants, the invalidity pension is reduced.</p>	<p>See Table VI "Invalidity".</p>	<p>See Table VI "Invalidity".</p>

Spain	France	Ireland	Italy	
<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 "t" is less than 10 % and if the annuity is less than 1/80th of minimum earnings. Optional full or partial redemption under certain conditions - not before 5 years after ascertaining of permanent condition.</p>	<p>If the level of disablement is under 20 %, payment is normally a lump sum gratuity calculated according to the level of disablement and to its probable duration.</p>	<p>Special provisions permit redemption of certain annuities. Compulsory redemption if 10 years after settlement of the annuity "t" is between 11 % and 15 %.</p>	<p>• <b>Redemption</b></p>
<ul style="list-style-type: none"> <li>• Permanent partial incapacity: Accumulation possible.</li> <li>• Permanent total incapacity for habitual occupation: Accumulation possible.</li> <li>• Permanent total incapacity for work and severe disablement: No impediment to pursue activities compatible with the invalid's condition, with the degree of incapacity for work remaining unchanged.</li> </ul>	<p>Full accumulation possible.</p>	<p>Full accumulation permitted.</p>	<p>Accumulation possible with new earnings.</p>	<p>• <b>Accumulation with new earnings</b></p>
<p>Accumulation with widow's/widower's pensions possible.</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>	<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>• <b>Accumulation with other pensions</b></p>

	Luxembourg	Netherlands	Austria	Portugal
• <b>Redemption</b>	Redemption if "t" is less than 40 % under special conditions. Compulsory redemption if "t" is less than 10 %.	Not applicable.	Lump-sum settlement is possible at the request of the insured person (application) if "t" is not more than 25 %. If "t" is more than 25 % a lump-sum settlement is possible under certain conditions (e.g. hearing of the competent social assistance fund).	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.
• <b>Accumulation with new earnings</b>	Accumulation possible with new earnings.	Not applicable.	No reductions. In case of accumulation with sick pay from health insurance or continued payment of wages or salaries, the pension is reduced by the amount of these benefits.	Full accumulation of permanent incapacity pensions with earning from new employment.
• <b>Accumulation with other pensions</b>	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.	Not applicable.	No reduction.	See Table VI "Invalidity".

# Employment Injuries and Occupational Diseases

Table IX

	Finland	Sweden	United Kingdom	
<ul style="list-style-type: none"> <li>• <b>Redemption</b></li> </ul>	<p>If the pension is not more than 20 % of the full pension, the pension can be converted into a lump sum upon the request of the insured person and with the consent of the Employment Accident Board.</p>	<p>None.</p>	<p>None.</p>	<ul style="list-style-type: none"> <li>• <b>Redemption</b></li> </ul>
<ul style="list-style-type: none"> <li>• <b>Accumulation with new earnings</b></li> </ul>	<p>Accumulation possible with new earnings.</p>	<p>Full accumulation possible.</p>	<p>Full accumulation, except with Income Support or War Pension in respect of the same condition.</p>	<ul style="list-style-type: none"> <li>• <b>Accumulation with new earnings</b></li> </ul>
<ul style="list-style-type: none"> <li>• <b>Accumulation with other pensions</b></li> </ul>	<p>If combined with pensions or other social security benefits those reduced.</p>	<p>If combined with a social security pension annuity is only paid to compensate loss of earnings which are not compensated through pension.</p>	<p>Full accumulation, except with Income Support.</p>	<ul style="list-style-type: none"> <li>• <b>Accumulation with other pensions</b></li> </ul>

Table IX

## Employment Injuries and Occupational Diseases

	Belgium	Denmark	Germany	Greece
<b>4. Other benefits</b>	None.	Handicap allowance for permanent handicap in daily life. For 100 % handicap, allowance is DKR 357,000 (ECU 49,142).	None, in certain cases there is the possibility of supplementary benefits in kind.	None.
<b>Death</b>				
<b>1. Surviving spouse</b>	<p>Widow or widower: E x 30 %.</p> <p>Divorced or separated: Annuities under special conditions.</p> <p>Cohabits: No benefit.</p> <p>Remarriage after entitlement to benefit: no influence.</p>	<p>Pension: 30 % of annual salary of deceased (calculated on the basis of a maximum amount of DKR 295,000 (ECU 40,607) during a period of 10 years maximum (same rules for widows and widowers).</p> <p>It is a condition that the survivor was supported by the deceased or that the survivor's situation has otherwise deteriorated because of this decease.</p> <p>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.</p>	<p>Widow aged under 45: E x 30 %.</p> <p>Widow or widower aged over 45 or occupationally or generally incapacitated or with at least one child receiving orphan pension: E x 40 %.</p> <p>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).</p>	See Table VIII "Survivors", but no time-interval in marriage.
<b>2. Orphans of the father or of the mother</b>	<p>Each orphan: E x 15 % with maximum of 45 % for group of children.</p> <p>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).</p>	<p>Pension of 10 % of annual earnings of deceased (up to 18 years of age).</p>	<p>Each child to age of 18, or 27 if undergoing vocational training or is handicapped: E x 20 %.</p> <p>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.</p>	See Table VIII "Survivors".



Spain	France	Ireland	Italy	4. Other benefits
<p>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 221 - ECU 4,125).</p>	<p>None.</p>	<p>Several supplements are available in cases of disablement: Sickness benefit in cases of incapacity for work (see Table IV); Unemployability supplement if sickness benefit not payable. The rates are the same as for sickness benefit.</p>	<p>None.</p>	
<p>Reference figure in the case of employment injury remains unchanged. Where deceased spouse was employed, reference figure will be calculated according to the real income of the last year. 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 %.</p>	<p>Spouse aged under 55: E reduced x 30 %. Spouse aged over 55 or with at least 50 % incapacity level: E reduced x 50 %.</p>	<p>Widow: Pension of IR£ 83.90 (ECU 103) a week. Widower: Pension of IR£ 83.90 (ECU 103) a week if incapable of supporting himself by reason of illness or invalidity. If widower is not invalid but was dependant on the deceased spouse, a lump sum of IR£ 4,360 (ECU 5,330) is paid. A pension supplement of IR£ 4.90 (ECU 6.00) per week 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><b>Death</b> <b>1. Surviving spouse</b></p>
<p>Reference figure calculated according to procedure set out above as in the case of surviving spouse (see Table IX). For percentages and minimum amounts see Table VIII "Survivors".</p>	<p>Granted until the age of 16 (apprentices: 18; further education or handicap: 20). 1 child: E reduced x 15 %, 2 children: E reduced x 30 %, 3 children: E reduced x 40 %, etc.</p>	<p>The widow(er)'s pension is increased by IR£ 17.00 (ECU 21) per week for children under 18 years of age (under 22 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><b>2. Orphans of the father or of the mother</b></p>

	Luxembourg	Netherlands	Austria	Portugal
<b>4. Other benefits</b>	None.	Not applicable.	Integrity lump-sum settlement: If the accident or the occupational disease was caused by an act of culpable negligence in total disregard of provisions for the protection of workers and employees, thus essentially impairing the physical and mental integrity, a one-time settlement will be paid according to the impairment, maximum S 1,058,400 (ECU 80,917).	<ul style="list-style-type: none"> <li>• Christmas bonus: Amount equal to the annuity paid in December.</li> <li>• Holiday bonus: Amount equal to the annuity paid in July.</li> <li>• Pension supplement for severely disabled persons requiring constant attendance: Up to 25 % of pension.</li> </ul>
<b>Death</b>				
<b>1. Surviving spouse</b>	E x 42.8 %. With at least 50 % incapacity level: E x 53.5 %.	Not applicable.	<p>Widow/ widower who was married to the deceased person when death occurred or divorced spouse who was entitled to maintenance or received maintenance payments from the deceased when death occurred.</p> <p>Widow (widower) over the age of 60 (65) or invalid: L x 40%, in all other cases: L x 20%.</p> <p>The pension to the divorced spouse is limited to the maintenance payment.</p> <p>As regards an additional entitlement to care allowance see supplements to pension because of care provided by third persons.</p> <p>The pension will be granted 14 times a year, the care allowance 12 times a year.</p>	<p>Until age 65: E x 30 %.</p> <p>After age 65 or in the event of physical or mental illness: E x 40 %.</p>
<b>2. Orphans of the father or of the mother</b>	Orphans 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.	Not applicable.	<p>Children up to the completion of age 18 or up to the completion of age 27 for children engaged in training or university education, no age limit in case of children with disabilities: Pension L x 20 %.</p> <p>See Table X "Family benefits" for additional entitlement to family benefits. See supplements for pension because of care provided by third persons for additional entitlement to care allowance (after completion of age 3).</p> <p>The pension is granted 14 times a year.</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>

	Finland	Sweden	United Kingdom									
<b>4. Other benefits</b>	Inconvenience allowance is paid in the case of permanent incapacity. It is graded into 20 classes according to the degree of incapacity. The maximum amount is paid in case of 100 % disability and equals to 60 % of the minimum average annual earnings applied for calculation of cash benefits.	Handicap allowance can also be paid: see table VI "Invalidity".	None.	<b>4. Other benefits</b>								
<b>Death</b>				<b>Death</b>								
<b>1. Surviving spouse</b>	<ul style="list-style-type: none"> <li>• The amount of the widow's pension is 40 % x E, if there are no other beneficiaries.</li> <li>• The amount of the widow's pension is decreasing, when the number of child beneficiaries is increasing.</li> <li>• The maximum of total pension to all beneficiaries is 70 %.</li> </ul>	<p>Adjustment annuity and special survivors annuity with the same qualifications as in the pension scheme: See table VIII "survivors".</p> <p>The amount is calculated on the annuity basis of the deceased and is 20 % of the annuity if the deceased have surviving children entitled to annuity or otherwise 45 %.</p>	See Table VIII "Survivors".	<b>1. Surviving spouse</b>								
<b>2. Orphans of the father or of the mother</b>	<p>Children under 18 years or 18-24 years old studying or handicapped children.</p> <table> <tr> <td>One child:</td> <td>25 % x E</td> </tr> <tr> <td>Two children (together):</td> <td>40 % x E</td> </tr> <tr> <td>Three children:</td> <td>50 % x E</td> </tr> <tr> <td>Four or more:</td> <td>55 % x E</td> </tr> </table>	One child:	25 % x E	Two children (together):	40 % x E	Three children:	50 % x E	Four or more:	55 % x E	40 % of the annuity basis of the deceased. Is more than one child entitled to annuity the percentage is raised with 20 % for each additional child. The amount is divided equally among the children. Granted until the age of 18, if studies continue to 20.	See Table VIII "Survivors".	<b>2. Orphans of the father or of the mother</b>
One child:	25 % x E											
Two children (together):	40 % x E											
Three children:	50 % x E											
Four or more:	55 % x E											

Table IX

## Employment Injuries and Occupational Diseases

	Belgium	Denmark	Germany	Greece
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 since 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".
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. The benefit can be capitalised.	E x 20 % (E x 30 % for a couple). Parents and grandparents, with priority to the parents.	See Table VIII "Survivors".
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".
6. Capital sum on 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. 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.	Lump sum of DKR 93,000 (ECU 12,802) for surviving spouse (or a person cohabiting with the deceased). See: <i>Surviving spouse</i>	1/12th of the annual earnings. Minimum DM 400 (ECU 215). Cost of transporting the body to the place of interment is covered.	Funeral allowance, see Table IV "Sickness - cash benefits".

# Employment Injuries and Occupational Diseases

Table IX

Spain	France	Ireland	Italy	
<p>Reference figure: See Table IX. Percentages and minimum amounts: See Table VIII.</p>	<p>Granted until the age of 16 (apprentices: 18; further education or handicap: 20). Each orphan: E reduced x 20 %. Accumulation with family benefits possible.</p>	<p>Orphans allowance: IR£ 43.60 (ECU 53) 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><b>3. Orphans of parents</b></p>
<p>See Table VIII "Survivors". Reference figure calculated according to procedure set out above.</p>	<p>E reduced x 10 % for each parent and grandparent. Maximum for total parents and grandparents: E reduced x 30 %.</p>	<p>Dependant parents maintained by:</p> <ul style="list-style-type: none"> <li>• Unmarried worker: IR£ 83.90 (ECU 103) per week for one parent. IR£ 37.70 (ECU 46) per week for other parent.</li> <li>• Married worker: IR£ 37.70 (ECU 46) per week for each parent.</li> </ul>	<p>20 % of annuity for each parent, grandparent, grandchild, brother or sister if no other beneficiary exists.</p>	<p><b>4. Dependent parents and other relatives</b></p>
<p>100 % of reference figure in each case.</p>	<p>E reduced x 85 %.</p>	<p>No limit.</p>	<p>E x 100 %</p>	<p><b>5. Maximum for all beneficiaries</b></p>
<p>Death grant of PTA 5,000 (ECU 31). 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.</p>	<p>Refund of funeral expenses limited to 1/24 of the social security ceiling: FF 6,465 (ECU 992) with deduction of capital sum on death.</p>	<p>Funeral grant of IR£ 300 (ECU 377).</p>	<p>Lump sum of LIT 2,322,000 (ECU*1,055).</p>	<p><b>6. Capital sum on death</b></p>

Table IX

## Employment Injuries and Occupational Diseases

	Luxembourg	Netherlands	Austria	Portugal
<b>3. Orphans of parents</b>	As above.	Not applicable.	<p>Children up to the completion of age 18 or up to the completion of age 27 for children engaged in training or university education, no age limit in case of children with disabilities: Pension: L x 30 %.</p> <p>See Table X "Family benefits" for additional entitlement to family benefits. See supplements for pension because of care provided by third persons for additional entitlement to care allowance (after completion of age 3).</p> <p>The pension is granted 14 times a year.</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.
<b>4. Dependent parents and other relatives</b>	<p>For all dependants of the victim: E x 31.1 %.</p> <p>Amount of E x 21.4 % for certain other persons who fulfil other conditions.</p>	Not applicable.	<p>Pension to parents in need (grand-parents) and dependent brothers and sisters (priority of parents) if the deceased person mainly took care of the upkeep the dependants: Lx 20 %.</p> <p>For additional benefits see Orphans of the father or of the mother.</p> <p>The pension is granted 14 times a year.</p>	<p>E x 15 % for each relative in ascending line under age 65.</p> <p>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>
<b>5. Maximum for all beneficiaries</b>	E x 85.6 %	Not applicable.	L x 80 % (without taking account of a potential pension to a divorced spouse).	E x 80 %
<b>6. Capital sum on death</b>	1/15th of the annual earnings.	Not applicable.	1/15 of L. Minimum S 11,565 (ECU 884).	<i>Funeral expenses grant:</i> 30 x daily remuneration (or twice this amount in the event of the body having to be transferred).

Employment Injuries and Occupational Diseases

Table IX

	Finland	Sweden	United Kingdom	
<b>3. Orphans of parents</b>	As above.	As above but the children can get annuity after both parents.	See Table VIII "Survivors".	<b>3. Orphans of parents</b>
<b>4. Dependent parents and other relatives</b>	None.	None.	None.	<b>4. Dependent parents and other relatives</b>
<b>5. Maximum for all beneficiaries</b>	70 % x E.	100 % of the annuity basis.	No limit.	<b>5. Maximum for all beneficiaries</b>
<b>6. Capital sum on death</b>	<i>Funeral grant:</i> FIM 18,200 (ECU 3,165)	Funeral grant of 30 % of the base amount at the time of death. 1995: SEK 10,710 (ECU 1,095).	See Table VIII "Survivors".	<b>6. Capital sum on death</b>

	Belgium	Denmark	Germany	Greece
<b>Adjustment</b>	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 subject to possible review every year.	Annual adjustment according to the rate of adjustment (satsreguleringsprocenten).	Adjustment by decree according to rules governing pension insurance.	See Table VII "Old-age".
<b>Taxation</b>				
<b>1. Taxation of cash benefits</b>	Benefits are fully liable to taxation.	Invalidity pensions, widows' pensions and orphans' pensions are subject to taxation. Redemption, handicap allowances and death grants are not subject to taxation.	Compulsory accident insurance: Benefits are not liable to taxation (regardless of progression). Pensions: Partly liable to taxation. See Table VI "Invalidity".	Benefits are generally fully liable to taxation. Tax relief: See Table IV "Sickness - cash benefits".
<b>2. Limit of income for tax relief or tax reduction</b>	See Table IV "Sickness - cash benefits".	Disability pensions, widows' pensions and orphans' pensions: No limit and no tax reductions. For daily allowances, see Table IV "Sickness - cash benefits". Redemption, handicap allowances and death benefits (capital sum on death): Not applicable.	Compulsory accident insurance: Not applicable. Pensions: See Table IV "Sickness - cash benefits".	See Table IV "Sickness - cash benefits".
<b>Return to active life</b>				
<b>1. Rehabilitation, retraining</b>	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. Functional rehabilitation is taken care of by the National Institute for Sickness and Invalidity Insurance (INAMI). These measures are not foreseen for the employment injuries and occupational diseases branch.	Rehabilitation: See Table VI "Invalidity". Costs paid by insurance if retraining is in continuation of treatment of casualty.	Functional rehabilitation as part of medical care on the initiative and at the expense of the accident insurance funds. Retraining: Where necessary, adaptation to a new occupation with vocational guidance; financial assistance for the insured person and his family for the retraining period.	See Table VI "Invalidity".



Spain	France	Ireland	Italy	
Employment injury and occupation disease payment are normally adjusted once a year. There is no automatic adjustment.	Annual adjustments on July 1st by decree fixing the coefficient of increase.	Benefits are normally increased once a year.	Automatic annual adjustments linked to changes in industrial earnings.	<b>Adjustment</b>
<p><i>Temporary disability:</i> Benefits are fully liable to taxation.</p> <p><i>Permanent disability:</i> Benefits are not subject to taxation. Exception: Benefits for permanent total incapacity for work.</p>	Benefits are not subject to taxation.	Benefits are fully liable to taxation (including supplements for child and adult dependents).	<p>Benefits for partial or total invalidity are not subject to taxation if they are paid as compensation.</p> <p>Benefits for partial or total invalidity are subject to taxation if they are paid as part of or instead of normal remuneration.</p> <p>Sickness benefit from the INAIL (the national insurance institute for employment injuries) received for temporary inability to work is subject to taxation.</p> <p>Tax relief: See Table IV "Sickness - cash benefits".</p>	<p><b>Taxation</b></p> <p><b>1. Taxation of cash benefits</b></p>
<p>Temporary disability: See Table IV "Sickness - cash benefits".</p> <p>Permanent disability: Not applicable.</p>	Not applicable.	See Table IV "Sickness - cash benefits".	<p>Benefits for partial or total invalidity paid as part of or instead of remuneration and sickness benefit from the INAIL (the national insurance institute for employment injuries): See Table IV "Sickness - cash benefits".</p> <p>Benefits for partial or total invalidity which are paid as compensation: Not applicable.</p>	<p><b>2. Limit of income for tax relief or tax reduction</b></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>	<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 specialised health establishments and vocational retraining.</p> <p>Convalescence in recognised hospitals or homes is financed by the regions.</p>	<p><b>Return to active life</b></p> <p><b>1. Rehabilitation, retraining</b></p>

	Luxembourg	Netherlands	Austria	Portugal
<b>Adjustment</b>	<ul style="list-style-type: none"> <li>• Pensions automatically index linked to price development each time the index varies by 2.5 % in relation to the previous reference date.</li> <li>• Adjustment of annuities to the wage level at the same time as the adjustment of pensions.</li> </ul>	Not applicable.	See Table VII "Old-age".	Adjustment by government decision.
<b>Taxation</b>				
<b>1. Taxation of cash benefits</b>	Pensions paid during the first 13 weeks following the accident are not liable to taxation. All other benefits are subject to taxation.	Not applicable.	Pensions, sick pay and continued payment of wages and salaries are fully liable to taxation. Care allowance is not subject to taxation.	Benefits are not liable to taxation.
<b>2. Limit of income for tax relief or tax reduction</b>	Pensions paid during the first 13 weeks following the accident: Not applicable. Other benefits: See Table IV "Sickness - cash benefits".	Not applicable.	See Table IV "Sickness - cash benefits".	See Table VI "Invalidity".
<b>Return to active life</b>				
<b>1. Rehabilitation, retraining</b>	The insurance association may prescribe compulsory medical treatment to improve the working capacity of the recipient of an annuity. The agency for the placing and vocational retraining of handicapped workers gives its opinion upon the advisability of measures.	Not applicable.	<ul style="list-style-type: none"> <li>• Functional adaptation within medical care at the expense of the accident insurance fund.</li> <li>• Retraining: where necessary for a new occupation. Financial help for the insured person and his family members for the duration of the training.</li> <li>• Measures of social rehabilitation (e.g. subsidies and grants for the adaptation of the flat).</li> </ul>	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.

	Finland	Sweden	United Kingdom	
<b>Adjustment</b>	All benefits are annually adjusted according to the employment pension index (TEL-index) prescribed by law.	Annual adjustment according to changes in the base amount.	All long-term and short-term benefits are adjusted by legislation in line with general level of prices.	<b>Adjustment</b>
<b>Taxation</b> <b>1. Taxation of cash benefits</b>	Pensions and daily allowances are subject to taxation. Inconvenience allowance helplessness supplement and funeral grant are not subject to taxation.	Benefits, except for handicap allowance and funeral grant, are fully liable to taxation.	Industrial injury disabilities benefits are not liable to taxation. For temporary disability benefits See Table IV "Sickness - cash benefits".	<b>Taxation</b> <b>1. Taxation of cash benefits</b>
<b>2. Limit of income for tax relief or tax reduction</b>	Pensions: See Table VI, otherwise not applicable.	None.	Industrial injury disability benefit: Not applicable. Temporary disability benefit: See Table IV "Sickness - cash benefits".	<b>2. Limit of income for tax relief or tax reduction</b>
<b>Return to active life</b> <b>1. Rehabilitation, retraining</b>	Various kinds of medical and vocational rehabilitation provided free of charge by the accident insurance institution.	Rehabilitation: See table IV "Sickness - cash benefits".	Specialist services for people with disabilities are delivered through local Placing, Assessment and Counselling Teams, and training through Training and Enterprise Councils. Accessible local employment rehabilitation is promoted through partnerships with the voluntary sector. All the above are Government funded. Mainstream employment services and programmes - often with relaxed entry conditions - are also open to disabled people.	<b>Return to active life</b> <b>1. Rehabilitation, retraining</b>

	Belgium	Denmark	Germany	Greece
<p>2. Preferential employment of handicapped persons</p>	<p>Enterprises employing a staff of more than 20 must take on a number of handicapped persons registered with the communal Funds. During the rehabilitation period, allowances and supplementary earnings are paid to them by the communal Fund. (These measures are not foreseen for the employment injuries and occupational diseases branch.)</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>Those persons who on the grounds of their mental or physical disabilities are not able to find or keep a job can enter into an employment towards which the communities pay half of the salary (Law on Social Assistance).</p> <p>The inclusion of a social chapter into the collective agreements will also increase the opportunities of the most disadvantaged on the labour market.</p>	<p>Obligation to employ severely disabled persons in all enterprises with at least 16 employees as a 6 % quota of the staff or to pay DM 200 (ECU 108) per month compulsory compensation for each reserved job that is unfilled.</p>	<p>For certain categories (e.g. the blind).</p>
<p>3. Change of employment</p> <p>• Conditions</p>	<p>As a preventative measure if exposed to the risk of occupational disease, on the advice of the occupational doctor and with the agreement of the employee (who can be assisted by a doctor of his choice), the person is removed from the workplace (employment is not changed).</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 illness arising, existing condition being aggravated or the employee suffering a relapse, the accident insurance fund must recommend a change of occupation.</p> <p>If the change of occupation leads to a reduction in income, the accident insurance fund often pays transitional allowances (two thirds of E) at least for 5 years or a lump sum of one year's full annuity.</p>	<p>None.</p>
<p>• Compensation</p>	<p>In the event of cessation of work:</p> <p><i>Temporary cessation:</i> Temporary incapacity allowance during this period.</p> <p><i>Permanent cessation:</i> Full permanent incapacity allowance for 90 days.</p>	<p>None.</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>	<p>None.</p>

Spain	France	Ireland	Italy	2. Preferential employment of handicapped persons
<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.</p> <p>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>	<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>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>	<p>As under "Rehabilitation, retraining" above.</p>	<p>Silicosis and asbestosis.</p>	<p>3. Change of employment</p> <ul style="list-style-type: none"> <li>• Conditions</li> </ul>
<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>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>According decision of the establishment where the retraining took place, eventually:</p> <ul style="list-style-type: none"> <li>• A grant for end of retraining (between 3 and 8 times the daily wage taken as reference for the daily allowance).</li> <li>• 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).</li> </ul>	<p>None.</p>	<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>	<ul style="list-style-type: none"> <li>• Compensation</li> </ul>

	Luxembourg	Netherlands	Austria	Portugal
<b>2. Preferential employment of handicapped persons</b>	Certain jobs suitable for their abilities are reserved for persons affected by employment injuries at a fair and reasonable wage.	Not applicable.	Obligation of the enterprises to employ a person with disabilities (reduction of earning capacity over 50 %) for every 25 employees or to pay a compulsory compensation of S 1,920 (ECU 147) per month.	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.
<b>3. Change of employment</b>				
• <b>Conditions</b>	In the event of risk of occupational disease, aggravation or relapse, an allowance may be granted to the worker to facilitate his re-employment.	Not applicable.	<ul style="list-style-type: none"> <li>• As a measure of vocational rehabilitation, in order to enable a handicapped person to exercise a new occupation, who is no longer able to work in his present occupation.</li> <li>• As a preventive measure to enable the handicapped person the transition to an other gainful employment if, given the continuation of the present employment, the risk of the occurrence or the aggravation of an occupational disease arises.</li> </ul>	None.
• <b>Compensation</b>	A temporary annuity to compensate for loss of earnings may be granted.	Not applicable.	<ul style="list-style-type: none"> <li>• In case of vocational rehabilitation: transitional allowance to the amount of L x 60%, supplements for family members.</li> <li>• In case of preventive measures: transitional pension up to the full amount of the accident insurance pension for the maximum of 2 years or transitional amount up to the annual amount of the full accident insurance pension.</li> </ul>	None.

# Employment Injuries and Occupational Diseases

Table IX

	Finland	Sweden	United Kingdom	
<p><b>2. Preferential employment of handicapped persons</b></p>	<p>None.</p>	<p>No special quota rules exist for handicapped persons.</p>	<p>Duty on employers of 20 people for work force to include 3 per cent registered disabled people. Engagements or transfers into vacancies for car park and passenger electric lift attendants are reserved for disabled people.</p>	<p><b>2. Preferential employment of handicapped persons</b></p>
<p><b>3. Change of employment</b></p> <ul style="list-style-type: none"> <li>• <b>Conditions</b></li> </ul>	<p>None.</p>	<p>The conditions for change of employment are the same as for rehabilitation in general. The local insurance office may induce the injured person to change occupation. During studies or vocational training rehabilitation benefit is payable.</p>	<p>As under "Rehabilitation, retraining" above.</p>	<p><b>3. Change of employment</b></p> <ul style="list-style-type: none"> <li>• <b>Conditions</b></li> </ul>
<ul style="list-style-type: none"> <li>• <b>Compensation</b></li> </ul>	<p>Not applicable.</p>	<p>Loss of income as a result of work injury is compensated through annuity or during rehabilitation a rehabilitation benefit.</p>	<p>As in permanent incapacity.</p>	<ul style="list-style-type: none"> <li>• <b>Compensation</b></li> </ul>





- I Organisation
- 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
- XIII Social protection of self-employed

	Belgium	Denmark	Germany	Greece
<b>Legislation</b>				
<b>1. First law</b>	Law of 4 August 1930.	Law of 31 March 1950.	Child Benefit Act of 13 November 1954.	Law of 1958.
<b>2. Basic legislation</b>	Co-ordinated 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 Child Benefit Act of 14 April 1964, amended version of 31 January 1994. 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, amended version of 19 January 1994. Federal Law on Child-raising Allowance of 6 December 1985, amended version of 31 January 1994.	Royal Decree no. 20 of 23 December 1959. Presidential Decree 527/1984. Presidential Decree 412/1985.
<b>Family allowances</b>				
<b>1. First child giving entitlement</b>	1st child.	1st child.	1st child.	1st child.
<b>2. Age limit</b>	Normal: 18 years. Vocational training: 25 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).	Normal: 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 unemployment benefit or unemployment assistance is lower than DM 400 (ECU 215) per month. Vocational training/further education: 27 years. No accumulation with income from an apprenticeship or employment of at least DM 750 (ECU 403) per month, or with a study allowance from an enterprise, from public funds or from aid organisations that receive money from the State for this purpose or income replacement benefits of at least DM 610 (ECU 328) per month. Benefits paid as a form of loan are not taken into account. Handicapped persons: No limit.	Normal: 18 years. Further education: 22 years. Serious infirmity: No limit, if the incapacity has been testified before the age of 18.

# Family Benefits

Table X

Spain	France	Ireland	Italy	
<p>Law of 18 July 1938.</p> <p>Legislative Royal Decree 1/94 of 20 June, in which the amended version of the General Law on Social Security is approved.</p> <p>Royal Decree 356 of 15 March 1991.</p>	<p>Law of 11 March 1932.</p> <p>Social Security Code, Book V.</p> <p>Decree of 10 December 1946, as amended.</p> <p>Laws of 3 January 1975.</p> <p>Law of 12 July 1977.</p> <p>Law of 17 July 1980.</p> <p>Law No. 94-629 of July 1994.</p>	<p>Law of 1944.</p> <p>Social Welfare (Consolidation) Act 1993, as amended.</p>	<p>Law of 17 June 1937, Consolidated Law.</p> <p>Decree of 30 May 1955.</p> <p>Law of 17 October 1961.</p> <p>Law of 13 May 1988, no. 153 (family benefits).</p>	<p><b>Legislation</b></p> <p><b>1. First law</b></p> <p><b>2. Basic legislation</b></p>
<p>1st child.</p>	<p>1st and 2nd child.</p> <p>Family allowances from the 2nd child.</p>	<p>1st child.</p>	<p>1st child.</p>	<p><b>Family allowances</b></p> <p><b>1. First child giving entitlement</b></p>
<p>Normal: 18 years.</p> <p>Serious disablement: No limit.</p>	<p>Normal: 18 years.</p> <p>Vocational training: 20 years (with the reservation that the income does not exceed 55 % of the interprofessional minimum wage (SMIC)).</p> <p>Further education: 20 years.</p> <p>Serious infirmity: 20 years.</p>	<p>Normal: 16 years.</p> <p>Further education: 19 years (from September 1995).</p> <p>Serious infirmity: 19 years.</p>	<p>Normal: 18 years.</p> <p>Serious infirmity: No limit.</p>	<p><b>2. Age limit</b></p>

Table X

## Family Benefits

	Luxembourg	Netherlands	Austria	Portugal
<b>Legislation</b>				
<b>1. First law</b>	Law of 20 October 1947.	Law of 23 December 1939.	Act of 1948.	Law of 1942.
<b>2. Basic legislation</b>	Law of 20 June 1977. Law of 19 June 1985.	Law of 26 April 1962.	Act on the Compensation of Family Expenses of 24 October 1967 and amendments. Child-raising allowance and special unemployment assistance: Act on Unemployment Insurance (ALVG) of 14 November 1977 and amendments.	Decree-Law No 197 of 7 May 1977, as since amended on several occasions.
<b>Family allowances</b>				
<b>1. First child giving entitlement</b>	1st child.	1st child.	1st child.	1st child.
<b>2. Age limit</b>	Normal: 18 years. Vocational training/further education: 27 years. Serious infirmity: No limit.	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.	Normal: 19 years of age (full legal age). Vocational training/ further training: 27 years of age. Jobseeking children: 21 years of age. Children with earning incapacity: unlimited. No entitlement for children after completion of age 18 with their own income of over öS 3,500 (ECU 268) per month.	Normal: 15 years. Vocational training/further education: 25 years. Serious infirmity: Extension in certain cases up to 3 years.

	Finland	Sweden	United Kingdom	
<b>Legislation</b>				<b>Legislation</b>
<b>1. First law</b>	Law of 22 July 1948.	Law of 1947.	Act of 15 June 1945.	<b>1. First law</b>
<b>2. Basic legislation</b>	Law of 21 August 1992.	Law of 1947 with amendments on children's allowances.	Acts of 5 August 1965 and 7 August 1975, and regulations thereunder. Consolidation Acts 1992.	<b>2. Basic legislation</b>
<b>Family allowances</b>				<b>Family allowances</b>
<b>1. First child giving entitlement</b>	1st child.	1st child.	1st child.	<b>1. First child giving entitlement</b>
<b>2. Age limit</b>	To 17th birthday.	16 years. Another similar allowance is given for children in secondary schools.	Normal: 16 years. Continuing non-advanced education: To 19th birthday.	<b>2. Age limit</b>

	Belgium	Denmark	Germany	Greece
<b>3. Monthly amounts</b>	<p>1st child: BFR 2,601 (ECU 68).            2nd child: BFR 4,813 (ECU 126).            3rd child and subsequent children: BFR 7,185 (ECU 188).</p>	<p>General family benefits (<i>børnefamilieydelse</i>):</p> <ul style="list-style-type: none"> <li>• For each child of 0 - 3 years: DKR 2,400 (ECU 330) per quarter = DKR 800 (ECU 110) per month.</li> <li>• For each child of 3 - 7 years: DKR 2,150 (ECU 296) per quarter = DKR 716.66 (ECU 99) per month.</li> <li>• For each child of 7 - 17 years (up to the age of 18): DKR 1,650 (ECU 227) per quarter = DKR 550 (ECU 76) per month.</li> </ul>	<p>1st child: DM 70 (ECU 38).            2nd child: DM 130 (ECU 70).            3rd child: DM 220 (ECU 118).            4th and subsequent: DM 240 (ECU 129).</p>	<p>1 child: DR 1,300 (ECU 4).            2 children: DR 4,450 (ECU 15).            3 children: DR 9,650 (ECU 32).            4 children: DR 11,000 (ECU 36).            For each following child an additional DR 2,500 (ECU 8.30) plus DR 1,000 (ECU 3.30) for third child born after 1st January 1982.</p>
<b>4. Supplements which vary with income</b>	No variation with income.	No variation with income.	<p>Progressive reduction to DM 70 (ECU 38) for 2nd child and DM 140 (ECU 75) for each subsequent child, if the annual income of the claimant and his spouse, who does not live permanently separated from claimant exceeds DM 26,600 (ECU 14,301) or DM 19,000 (ECU 10,215) for single parents. Annual ceiling increases DM 9,200 (ECU 4,946) for each child.</p> <p>For the third child and each subsequent child, a child benefit of DM 70 (ECU 38) is payable to claimants whose annual income exceeds the tax allowance which is DM 100,000 (ECU 53,764) for those entitled to child benefit and their spouses, provided they do not live constantly apart, and is DM 75,000 (ECU 40,323) for other eligible parties. For the fourth and each subsequent child the tax allowance increases in multiples of DM 9,200 (ECU 4,946).</p> <p>Supplementary allowance of up to DM 65 (ECU 35) per child monthly in cases where tax deductions for dependant children of DM 4,104 (ECU 2,206) per child are not fully used due to low income.</p>	<p>Progressive reduction according to increase in gross family income: If latter exceeds DR 2,600,000 (ECU 8,596) per year, allowances are as follows:</p> <p>1 child: DR 900 (ECU 3).            2 children: DR 2,900 (ECU 10).            3 children: DR 5,490 (ECU 18).            4 children: DR 7,370 (ECU 24).</p>

Spain	France	Ireland	Italy	3. Monthly amounts
<p><i>Children under 18 years of age:</i>                      non-disabled: PTA 3,000 (ECU 18)                      disabled: PTA 6,000 (ECU 37)</p> <p><i>Children over 18 years of age:</i></p> <ul style="list-style-type: none"> <li>• degree of disability at least 65 %: PTA 34,070 (ECU 209)</li> <li>• degree of disability at least 75 %: PTA 51,105 (ECU 314).</li> </ul>	<p>1st child: See "APJE".                      2 children: FF 665 (ECU 102).                      3 children: FF 1,518 (ECU 233).                      4 children: FF 2,370 (ECU 364).                      5 children: FF 3,222 (ECU 494).                      6 children: FF 4,074 (ECU 625).                      Each subsequent child: FF 852 (ECU 131).</p>	<p>1st and 2nd child: IR£ 27 (ECU 33).                      3rd and subsequent children: IR£ 32 (ECU 39).                      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. Example for benefits to families with two children:</p> <ul style="list-style-type: none"> <li>• Income LIT 21,633,000 - 25,958,000 (ECU 9,824 - ECU 11,788) p.y.: LIT 170,000 (ECU 77) per month.</li> <li>• Income LIT 34,610,000 - 38,935,000 (ECU 15,718 - ECU 17,682) p.y.: LIT 80,000 (ECU 36) per month.</li> <li>• Income over LIT 47,585,000 (ECU 21,610): No benefit.</li> </ul>	<p><b>4. Supplements which vary with income</b></p>
<p>No benefit if the family income per year exceeds PTA 1,080,540 (ECU 6,633). This amount increases by 15 % per dependant child up from the 2nd child.</p>	<p>No variation with income.</p>	<p>None.</p>	<p>See "Family allowances: Monthly amounts".</p>	

	Luxembourg	Netherlands	Austria	Portugal
<b>3. Monthly amounts</b>	<ul style="list-style-type: none"> <li>• 1st child: LFR 3,292 (ECU 86).</li> <li>• 2 children: LFR 8,885 (ECU 232).</li> <li>• 3 children: LFR 18,012 (ECU 471).</li> <li>• Each subsequent child: LFR 9,126 (ECU 239).</li> </ul>	<p>Basic amount per child born before 2 October 1994 and aged 6 to 11 in family with:</p> <p>1 child: HFL 135.55 (ECU 65).  2 children: HFL 158.04 (ECU 76).  3 children: HFL 165.54 (ECU 80).  4 children: HFL 180.60 (ECU 86).  5 children: HFL 189.63 (ECU 91).  6 children: HFL 195.66 (ECU 94).  7 children: HFL 199.96 (ECU 96).  8 children: HFL 207.72 (ECU 100).</p>	<p>For each child per month:</p> <ul style="list-style-type: none"> <li>• S 1,300 (ECU 99);</li> <li>• S 1,550 (ECU 119) from the beginning of the calendar year in which the child completes age 10;</li> <li>• S 1,850 (ECU 141) from the beginning of the calendar months in which the child completes age 19.</li> </ul> <p>For severely handicapped children additional S 1,650 (ECU 126) per month.</p>	<p>Each child: ESC 2,580 (ECU 13).</p>
<b>4. Supplements which vary with income</b>	None.	None.	None.	If family income is less than 1½ times national minimum wage, the monthly amounts for the 3rd and subsequent children is ESC 3,880 (ECU 20) per child.



## Family Benefits

Table X

	Finland	Sweden	United Kingdom	
<b>3. Monthly amounts</b>	First child: FIM 535 (ECU 93). Second child: FIM 657 (ECU 114). Third child: FIM 779 (ECU 135). Fourth child: FIM 901 (ECU 157). Fifth and each subsequent child: FIM 1,023 (ECU 178).	SEK 750 (ECU 77). Supplements for large families: for the third child: SEK 200 (ECU 20) for the fourth child: SEK 600 (ECU 61) for the fifth child and additional children: SEK 750 (ECU 77).	Eldest qualifying child: £ 45.06 (ECU 54). Each other child: £ 36.61 (ECU 44).	<b>3. Monthly amounts</b>
<b>4. Supplements which vary with income</b>	No variation with income.	None.	None.	<b>4. Supplements which vary with income</b>

Table X

## Family Benefits

	Belgium	Denmark	Germany	Greece
<b>5. Supplements which vary with age</b>	<p>Supplements to the monthly amounts varying with age:</p> <ul style="list-style-type: none"> <li>• Children aged 6 or more: BFR 904 (ECU 24).</li> <li>• Children aged 12 or more: BFR 1,380 (ECU 36).</li> <li>• Children aged 16 or more:               <ul style="list-style-type: none"> <li>* Children in 1st order usual levels except handicapped: BFR 1,456 (ECU 38),</li> <li>* Other children (handicapped included): BFR 1,688 (ECU 44).</li> </ul> </li> </ul>	See monthly amounts.	No variation with age.	No variation with age.
<b>Other benefits</b>				
<b>1. Birth grants</b>	<p>BFR 35,236 (ECU 921) for first birth; BFR 26,511 (ECU 693) for second and each subsequent birth.</p> <p>May be obtained in advance two months before the probable date of birth.</p> <p>Adoption grant: BFR 35,236 (ECU 921) per adopted child.</p>	<p>DKR 1,364 (ECU 188) per quarter = DKR 454.66 (ECU 62) 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.</p>	See "Other allowances" and Table V "Maternity".	See Table V "Maternity".

# Family Benefits

Table X

Spain	France	Ireland	Italy	
No variation with age.	Supplements varying with age: <ul style="list-style-type: none"> <li>• Children over 10 years: FF 187 (ECU 29).</li> <li>• Children over 15 years: FF 333 (ECU 51).</li> </ul> Except the 1st child in families with less than 3 children.	No variation with age.	No variation with age.	<b>5. Supplements which vary with age</b>
None.	Allowance for young child (APJE): FF 955 (ECU 147) 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.	IR£ 200 (ECU 245) in case of twins. IR£ 300 (ECU 377) in cases of triplets, IR£ 400 (ECU 489) in cases of quadruplets, quintuplets etc. See also Table V "Maternity".	See Table V "Maternity".	<b>Other benefits</b> <b>1. Birth grants</b>

	Luxembourg	Netherlands	Austria	Portugal
<b>5. Supplements which vary with age</b>	Children aged 6 and more: LFR 535 (ECU 14); children aged 12 and more: LFR 1,605 (ECU 42).	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. <i>Children born on or after 1 January 1995:</i> aged 0-5 years: HFL 284.66 (ECU 137) aged 6-11 years: HFL 345.65 (ECU 166) aged 12-17 years: HFL 406.65 (ECU 195) aged 18-24 years: HFL 345,65 (ECU 166) <i>Double amounts are payable for invalid children or students (still mainly supported by applicant) if:</i> <ul style="list-style-type: none"> <li>• under 16, not living at home,</li> <li>• 16 or 17, not living in applicant's nor in another adult household,</li> <li>• 18 to 24, for students, those in occupational training or household tasks and mainly supported by applicant.</li> </ul> <i>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.</i> Invalid youths of 18 or more are entitled to a benefit on account of incapacity for work (see Table VI "Invalidity").	See "Monthly amounts".	No variation with age.
<b>Other benefits</b>				
<b>1. Birth grants</b>	A birth grant of totally LFR 57,618 (ECU 1,506) is available to women resident in Luxembourg, on the condition that both mother and child have the required medical examinations. A maternity allowance is paid to women domiciled in Luxembourg by the National Fund of Family Allowance (see Table V "Maternity").	See Table V "Maternity".	One-time payment for the birth of the child (S 5,000 = ECU 382), the completion of age 1 (S 5,000 = ECU 382), age 2 (S 3,000 = ECU 229) and the completion of age 4 (S 2,000 = ECU 153). Precondition: Certain examinations of the pregnant mother and the child must have been carried out according to the examination programme <i>Mother-Child Card</i> . If the examinations have not been carried out the payment for the occasion of the child's birth will be reduced to S 2,000 (ECU 153).	Once-off payment of ESC 22,930 (ECU 117) per live birth. Allowance for nursing mothers: ESC 4,220 (ECU 21) per month for first 10 months.

	Finland	Sweden	United Kingdom	
<b>5. Supplements which vary with age</b>	No variation with age.	None.	No variation with age.	<b>5. Supplements which vary with age</b>

**Other benefits**  
**1. Birth grants**

A maternity grant is granted to a pregnant woman resident in Finland, whose pregnancy has lasted at least 154 days and who has undergone a health examination.  
Mothers can choose between a maternity package containing child care items and a cash benefits of FIM 760 (ECU 132). The benefit is awarded to each child born.

None.

Maternity Payment: £ 100 (ECU 119) from the Social Fund. Available to those in receipt of income-related benefits (Income Support, Family Credit or Disability Working Allowance) for each new baby expected, born or adopted.

**Other benefits**  
**1. Birth grants**

Table X

## Family Benefits

	Belgium	Denmark	Germany	Greece
<b>2. Allowance for single parent</b>	None.	The general benefits are supplemented by DKR 1,104 (ECU 152) per quarter = DKR 368 (ECU 51) per month and per child. Moreover, an allowance of DKR 843 (ECU 116) per quarter = DKR 281 (ECU 39) per month and per household.	This Law guarantees a minimum maintenance for children under the age of 12 living in a single parent household and being resident in Germany or normally residing there, for a maximum of six years, if maintenance is not paid by the other parent. Maintenance benefit is up to a maximum of DM 353 (ECU 190) in the old "Länder", DM 317 (ECU 170) in the new "Länder".	Increase of the family allowances of DR 1,250 (ECU 4) 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.
<b>3. Special allowances for handicapped children</b>	Supplementary allowance for handicapped children under the age of 21 with a 66 % disability equal per month and per child to: <ul style="list-style-type: none"> <li>• BFR 11,700 (ECU 306) if the child obtains 0, 1, 2 or 3 points of autonomy;</li> <li>• BFR 12,808 (ECU 335) if the child obtains 4, 5 or 6 points of autonomy;</li> <li>• BFR 13,692 (ECU 358) if the child obtains 7, 8 or 9 points of autonomy.</li> </ul>	None.	None.	Allowance for parent of handicapped child: DR 1,250 (ECU 4) per month.
<b>4. Accommodation allowances and removal grants</b>	None.	None.	A housing allowance is paid to a lodger or owner in own dwelling if housing costs are too onerous.	None.

Spain	France	Ireland	Italy	2. Allowance for single parent
None.	<p>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 3,118 (ECU 478) plus FF 1,039 (ECU 159) per child. The allowance is equal to the difference between this amount and the beneficiary's income.</p> <p>Allowance of family support: Children who are not acknowledged by either parent or whose father or mother do not fulfil the obligation to pay maintenance, based on income. Refer to Table X, Family benefits, special cases, 3.</p>	<p>Lone Parent's Allowance is available as a separate and specific means-tested scheme (see table XII):</p> <ul style="list-style-type: none"> <li>• Claimant: IRE 62.50 (ECU 77) max. per week.</li> <li>• Supplement: IRE 15.20 (ECU 18) per week for each child.</li> </ul>	<p>For single parents the income limits giving entitlement to family benefits have been increased from 17 % to 5% according to the income.</p>	2. Allowance for single parent
<p>PTA 6,000 (ECU 37) per month for each child under 18 with a disability of at least 33 %.</p> <p>PTA 34,070 (ECU 209) per month for each child over 18 and with a disability of at least 65 %.</p> <p>PTA 51,105 (ECU 314) per month if invalidity is at least 75 % and assistance is required.</p>	<p>Special education allowance for persons with a 50 % or more handicap, up to 20 years: FF 665 (ECU 102) per month.</p> <p>Supplement for children with an incapacity degree of 80 % or 50 - 80 % when taken into care by a specialized institution:</p> <ul style="list-style-type: none"> <li>• <i>1st category</i>: Impermanent attendance of another person or expenses according to the amount of the supplement: FF 499 (ECU 77);</li> <li>• <i>2nd category</i>: Constant attendance by another person or expenses according to the amount of the supplement: FF 1,497 (ECU 230);</li> <li>• <i>3rd category</i>: Severely disabled in need of continuous and highly qualified assistance, when the only alternative to domiciliary care is a full-time hospital permanence FF 5,422 (ECU 832). The payment of the allowance requires the suspense of working-activities of one parent or the need of a third person.</li> </ul>	<p>IRE 97.70 (ECU 120) 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 14,000,000 (ECU 6,358), per year.</p>	3. Special allowances for handicapped children
None.	<p>Accommodation: Allowances for those receiving one of the various forms of family allowances: The allowance is calculated taking into account the expenses for rent (within the upper limit), the family's situation and the beneficiary's resources. It can be increased for beneficiaries with low incomes.</p>	None.	None.	4. Accommodation allowances and removal grants

Table X

## Family Benefits

	Luxembourg	Netherlands	Austria	Portugal
2. Allowance for single parent	None.	None.	None.	None.
3. Special allowances for handicapped children	<p>Supplementary allowance of LFR 2,194 (ECU 57) 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.</p> <p>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>	None.	<p>In addition to the general family allowance the increased family allowance of S 1,650 (ECU 126) will be granted for severely handicapped children per month.</p> <p>A child is deemed severely handicapped when the degree of disability is at least 50% or in the event of permanent earning incapacity.</p> <p>If the earning incapacity occurred before the completion of age 21 or during a later vocational training, however, before the age of 27, family allowance and increase family allowance will be granted to an unlimited extent.</p>	<p>Additional allowance for handicapped dependants under 24 years of age of the employee and who fulfil certain health conditions.</p> <p>Rates per month:</p> <ul style="list-style-type: none"> <li>• for children up to 14: ESC 5,750 (ECU 29).</li> <li>• for children between 14 and 18: ESC 8,390 (ECU 43).</li> <li>• for children between 18 and 24: ESC 11,210 (ECU 57).</li> </ul> <p>Monthly life allowance for the same persons, older than 24 years: ESC 17,500 (ECU 89).</p> <p>Special education allowance for children up to the age of 24 years, attending a special training establishment (variable amount).</p> <p>Allowance for third party assistance: ESC 9,650 (ECU 49) per month.</p>
4. Accommodation allowances and removal grants	None.	None.	<p>Accommodation and housing allowances according to the Social Assistance Acts of the Federal States. Examination of need at the lower level (family members increase the allowance).</p>	None.



	Finland	Sweden	United Kingdom	
<b>2. Allowance for single parent</b>	<p>The general child allowance is supplemented by FIM 200 (ECU 35) for each child of a single parent.</p> <p>Maintenance allowance for children: if parenthood has not been established or the mother or father does not fulfil the obligation to pay maintenance, the single parent is paid a maintenance allowance of FIM 518-637 (ECU 90 - 111) per month.</p>	<p>Single parents are guaranteed SEK 1,175 (ECU 120) monthly either from child support payments from the other parent or advanced maintenance allowance from the state.</p>	<p>One Parent Benefit: 1st child: £ 27.30 (ECU 32) per month.</p>	<b>2. Allowance for single parent</b>
<b>3. Special allowances for handicapped children</b>	<p>Child care allowance for care of severely disabled and chronically ill children under 18. The benefit is graded into 3 classes depending on the degree of strain on the family: FIM 417 (ECU 73), FIM 967 (ECU 167) or FIM 1,796 (ECU 312) per month.</p>	<p>See VI "Invalidity".</p>	<p>See Table VI "Invalidity" (Attendance Allowance and Mobility Allowance).</p>	<b>3. Special allowances for handicapped children</b>
<b>4. Accommodation allowances and removal grants</b>	<p>None.</p>	<p>Housing Allowance: Is given to all with low wages with the need for certain size/standard of housing. Foremost to families.</p> <p>The allowance is based on need. Taken into account:</p> <ul style="list-style-type: none"> <li>• income</li> <li>• composition of household</li> <li>• cost of housing.</li> </ul>	<p>Housing Benefit - see Table XII.2 "Other specific non-contributory minima".</p>	<b>4. Accommodation allowances and removal grants</b>

	Belgium	Denmark	Germany	Greece
5. Other allowances	None.	<p>Allowance (single benefit) in case of adoption of a child: DKR 31,457 (ECU 4,330).</p>	<p>Child-raising allowance (<i>Erziehungsgeld</i>): DM 600 (ECU 323) per month for the first 24 months following the child's birth.</p> <p>An annual income ceiling is applicable. This is fixed at DM 100,000 (ECU 53,764) during the first six months for a married couple and at DM 75,000 (ECU 40,323) for other eligible parties. From the seventh month onwards the limit is fixed at DM 29,400 (ECU 15,806) for married couples and at DM 23,700 (ECU 12,742) for other eligible parties.</p> <p>For births from 1.1.1992 onwards this allowance is treated separately from parental leave.</p> <p>Furthermore from this date onwards a parent is entitled to 36 months of leave, from the date of the birth of the child.</p>	<p>Benefits for mothers who are not working or who are married to a soldier or to a prisoner.</p> <p>Benefits for Greek emigrants coming back to Greece.</p> <p>Monthly Special allowance for large families: DR 500 (ECU 1.60) for 3rd child. DR 750 (ECU 2.50) for 4th child. DR 1,000 (ECU 3.30) for 5th child.</p>

Spain	France	Ireland	Italy	
None.	<p><i>Allowance at beginning of the school year</i> for children aged 6 - 18: FF 411 (ECU 63); payable in lump sum with means test.</p> <p><i>Education allowance</i> for parents: Allowance is given to parents totally or partly interrupting their working activity for educating a child under 3 years and having care of at least 2 children. Total amount: FF 2,964 (ECU 455). Partial amounts: FF 1,960 (ECU 301) if the part-time activity does not make up more than 50 % of the legal working time; FF 1,482 (ECU 227) if the activity amounts to more than 50 % and not more than 80 % of the legal working time.</p> <p><i>Family benefit with means test</i>: FF 866 (ECU 133) for families having at least 3 children over 3 years.</p> <p><i>Benefits for assistance</i>:</p> <ul style="list-style-type: none"> <li>• Allowances for child care at home are paid in full for children under the age of 3 years and at a reduced rate for children between 3 and 6 years (maximum amount per quarter FF 11,838 (ECU 1,816) and FF 5,919 (ECU 908) respectively).</li> <li>• Benefit for families assuming an approved maternal assistant (AFEAMA) if the child is less than 6 years old and social benefits don't exceed FF 6,000 (ECU 920) per quarter.</li> <li>• AFEAMA cash benefit for baby-sitters of children less than 3 years: FF 800 (ECU 123); for children over 3 years: FF 400 (ECU 61).</li> </ul>	<p>Family Income Supplements (FIS):</p> <p>Weekly cash allowances to help families on low pay with children. Combats a situation where they may be worse off in work than out of work. In December 1994 FIS was paid to 10,671 families - average weekly payment of IRE 38 (ECU 46).</p> <p><i>Main conditions</i>:</p> <ul style="list-style-type: none"> <li>• Must be working for at least 20 hours per week (hours worked by a partner can be added);</li> <li>• Must have at least one qualified child up to age 18 or between 18 and 21 if in full time education;</li> <li>• Average weekly income must be below a fixed amount for the family size. FIS is also available to lone parents.</li> </ul> <p><i>Calculation of benefit</i>:</p> <p>The amount of FIS payable is 60 % of the difference between the family income and the income limit applicable to that family size.</p>	None.	5. Other allowances

	Luxembourg	Netherlands	Austria	Portugal
<b>5. Other allowances</b>	<p>Allowance at the beginning of school, for children over 6 years. Amounts of the allowance per child:</p> <ul style="list-style-type: none"> <li>• For a group of one child:               <ul style="list-style-type: none"> <li>between 6 and 11 years: LFR 3,747 (ECU 98);</li> <li>over 12 years: LFR 5,352 (ECU 140).</li> </ul> </li> <li>• For a group of two children (amount per child):               <ul style="list-style-type: none"> <li>between 6 and 11 years: LFR 6,423 (ECU 168);</li> <li>over 12 years: LFR 8,029 (ECU 210).</li> </ul> </li> <li>• For a group of three or more children (amount per child):               <ul style="list-style-type: none"> <li>between 6 and 11 years: LFR 9,099 (ECU 238);</li> <li>over 12 years: LFR 10,705 (ECU 280).</li> </ul> </li> </ul> <p>Education allowance 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> <ul style="list-style-type: none"> <li>• LFR 131,232 (ECU 3,430) when educating one child,</li> <li>• LFR 174,976 (ECU 4,574) when educating two children,</li> <li>• LFR 218,719 (ECU 5,717) when educating three children.</li> </ul> <p>Allowance: LFR 16,058 (ECU 419). Half the allowance is available in the case of part-time employment.</p>	None.	<p><i>Supplement to birth allowance/ subsidy:</i> If entitlement to first part of the birth allowance exists and if the monthly family income is below a certain amount (S 37,800 (ECU 2,890)), a parent, who is not gainfully employed and who does neither receive maternity benefit, child-raising allowance, temporary help nor part-time help and mainly takes care of the child following the first 12 months after birth, is entitled to a monthly supplement of S 1,000 (ECU 76) for this period. A gainfully employed parent, who mainly cares for the child in the first 12 months following birth, is entitled to a subsidy of S 1,000 (ECU 76) per months for this period under the same conditions.</p> <p><i>Child-raising allowance:</i> Persons entitled: mothers and fathers who are subject to compulsory unemployment insurance (see Table XI "Unemployment"). Conditions: insurance period of 52 weeks within the last 24 months and waiting period holiday or termination of employment relationship because of confinement, as far as the beneficiary is entitled to maternity benefit and care of the child in the same household; in addition maternity benefit of the health insurance of unemployed persons; in addition if within 6 weeks after termination of child-raising allowance maternity benefit will again be drawn; also in the event of the adoption of a child, who has not yet completed the age of 2. Duration: after the termination of maternity benefit until the completion of age 2 of the child (22 months). Amount: S 181.30 (ECU 14) daily. S 268.80 (ECU 20) daily (for single parents).</p> <p><i>Child-raising allowance in the event of part-time employment:</i> Conditions: see "2. Child-raising allowance". Duration: at the latest until the completion of age 4. Amount: The child-raising allowance will be reduced by the extent of the part-time employment.</p> <p><i>Special unemployment assistance:</i> Conditions: Entitlement to child-raising allowance has been exhausted; because of the care provided for the child employment cannot be taken up, since there is not other possibility of provision for the child; with the exception of the willingness to work the conditions for granting special social assistance are fulfilled. Duration: until completion of age 3. Amount: as unemployment assistance (see Table XI "Unemployment").</p>	<p><i>Marriage grant:</i> ESC 19,060 (ECU 97) paid once for each insured spouse.</p> <p><i>Funeral grant:</i> ESC 26,670 (ECU 136) single payment at the death of:</p> <ul style="list-style-type: none"> <li>• Children or equivalent dependants conferring entitlement to family allowances even if stillborn.</li> <li>• Relatives in ascending line (or equivalent dependants) of insured person or his/ her dependent spouse (means tested).</li> <li>• Spouses.</li> <li>• The insured person (paid to the person who proves to have taken over the funeral expenses).</li> </ul>

## Finland

## Sweden

## United Kingdom

## 5. Other allowances

Child home care allowances for families who care for their children under the age of 3 at home or by other arrangement instead of using day care provided by municipalities.

The allowance consists of: basic part FIM 1,908 (ECU 332), sibling increase FIM 382 (ECU 66) and means-tested supplement, maximum FIM 1,527 (ECU 266) per month.

Partial home care allowance of FIM 477 (ECU 83) per month is paid to a parent who has a child under the age of 3 and who reduces working hours to maximum 30 hours a week.

Allowance in case of adoption of a foreign child. Half of the costs up to a limit of SEK 24,000 (ECU 2,454).

Special allowance to an adopted child with a single parent, SEK 14,080 (ECU 1,439) per year.

Family Credit (FC):

Non-contributory, income-related benefit for working families with children. Encourages people to stay in work and largely removes the fear of being worse off in work than out of work. In October 1994, FC was in payment to 578,000 families - average weekly payment being over £ 46 (ECU 55). Estimated expenditure in 1994/95 was £ 1,480 million (ECU 1,760 million), met from General Taxation.

*Main conditions:*

Must be responsible for at least one child under 16 or under 19 if in full-time non-advanced education. Payable to couples and lone parents. One parent must be employed/self-employed for at least 16 hours a week. Not payable where savings/capital exceed £ 8,000 (ECU 9,524).

*Calculation of benefit:*

Maximum Family Credit is made up of an Adult Credit (same for lone parents and couples), and Child Credits for each child (different rates depending upon age). A family with under £ 73.00 (ECU 87) coming in weekly will receive the Maximum Credit. 70 pence (ECU 0.80) is taken off the Maximum Credit for every pound over £ 73.00 (ECU 87). Net income excludes Child Benefit, One Parent Benefit, and £ 15 (ECU 18) of any maintenance received from an absent parent.

For example, a family with 2 children aged 12 and 14 with £ 120 (ECU 143) a week coming in would get £ 50 (ECU 60) a week Family Credit.

A family with 3 children aged 3, 8 and 11 with £ 140 (ECU 167) a week coming in would get almost £ 40 (ECU 48) a week Family Credit.

## 5. Other allowances

Table X

## Family Benefits

	Belgium	Denmark	Germany	Greece
<b>Special cases</b>				
<b>1. Unemployed persons</b>	<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> <ul style="list-style-type: none"> <li>• 1st child: BFR 3,925 (ECU 103),</li> <li>• 2nd child: BFR 5,634 (ECU 147),</li> <li>• 3rd child and subsequent children: BFR 7,329 (ECU 192).</li> </ul>	Normal family benefits.	Normal family benefits.	<p>Normal benefits if 50 days work in preceding year.</p> <p>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.</p>
<b>2. Pensioners</b>	<p>Pensioners obtain the same benefits to the same conditions as unemployed persons. Pensioners recognised as unfit for work from the 7th month awards or invalids are entitled to family allowances to the following rates (+ supplements varying with age):</p> <ul style="list-style-type: none"> <li>• 1st child: BFR 5,450 (ECU 142);</li> <li>• 2nd child: BFR 5,634 (ECU 147);</li> <li>• 3rd child and subsequent children: BFR 7,329 (ECU 192).</li> </ul>	<p>Special allowances of DKR 706 (ECU 97) 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 368 (ECU 51) per month per child.</p>	Recipients of pensions are entitled to family allowances.	Entitled to increased pension (see relevant tables and "Allowance for single parent" above).
<b>3. Orphans</b>	<p>Orphan's allowances: BFR 9,992 (ECU 261) for each child. Supplement according to age.</p>	<p>Special additional allowance of DKR 706 (ECU 97) per month for each motherless or fatherless child.</p> <p>Special allowance for each motherless and fatherless child. Amount is raised to DKR 1,412 (ECU 194) per month and child.</p>	Normal family allowances.	<p>See Table VIII "Survivors".</p> <p>Person who has dependant orphans: Increase of DR 1,250 (ECU 4) per month.</p>
<b>Taxation</b>				
<b>1. Taxation of cash benefits</b>	Benefits are not subject to taxation.	Benefits are not subject to taxation.	Benefits are not liable to taxation (regardless of progression).	<p>Benefits are generally fully liable to taxation.</p> <p>Tax relief: See table IV "Sickness - cash benefits".</p>
<b>2. Limit of income for tax relief or tax reduction</b>	Not applicable.	Not applicable.	Not applicable.	See table IV "Sickness - cash benefits".

## Family Benefits

Table X

Spain	France	Ireland	Italy	
Normal family benefits.	Normal family benefits.	Normal family benefits.	Normal family benefits.	<b>Special cases</b> <b>1. Unemployed persons</b>
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.	<b>2. Pensioners</b>
Normal family allowances.	<i>Family support allowance:</i> FF 624 (ECU 96) per month for motherless and fatherless child. FF 468 (ECU 72) per month if child is raised by a single parent. See also: Table X, other benefits, 2.	Family allowances can be cumulated with orphans' benefits. See Tables VIII "Survivors" and IX "Employment injuries and occupational diseases".	None.	<b>3. Orphans</b>
Benefits are fully liable to taxation.	Family benefits are not subject to taxation.	Benefits are not subject to taxation.	Benefits are not subject to taxation.	<b>Taxation</b> <b>1. Taxation of cash benefits</b>
See table IV "Sickness - cash benefits".	Not applicable.	Not applicable.	Not applicable.	<b>2. Limit of income for tax relief or tax reduction</b>

Table X

## Family Benefits

	Luxembourg	Netherlands	Austria	Portugal
<b>Special cases</b>				
<b>1. Unemployed persons</b>	Normal family benefits.	Normal family benefits.	General family allowances.	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.
<b>2. Pensioners</b>	Normal family benefits.	Recipients of pensions are entitled to family allowances.	General family allowances.	Recipients of pensions are entitled to family allowances.
<b>3. Orphans</b>	Normal family benefits.	<ul style="list-style-type: none"> <li>• Fatherless or motherless children: Normal allowances. See also Table VIII "Survivors".</li> <li>• Fatherless and motherless children under the general insurance scheme for widows and orphans; also holiday benefits: See Table VIII "Survivors".</li> </ul>	General family allowances.	Orphans are entitled to family allowances (as are children already conceived but not yet born at the time of the insured person's death).
<b>Taxation</b>				
<b>1. Taxation of cash benefits</b>	Benefits are not subject to taxation.	Benefits are not liable to taxation.	Benefits are not subject to taxation.	Benefits are not subject to taxation.
<b>2. Limit of income for tax relief or tax reduction</b>	Not applicable.	See table IV "Sickness - cash benefits".	Not applicable.	Not applicable.



## Family Benefits

Table X

	Finland	Sweden	United Kingdom	
<b>Special cases</b>				<b>Special cases</b>
<b>1. Unemployed persons</b>	See table XI "Unemployment".	None.	Normal family benefit.	<b>1. Unemployed persons</b>
<b>2. Pensioners</b>	See table VII "Old-age".	None.	Recipients of pensions are entitled to family allowances.	<b>2. Pensioners</b>
<b>3. Orphans</b>	See table VIII "Survivors".	None.	Guardian's Allowance (GA) payable in addition to Child Benefit for orphans, or where one parent is dead and the other's whereabouts are not known or they are serving a long prison sentence. Rate £ 47.88 (ECU 57) a month or £ 42.68 (ECU 51) depending on seniority of child in claimant's family.	<b>3. Orphans</b>
<b>Taxation</b>				<b>Taxation</b>
<b>1. Taxation of cash benefits</b>	Child allowances, maternity grants and maintenance allowances are not subject to taxation. Child home care allowances are subject to taxation.	None.	Child benefits, one parent benefits, guardians allowances and "Family Credit" are not taxable.	<b>1. Taxation of cash benefits</b>
<b>2. Limit of income for tax relief or tax reduction</b>	No tax reductions.	None.	Not applicable.	<b>2. Limit of income for tax relief or tax reduction</b>



- I Organisation
- 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
- XIII Social protection of self-employed

	Belgium	Denmark	Germany	Greece
<b>Legislation</b>				
<b>1. First law</b>	Decree of 18 February 1924.	Law of 4 April 1907.	Law of 16 July 1927.	Decree-Law of 1954.
<b>2. Basic legislation</b>	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 25.1.1992).	Law of 24 March 1970, as amended.	Law of 25 June 1969 ( <i>Arbeitsförderungsgesetz</i> ), with several amendments.	
<b>Existing schemes</b>	Insurance.	Optional insurance.	1. Unemployment insurance. 2. Unemployment assistance.	Insurance.
<b>Field of application</b>	All employees covered by social security. Young persons who are unemployed following their training.	The following persons between the age of 16 and 65 may be admitted as members to an unemployment fund: <ul style="list-style-type: none"> <li>• Wage earners.</li> <li>• Young persons having completed vocational training of 18 months at least.</li> <li>• Conscripts.</li> <li>• Self-employed workers who practise a profession and their assisting spouse.</li> </ul>	All employees (= industrial and non-industrial staff and workers undergoing vocational training including young handicapped persons).	<ul style="list-style-type: none"> <li>• Employees who are insured against sickness with a social security institution.</li> <li>• Youngsters between 20 - 29 years of age who have never worked before.</li> </ul>

Spain	France	Ireland	Italy	Legislation
<p>Law No 62 of 22 July 1961 (elements of which have been ceased to be into force).</p> <p>Law No 51 of 8 October 1980. Law No 22 of 29 November 1993. Legislative Royal Decree 1/94 of 20 June, in which the amended version of the General Law on Social Security is approved. Royal Decree: Law No 3 of 31 March 1989. Law No 22 of 30 July 1992.</p>	<p>Law of 11 October 1940. Agreement of 31 December 1958.</p> <p><i>Insurance:</i> Art. L. 351-3 to L. 351-8 of Labour Code; Conventions of 24 February 1984, 19 November 1985, 30 November 1987, 6 July 1988, 1 January 1990, and 1 January 1993 and 1 January 1994. <i>Assistance:</i> Art. L. 351-9 and L. 351-10 of Labour Code.</p>	<p>Law of 1911. Social Welfare Consolidation Act 1993, as amended.</p>	<p><i>Total unemployment:</i> 1. Decree-Law No 2,214 of 19 October 1919 and Law of 20 May 1988, No. 160. 2. Law of 6 August 1975, No. 427. 3. Law No. 223 of 23 July 1991.</p> <p><i>Part time unemployment:</i> 1. Decree-law No. 869 of 12 August 1947. 2. Law No. 223 of 23 July 1991.</p>	<p><b>1. First law</b> <b>2. Basic legislation</b></p>
<p>1. Insurance. 2. Assistance.</p>	<p>1. Insurance. 2. Assistance.</p>	<p>1. Insurance. 2. Assistance.</p>	<p><i>Full unemployment:</i> 1. Ordinary unemployment benefit. 2. Special unemployment benefit 3. Mobility allowance. <i>Part time unemployment:</i> 1. Ordinary earnings complement. 2. Extraordinary earnings complement.</p>	<p><b>Existing schemes</b></p>
<p><i>Insurance:</i> Employees in sectors of industry and services.</p> <p><i>Assistance:</i> Unemployed with family responsibilities:</p> <ul style="list-style-type: none"> <li>• Over 18 and under 65 who have exhausted their entitlement to contributory benefit;</li> <li>• With no entitlement to allowances but paid contributions for 3 months.</li> </ul> <p>Unemployed without family responsibilities:</p> <ul style="list-style-type: none"> <li>• Older than 45 years who have exhausted their entitlement to allowances for at least 12 months;</li> <li>• With no entitlement to contribution-related allowances but paid contributions for 6 months.</li> </ul> <p>Other groups:</p> <ul style="list-style-type: none"> <li>• Unemployed over age 52 fulfilling all conditions for retirement pension except the age limit;</li> <li>• Returning migrants;</li> <li>• Prisoners for six months after their release;</li> <li>• Claimants to an invalidity pension whose pension has been suspended because their health condition has improved or who have been recognized as capable for work.</li> </ul>	<p><i>Insurance:</i> All employees.</p> <p><i>Assistance:</i> Unemployed having exhausted their entitlement to contributory benefits and certain special groups (released prisoners, expatriated, repatriated or stateless workers, political refugees and asylum seekers, victims of industrial accidents or occupational diseases).</p>	<p><i>Insurance:</i> With some exceptions, all persons aged 16 years and over employed under a contract of service or apprenticeship.</p> <p><i>Assistance:</i> Persons aged 18 years and over.</p>	<p><i>Total Unemployment:</i> 1. All employees. 2. Workers in the building industry. 3. All workers (except in the building trade) who qualify for the extraordinary earnings supplement.</p> <p><i>Part time unemployment:</i> Exceptional allowance: workers in certain categories and areas who do not fulfil the conditions required for 1.</p>	<p><b>Field of application</b></p>

	Luxembourg	Netherlands	Austria	Portugal
<b>Legislation</b>				
1. First law	Law of 6 August 1921.	Law of 6 November 1986, as amended.	Act of 24 March 1920.	Law of 1975.
2. Basic legislation	Amended law of 30 June 1976.		Act on Unemployment Insurance ( <i>ALVG</i> ) of 14 November 1977 and amendments. Special Support Act ( <i>SUG</i> ) of 30 November 1973 and amendments.	Decree-law No 79-A/89 of 13 March 1989.
<b>Existing schemes</b>	Unemployment allowance scheme.	Insurance comprising: 1. General benefits; 2. Extended benefits; 3. Follow-up benefits.	1. Unemployment insurance ( <i>Arbeitslosenversicherung</i> ). 2. Unemployment assistance ( <i>Notstandshilfe</i> ). 3. Special support ( <i>Sonderunterstützung</i> ).	1. Insurance. 2. Assistance.
<b>Field of application</b>	<ul style="list-style-type: none"> <li>• Employed persons.</li> <li>• Young persons, who are unemployed after their training.</li> <li>• Self-employed persons who have given up their trade and are in search of paid employment.</li> </ul>	All employees under 65.	<ul style="list-style-type: none"> <li>• All employees in paid employment, trainees.</li> <li>• Participants of vocational rehabilitation.</li> </ul> <p>No compulsory insurance if the income is below the limit of S 3,452 (ECU 264). Additional conditions for <i>unemployment assistance (Notstandshilfe)</i>: nationals in the European Economic Area, other foreigners having an exemption certificate according to the Act on the Employment of Foreigners.</p>	<ul style="list-style-type: none"> <li>• All insured employees.</li> <li>• 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.</li> </ul>

	Finland	Sweden	United Kingdom	
<b>Legislation</b>				<b>Legislation</b>
<b>1. First law</b>	Act of 1917.	<i>Insurance:</i> Royal Decree of June 15, 1934.	Act of 1911.	<b>1. First law</b>
<b>2. Basic legislation</b>	<i>Insurance:</i> Unemployment Allowances Act and Law of Unemployment Funds of 24 August 1984, as amended. <i>Assistance:</i> Law of Labour Market Support of 30 December 1993, as amended.	<i>Assistance:</i> Law of June 5, 1973.  <i>Insurance:</i> Law of June 5, 1973 as amended. Royal Decree of Nov. 24, 1988 as amended. <i>Assistance:</i> Law of June 5, 1973 as amended.	Social Security Contributions and Benefits Act 1992.	<b>2. Basic legislation</b>
<b>Existing schemes</b>	1. Insurance <ul style="list-style-type: none"> <li>• basic security</li> <li>• earnings-related security (optional insurance)</li> </ul> 2. Assistance (Labour market support).	1. Optional Insurance. 2. Cash Labour Market Assistance.	1. Insurance. 2. Non-contributory Income Support (described in Table XII).	<b>Existing schemes</b>
<b>Field of application</b>	<i>Insurance:</i> <ul style="list-style-type: none"> <li>• Basic security: Employees and self-employed persons aged 17 to 64.</li> <li>• Earnings-related security: Employees and self-employed persons aged 17 to 64 who are members of an unemployment fund.</li> </ul> <i>Assistance:</i> Unemployed persons who do not fulfil the conditions for unemployment insurance scheme or who have received daily allowance for the maximum period.	<i>Insurance:</i> Wage earners and self-employed persons up to 64 years may be admitted as members to an unemployment insurance fund if they work within the field of activity of the fund. <i>Assistance:</i> Cash Labour Market Assistance is paid to persons aged 20-64 who <ul style="list-style-type: none"> <li>• are not insured</li> <li>• have not yet managed to fill the requirements of 12 months membership in the unemployment insurance fund</li> <li>• are insured but who have reached 60 years of age and are no longer covered by the insurance, because they have received their maximum 450 benefit days.</li> </ul>	All employed persons except married women who chose before April 1977 not to be insured.	<b>Field of application</b>

	Belgium	Denmark	Germany	Greece
<b>Total unemployment</b>				
<b>1. Main conditions</b>	<ul style="list-style-type: none"> <li>• To be without work and without earnings;</li> <li>• To be fit for work;</li> <li>• Registered for employment.</li> </ul>	<ul style="list-style-type: none"> <li>• To be unemployed involuntarily;</li> <li>• To search actively an employment;</li> <li>• To have signed on at the employment office.</li> </ul>	<ul style="list-style-type: none"> <li>• To be available for work;</li> <li>• To have personally registered at the employment exchange as unemployed.</li> </ul>	<ul style="list-style-type: none"> <li>• To be unemployed involuntarily;</li> <li>• To be fit for work;</li> <li>• To be registered at an employment exchange and to be at the disposal of the exchange.</li> </ul>
<b>2. Qualifying period</b>	<p>Period varies according to the age of the insured person between 312 working days during the previous 18 months, and 624 working days over the previous 36 months.</p>	<ul style="list-style-type: none"> <li>• To have completed a minimum period of employment and insurance of 26 weeks during the 3 preceding years.</li> <li>• 1 year of insurance with fund.</li> </ul>	<p><i>Insurance:</i> The unemployed person has to be insured at least 12 months of employment under insurance cover during the last 3 years.</p> <p><i>Assistance:</i> During the last year at least 150 days of employment under insurance cover or to have received unemployment insurance benefit (<i>Arbeitslosengeld</i>) (follow up unemployment assistance, <i>Anschlußarbeitslosenhilfe</i>) or to fulfil similar conditions (original unemployment assistance, <i>originäre Arbeitslosenhilfe</i>).</p>	<ul style="list-style-type: none"> <li>• At least 125 days of work during the 14 months preceding job loss or, at least, 200 days of work during the 2 years preceding job loss.</li> <li>• For first time claimants, at least 80 days of work per year during the 2 previous years.</li> </ul>



Spain	France	Ireland	Italy	Total unemployment 1. Main conditions
<p><i>Insurance:</i></p> <ul style="list-style-type: none"> <li>• To have lost previous job involuntarily;</li> <li>• To be able and willing to work;</li> <li>• To be at the disposal of the employment office;</li> <li>• To be affiliated to the social security schemes or have equivalent status.</li> <li>• To have covered required contribution periods.</li> </ul> <p><i>Assistance:</i></p> <ul style="list-style-type: none"> <li>• To be registered at an employment office;</li> <li>• Have exhausted the entitlement to contributory unemployment;</li> <li>• Have failed to find work for 30 days subsequent to exhausting entitlement to contributory benefit;</li> <li>• Not enjoy income from other sources exceeding the interprofessional minimum wage.</li> </ul>	<p><i>Insurance:</i></p> <ul style="list-style-type: none"> <li>• Not to have left previous employment voluntary, without good cause;</li> <li>• Not to be seasonally unemployed;</li> <li>• To be looking for work and physically able to work;</li> <li>• To be registered for work;</li> <li>• To be less than 60 years of age; nevertheless, if the person at that age cannot prove 152 quarters of insurance for old-age pension (as of 1.1.96 153 quarters; as of 1.1.97 154 quarters), the benefit is maintained until the 152 quarters are reached, or until age 65.</li> </ul> <p><i>Assistance:</i> For the solidarity scheme, in addition:</p> <ul style="list-style-type: none"> <li>• Long term unemployed: certain conditions of previous activity and of means (special solidarity allowance);</li> <li>• Special other groups: means test (integration allowance).</li> </ul>	<ul style="list-style-type: none"> <li>• To be free from disqualification.</li> <li>• To be fit for of work.</li> <li>• To be available for and seeking work.</li> <li>• To have registered as unemployed.</li> </ul>	<p>The general condition is to have registered at the unemployment agency. For the <i>special unemployment benefit</i> it is to have been made redundant on grounds of cessation of activity, completion of work, cuts in personnel, recession etc.</p>	
<p><i>Insurance:</i> Minimum contribution period: Minimum of 12 months in the 6 years immediately preceding the legal status of unemployment.</p> <p><i>Assistance:</i> in general none with the exception of certain schemes of unemployment assistance in which contribution periods of 3 or 6 months are imposed.</p>	<p><i>Insurance:</i> 4 months insurance in last 8 months.</p>	<p><i>Insurance:</i></p> <ul style="list-style-type: none"> <li>• Flat-rate benefit: <ul style="list-style-type: none"> <li>(i) 39 weeks' contributions paid;</li> <li>(ii) 39 weeks' contributions paid or credited during the contribution year preceding the benefit year (see Table IV).</li> </ul> </li> <li>• Pay-related benefit: Beneficiary must have a right to flat-rate benefit and must have had earnings over IR£ 97.50 (ECU 119) per week in the relevant tax year. Abolished from July 1994 for new claimants only.</li> </ul> <p><i>Assistance:</i> No qualifying period; means test.</p>	<p><i>Ordinary unemployment benefit:</i> Two years of insurance and 52 weekly contributions during the last 2 years.</p> <p><i>Special unemployment benefit:</i> 10 monthly contributions of 43 weekly contributions during the last two years in the building industry.</p> <p><i>Mobility Allowance:</i> At least 12 months of insurance, of which at least 6 months of effective work in a firm.</p>	2. Qualifying period

	Luxembourg	Netherlands	Austria	Portugal
<b>Total unemployment</b>				
<b>1. Main conditions</b>	<ul style="list-style-type: none"> <li>• To be involuntarily unemployed.</li> <li>• To be fit to work.</li> <li>• To be available for work.</li> <li>• To have registered for employment and accept suitable employment offered.</li> </ul>	<ul style="list-style-type: none"> <li>• To be capable of and available for work.</li> <li>• To be registered at the employment exchange.</li> <li>• Not to have refused suitable employment.</li> </ul>	<p>The unemployed person must</p> <ul style="list-style-type: none"> <li>• be capable of work, willing to work and unemployed,</li> <li>• have completed the waiting period and</li> <li>• may not have exhausted the duration of benefit.</li> </ul>	<p><i>Insurance:</i></p> <ul style="list-style-type: none"> <li>• to be capable of and available for work;</li> <li>• to have registered at the employment office;</li> <li>• not to be in receipt of an invalidity or old-age pension.</li> </ul> <p><i>Assistance:</i> 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>
<b>2. Qualifying period</b>	At least 26 weeks of employment during the last year.	<p><i>General benefits:</i> At least 26 weeks of paid employment during the last 39 months (26-weeks condition).</p> <p><i>Extended and follow-up benefits:</i> During the last 4 years at least 5 years in each of which a salary over 52 days was paid (4-out-of-5 condition).</p>	52 weeks of insurance periods within the last 24 months. 26 weeks within the last 12 months for persons under the age of 25.	<p><i>Insurance:</i> At least 540 days of salary-earning employment and contribution payment, or assimilated situation, in 24 months prior to unemployment.</p> <p><i>Assistance:</i> At least 180 days' wage/salary-earning in the 12 months preceding commencement of unemployment.</p>

	Finland	Sweden	United Kingdom	
<b>Total unemployment</b>				<b>Total unemployment</b>
<b>1. Main conditions</b>	<p><i>Insurance:</i></p> <ul style="list-style-type: none"> <li>• to have registered at an employment office as unemployed</li> <li>• to be looking for full-time work</li> <li>• to be capable of work</li> <li>• to be at disposal of the labour market</li> </ul> <p><i>Assistance:</i> As above and in several cases need for assistance</p>	<p>For both schemes:</p> <ul style="list-style-type: none"> <li>• To be unemployed involuntarily</li> <li>• To be registered at the employment office as a job-seeker</li> <li>• To be fit for work and otherwise not prevented from taking a suitable work (at least 17 hours per week).</li> </ul>	<ul style="list-style-type: none"> <li>• To be involuntarily unemployed.</li> <li>• To be capable of work.</li> <li>• To be available for work with an employer.</li> <li>• To be actively searching an employment.</li> <li>• To have made a claim for Unemployment Benefit.</li> </ul>	<b>1. Main conditions</b>
<b>2. Qualifying period</b>	<p><i>Insurance:</i></p> <ul style="list-style-type: none"> <li>• <b>Basic security:</b> Employees: at least 26 weeks of employment during the last 24 months. Self-employed persons: at least 24 months of entrepreneurship during the last 48 months.</li> <li>• <b>Earnings-related security:</b> As under 1) and to have fulfilled the employment requirement while being insured as a member of an unemployment fund.</li> </ul> <p><i>Assistance</i> No qualifying period; means test.</p>	<p><i>Insurance:</i></p> <ul style="list-style-type: none"> <li>• To have been a member of an unemployment insurance fund for at least 12 months - 24 months in certain funds for self-employed persons (membership requirement)</li> <li>• To have been gainfully employed for at least 80 days (at least 3 hours per day) spread out over at least 5 months (working requirement). Time equated with work: <ul style="list-style-type: none"> <li>◆ completed labour market training,</li> <li>◆ completed occupational rehabilitation,</li> <li>◆ leave of absence with parental benefit or compulsory military service up to 2 months,</li> <li>◆ paid free time.</li> </ul> </li> </ul> <p><i>Assistance:</i></p> <ul style="list-style-type: none"> <li>• To have been gainfully employed for at least 5 months (during each month at least 75 hours) or</li> <li>• After having completed certain training. The person must also have sought work through the employment office or worked for at least 90 days within a 10 months period after completed the training.</li> </ul>	<p>Flat-rate benefit:</p> <ul style="list-style-type: none"> <li>• 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.</li> <li>• Contributions paid or credited in both the appropriate tax years amounting to a total of at least 50 times the minimum contribution for that year.</li> </ul>	<b>2. Qualifying period</b>

Table XI

## Unemployment

	Belgium	Denmark	Germany	Greece
3. Maximum age	65 years for men; 60 years for women.	66 years.	65 years.	65 years and more if working activity is extended.
4. Means test	None.	None.	<i>Insurance:</i> Income from any part-time work (less than 18 hours per week) reduces entitlement to unemployment benefit. Other income or assets are not taken into account. <i>Assistance:</i> State of need.	None.
5. Waiting period	None.	None.	None.	6 days.

Spain	France	Ireland	Italy	
65 years, where beneficiary has completed qualifying contribution period for entitlement to a minimal retirement pension.	60 years, if the number of contribution quarters necessary for old age pension has been satisfied; in any case an upper limit of 65 years.	66 years.	None.	<b>3. Maximum age</b>
<p><i>Insurance:</i> None.</p> <p><i>Assistance:</i> Must not enjoy income from any other source exceeding 75 % of the interprofessional minimum wage currently in force.</p>	<p><i>Assistance:</i> ceiling of monthly income:</p> <ul style="list-style-type: none"> <li>• Long term unemployed FF 5,180.70 (ECU 795) for single persons, FF 10,361.40 (ECU 1,590) for a couple (on 1 July 1994).</li> <li>• Other special categories: integration allowance FF 3,933 (ECU 604) for single persons, FF 7,866 (ECU 1,207) for a couple.</li> </ul>	<p><i>Insurance:</i> None.</p> <p><i>Assistance:</i> Insufficient resources.</p>	None.	<b>4. Means test</b>
None.	<p><i>Insurance:</i> Not during paid holidays and waiting period of 8 days for payment and waiting period in event of consecutive rupture of work contract having resulted in the payment of a sum exceeding the statutory amount for such compensation. This waiting period is equal to the quotient of half the supralegal compensation amount for the daily reference wage. The waiting period may not exceed 75 days.</p> <p><i>Assistance:</i> Immediate payment.</p>	<p><i>Insurance:</i></p> <ul style="list-style-type: none"> <li>• Flat-rate benefit: 3 days.</li> <li>• Pay-related benefit: 18 days.</li> </ul> <p><i>Assistance:</i> 3 days.</p>	None.	<b>5. Waiting period</b>

Table XI

## Unemployment

	Luxembourg	Netherlands	Austria	Portugal
<b>3. Maximum age</b>	65 years.	65 years.	Unemployment benefit is due until the completion of entitlement conditions for old-age pension (see Table VII "Old-age").	Age for the old-age pension if necessary periods fulfilled.
<b>4. Means test</b>	In the case of an unemployed person whose spouse or companion is living with him or her in cohabitation and disposes of an income over LFR 109,360 (ECU 2,859), the unemployment benefit is reduced by 50% of the difference between the spouses income and the fixed ceiling.	None.	<p><i>Unemployment insurance:</i> Income from minor employment (maximum of S 3,452 (ECU 264) per month) does not reduce entitlement, income over this amount totally destroys entitlement (special provisions for short-term employments for less than one month and for self-employed activities).</p> <p><i>Unemployment assistance:</i> State of need; consideration of the beneficiary's own income and the spouse's income (partner) with free allowance until which the income will not be taken account of: S 5,495 (ECU 420) per month; S 10,990 (ECU 840) for unemployed persons over the age of 50; S 16,485 (ECU 1,260) for unemployed persons over the age of 55. The free allowance will be increased by S 2,768 (ECU 211), (S 5,536 (ECU 423), S 8,304 (ECU 635) for each person to whose maintenance the partner mainly contributes.</p>	<p><i>Insurance:</i> None.</p> <p><i>Assistance:</i> Average monthly income not exceeding 80% of minimum guaranteed wage in the relevant sector.</p>
<b>5. Waiting period</b>	None.	None.	None. Upon termination of employment relationship through the employee's fault or in the case the employee terminates the employment relationship without good reason the entitlement is suspended for 4 weeks.	None.

# Unemployment

Table XI

	Finland	Sweden	United Kingdom	
<b>3. Maximum age</b>	65 years.	64 years.	Men: 65 years; Women: 60 years. Can also be paid at pension rate up to age 70 (men) and 65 (women).	<b>3. Maximum age</b>
<b>4. Means test</b>	<i>Insurance:</i> none. <i>Assistance:</i> Means test, but not during labour market measures (work tryout, apprenticeship, labour market training or rehabilitation).	None.	None.	<b>4. Means test</b>
<b>5. Waiting period</b>	<i>Insurance:</i> 5 working days <i>Assistance:</i> Persons entering the labour market for the first time have a waiting period of 3 months. This is not applied to persons who have completed their vocational training.	Both schemes: 5 days.	3 days.	<b>5. Waiting period</b>

Table XI

## Unemployment

	Belgium	Denmark	Germany	Greece																																																									
<b>Benefits</b>																																																													
<b>1. Days for which allowance is granted</b>	Working days and unpaid public holidays.	5 days a week.	6 days a week.	25 days per month.																																																									
<b>2. Duration of payment</b>	No limit (except for certain cases of long-term unemployment).	Limited to two periods. An initial one of four years (period 1) and a second one of three years (period 2). For unemployed persons aged 50 period 2 could be extended until their 60th birthday if they fulfil the conditions for early retirement at this age. At the age of 60 the duration of payment will be limited. For the insured person entitled for a social pension: Limited to 12 months during 18 months. <i>Transition benefits:</i> A member of an unemployment insurance fund, aged between 55 and 59, who is entitled to unemployment allowances and has drawn this benefit for at least 12 of the last 15 months and who is resident in Denmark and at the age of 60 fulfils the conditions (waiting period) for early retirement, is entitled to a "transition benefit" ( <i>overgangsydelse</i> ) of 82 % 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. On a trial basis persons aged 50 - 54 may choose the transition benefit until the end of 1996. Salary of up to DKR 27,500 (ECU 3,785.) per year without reduction of the benefit.	<i>Insurance:</i> Proportional to periods of employment and to age: <table border="1"> <thead> <tr> <th>Employment with compulsory contribution days</th> <th>Age</th> <th>Duration days</th> </tr> </thead> <tbody> <tr><td>360</td><td></td><td>156</td></tr> <tr><td>480</td><td></td><td>208</td></tr> <tr><td>600</td><td></td><td>260</td></tr> <tr><td>720</td><td></td><td>312</td></tr> <tr><td>840</td><td>42</td><td>364</td></tr> <tr><td>960</td><td>42</td><td>416</td></tr> <tr><td>1.080</td><td>42</td><td>468</td></tr> <tr><td>1.200</td><td>44</td><td>520</td></tr> <tr><td>1.320</td><td>44</td><td>572</td></tr> <tr><td>1.440</td><td>49</td><td>624</td></tr> <tr><td>1.560</td><td>49</td><td>676</td></tr> <tr><td>1.680</td><td>54</td><td>728</td></tr> <tr><td>1.800</td><td>54</td><td>780</td></tr> <tr><td>1.920</td><td>54</td><td>832</td></tr> </tbody> </table> <i>Assistance:</i> Unlimited. <i>Original unemployment allowance:</i> 312 days.	Employment with compulsory contribution days	Age	Duration days	360		156	480		208	600		260	720		312	840	42	364	960	42	416	1.080	42	468	1.200	44	520	1.320	44	572	1.440	49	624	1.560	49	676	1.680	54	728	1.800	54	780	1.920	54	832	Generally proportional to periods of employment: <table border="1"> <thead> <tr> <th>Employment</th> <th>duration:</th> </tr> </thead> <tbody> <tr><td>125 days</td><td>5 months</td></tr> <tr><td>150 days</td><td>6months</td></tr> <tr><td>180 days</td><td>8 months</td></tr> <tr><td>220 days</td><td>10 months</td></tr> <tr><td>250 days</td><td>12 months</td></tr> </tbody> </table> If aged 49 or more: 210 days 12 months In all cases, 3 additional months at reduced rate: 12 months for 4,050 days of work. 5 months for the newcomers on the labour market (youngsters between 20-29 years).	Employment	duration:	125 days	5 months	150 days	6months	180 days	8 months	220 days	10 months	250 days	12 months
Employment with compulsory contribution days	Age	Duration days																																																											
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<b>3. Earnings taken as reference</b>	Average daily earnings.	Calculation usually based on average earnings of preceding 12 weeks or 3 months, contributions to the Labour Market Funds deducted.	Average weekly wage for the last 6 months.	Earnings at the time of job loss.																																																									
<b>4. Earnings ceiling</b>	BFR 2,149.06 (ECU 56) per day.	None.	DM 7,800 (ECU 4,194) per month in the old "Länder" and DM 6,400 (ECU 3,441) in the new "Länder".	See below.																																																									



# Unemployment

Table XI

Spain	France	Ireland	Italy	Benefits 1. Days for which allowance is granted
Every day.	Every day.	6 days a week.	Every day.	2. Duration of payment
<p><i>Insurance:</i> Depending on contribution period over preceding 6 years duration of payment.</p> <p><i>Unemployment assistance:</i></p> <ul style="list-style-type: none"> <li>• Normally 6 month, possible extension in 6 months periods, up to a total of 18 months.</li> <li>• Extension of this period is possible in special cases.</li> <li>• In the case of workers over 52, extension to age of retirement is possible under certain conditions.</li> </ul>	<p><i>Insurance:</i> Duration of payment of the single degressive allowance varies according to length of insurance and to age; minimum: 4 months, maximum: 60 months.</p> <p><i>Assistance:</i></p> <ul style="list-style-type: none"> <li>• Long term unemployed: Benefits given by periods of 6 months, for indefinite time.</li> <li>• Special groups: maximum 1 year.</li> </ul>	<p><i>Insurance:</i></p> <ul style="list-style-type: none"> <li>• 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).</li> <li>• Pay-related benefit: Limited to 375 days. On expiry of unemployment benefit, unemployment assistance may be paid, subject to a means test.</li> </ul> <p><i>Assistance:</i> No limit.</p>	<p><i>Ordinary unemployment benefit:</i> 180 days.</p> <p><i>Special unemployment benefit:</i> 90 days with of extension in the event of a recession.</p> <p><i>Mobility allowance:</i> 36 months with possibility of extension until 48 months for regions in South Italy.</p>	3. Earnings taken as reference
<p><i>Insurance:</i> Average of employee's contribution assessment bases for preceding 6 months. These figures are brought up to interprofessional minimum wage in force at the time when benefit falls due, where they were below that level.</p> <p><i>Assistance:</i> Interprofessional minimum wage.</p>	<p><i>Insurance:</i> Earnings on which contributions have been paid for last 12 months.</p>	<p><i>Insurance:</i> Flat rate benefit: Not applicable. 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><i>Assistance:</i> The means test takes account of actual income.</p>	Global payment.	4. Earnings ceiling
<p><i>Insurance:</i> 220 % of minimum interprofessional wages.</p>	<p><i>Insurance:</i> 75 % of former daily salary. 4 times the ceiling of social security, FF 52,240 (ECU 8,016) per month.</p>	<p><i>Insurance:</i> Pay-related benefit: IR£ 220 (ECU 245) per week.</p> <p><i>Assistance:</i> None.</p>	<p><i>Ordinary unemployment benefit:</i> LIT 2,784,990 (ECU 1,265). <i>Special unemployment benefit:</i> None. <i>Mobility allowance:</i> LIT 2,784,990 (ECU 1,265).</p>	

Table XI

## Unemployment

	Luxembourg	Netherlands	Austria	Portugal																																										
<b>Benefits</b>																																														
<b>1. Days for which allowance is granted</b>	Every day.	5 days a week.	All days.	Every day.																																										
<b>2. Duration of payment</b>	<ul style="list-style-type: none"> <li>• 365 calendar days during a reference period of 24 months.</li> <li>• 182 extra calendar days for persons particularly "difficult" to place.</li> <li>• For unemployed of 50 years and more prolongation of 12, 9 or 6 months respectively if 30, 25 or 20 years of affiliation to pension.</li> </ul>	<ul style="list-style-type: none"> <li>• <i>General benefits:</i> 6 months.</li> <li>• <i>Extended benefits:</i> Depending on age and employment record: <table border="1"> <thead> <tr> <th>Employment</th> <th>duration</th> </tr> </thead> <tbody> <tr> <td>5 to 10 years</td> <td>9 months</td> </tr> <tr> <td>10 to 15 years</td> <td>12 months</td> </tr> <tr> <td>15 to 20 years</td> <td>1.5 years</td> </tr> <tr> <td>20 to 25 years</td> <td>2.0 years</td> </tr> <tr> <td>25 to 30 years</td> <td>2.5 years</td> </tr> <tr> <td>30 to 35 years</td> <td>3.0 years</td> </tr> <tr> <td>35 to 40 years</td> <td>4.0 years</td> </tr> <tr> <td>≥ 40 years</td> <td>5.0 years</td> </tr> </tbody> </table> </li> <li>• <i>Follow-up benefits:</i> 2 years (persons aged 57.5 and over: 3.5 years).</li> </ul>	Employment	duration	5 to 10 years	9 months	10 to 15 years	12 months	15 to 20 years	1.5 years	20 to 25 years	2.0 years	25 to 30 years	2.5 years	30 to 35 years	3.0 years	35 to 40 years	4.0 years	≥ 40 years	5.0 years	<p><i>Insurance:</i> depends on insurance duration and age. Insurance periods and duration of payment:</p> <table border="1"> <tbody> <tr> <td>52 weeks within 2 years:</td> <td>20 weeks;</td> </tr> <tr> <td>156 weeks within 5 years:</td> <td>30 weeks;</td> </tr> <tr> <td>312 weeks within 10 years and 40 years of age:</td> <td>39 weeks;</td> </tr> <tr> <td>468 weeks within 15 years and 50 years of age:</td> <td>52 weeks.</td> </tr> </tbody> </table> <p>This duration will be extended by 156 or 209 weeks if the beneficiary participates in work foundation (special training measure). Training unemployment benefit (possible after termination of child-raising allowance - see Table X "Family benefits") duration of benefits 26 weeks. <i>Assistance:</i> unlimited; will be granted for 52 weeks respectively.</p>	52 weeks within 2 years:	20 weeks;	156 weeks within 5 years:	30 weeks;	312 weeks within 10 years and 40 years of age:	39 weeks;	468 weeks within 15 years and 50 years of age:	52 weeks.	<ul style="list-style-type: none"> <li>• General benefits proportional to age: <table border="1"> <tbody> <tr> <td>&lt; 25 years</td> <td>10 months</td> </tr> <tr> <td>25/30 years</td> <td>12 months</td> </tr> <tr> <td>30/35 years</td> <td>15 months</td> </tr> <tr> <td>35/40 years</td> <td>18 months</td> </tr> <tr> <td>40/45 years</td> <td>21 months</td> </tr> <tr> <td>45/50 years</td> <td>24 months</td> </tr> <tr> <td>50/55 years</td> <td>27 months</td> </tr> <tr> <td>&gt;55 years</td> <td>30 months</td> </tr> </tbody> </table> </li> <li>• Extended benefits: 50 % of the above mentioned periods.</li> </ul>	< 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
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<b>3. Earnings taken as reference</b>	Gross earnings during the 3 months which precede unemployment.	<ul style="list-style-type: none"> <li>• <i>General benefits:</i> Statutory minimum wage or previous earnings.</li> <li>• <i>Extended benefits:</i> Previous earnings.</li> <li>• <i>Follow-up benefits:</i> Statutory minimum wage.</li> </ul>	Average earnings of the last 26 weeks or 6 months (monthly payments). Special payments (13th and 14th salary) are to be taken account of.	<p><i>Insurance:</i> average daily wage for 12 months preceding the 2 months prior to commencement of unemployment. <i>Assistance:</i> minimum wage.</p>																																										
<b>4. Earnings ceiling</b>	The allowance cannot be superior to LFR 109,360 (ECU 2,859) or LFR 87,488 (ECU 2,286) in case that the unemployment exceeds 182 days in a period of 12 months. For the period of complementary benefit the ceiling is fixed at LFR 65,616 (ECU 1,715).	HFL 286.84 (ECU 138) per day (5-day week).	S 33,600 (ECU 2,569) per month.	None.																																										

	Finland	Sweden	United Kingdom	
<b>Benefits</b>				<b>Benefits</b>
<b>1. Days for which allowance is granted</b>	5 days a week.	Both schemes: 5 days a week.	6 days a week, except days on which earnings exceed £ 2 (ECU 2.40) or any week in which earnings equal or exceed the minimum level of earnings at which contributions become payable (currently £ 58 = ECU 69).	<b>1. Days for which allowance is granted</b>
<b>2. Duration of payment</b>	<p><i>Insurance:</i> 500 calendar days during 4 consecutive calendar years. If a employee has fulfilled the qualifying period during a period of eight months (self-employed person has during two years carried on his activities), the calculation of the period of 500 days shall begin afresh if he once again starts to receive daily allowance. A person who has reached the age of 55 may be paid until the age of 60.</p> <p><i>Assistance:</i> No limit.</p>	<p><i>Insurance:</i> aged under 55: 300 days aged 55 or more: 450 days Work qualifies for a second period.</p> <p><i>Assistance:</i> aged under 55: 150 days aged 55-59: 300 days aged 60 and more: 450 days</p>	<p><i>Flat-rate benefit:</i> Limited to 312 days excluding Sundays in any period of interruption of employment. A claimant requalifies for a further period of 312 days when he has worked for an employer for 13 weeks within a prescribed period in each of which employment has lasted for 16 hours or more. These weeks need not be consecutive.</p>	<b>2. Duration of payment</b>
<b>3. Earnings taken as reference</b>	<p><i>Insurance:</i> Earnings-related daily allowance:</p> <ul style="list-style-type: none"> <li>• Employees: Calculation usually based on average earnings of preceding 26 weeks.</li> <li>• Self-employed persons: earnings on which premiums have been paid for the last 12 months.</li> </ul>	<p><i>Insurance:</i> Calculation is normally based on daily average earnings if there are 5 months in the qualifying period. For self-employed persons calculation is based on taxed income during the last 3 years.</p> <p><i>Assistance:</i> Not earnings related.</p>	See qualifying period above.	<b>3. Earnings taken as reference</b>
<b>4. Earnings ceiling</b>	<p><i>Employees:</i> none.</p> <p><i>Self-employed persons:</i> The reported income confirmed as the basis for the pension under the self-employed persons' pensions act.</p>	<p><i>Insurance:</i> SEK 15,510 (ECU 1,586) per month or SEK 705 (ECU 72) per day.</p>	Not applicable: Flat-rate benefit.	<b>4. Earnings ceiling</b>

	Belgium	Denmark	Germany	Greece
5. Rate	<p>Daily Allowances: <i>Unemployment benefits</i> Cohabits with dependants: 60 % of reference earnings. Max. BFR 1,289 (ECU 34), min. BFR 1,132 (ECU 30). Single persons: 60 % in the 1st year of unemployment. Max. BFR 1,289 (ECU 34), min. BFR 810 (ECU 21). 42 % from the 2nd year onwards. Max. BFR 903 (ECU 24), min. BFR 810 (ECU 21). Cohabitants without dependants: 55 % in the 1st year of unemployment. Max. BFR 1,182 (ECU 31), min. BFR 646 (ECU 17). 35 % for the following three months. Max. BFR 752 (ECU 20), min. BFR 646 (ECU 17). After 15 months, possibility of lump-sum allowance if certain conditions are fulfilled. Lump-sum of BFR 482 (ECU 13), raised to BFR 643 (ECU 17) if they are part of a household which has only replacement incomes, as long as the total benefits do not exceed BFR 1,289 (ECU 34) per day. The period of 15 months is extended in relation to former employment on the formula of 3 months per each year of professional activity as employee. Not applicable to workers with a record of 20 years in employment and workers whose permanent rate of disability is at least 33%. <i>Waiting allowance</i> (based on study records) and <i>transitional allowances</i> during part-time compulsory education: Cohabitants (household with only replacement incomes): Age below 18: BFR 292 (ECU 7.60), over 18: BFR 469 (ECU 12). Single persons: Age below 18: BFR 315 (ECU 8.20), 18 - 20: BFR 495 (ECU 13), 21 and over: BFR 640 (ECU 17). Cohabitants without dependants: Age below 18: BFR 276 (ECU 7.20), over 18: BFR 440 (ECU 12). <i>Unemployment benefit plus age supplement</i> after 1st year of unemployment to older workers (over age 50) with employment record of at least 20 years: Cohabitants with dependants: From BFR 1,424 (ECU 37) (max.) to BFR 1,243 (ECU 33) (min.). Single persons: From BFR 1,289 (ECU 34) or 1,171 (ECU 31) (max.) to BFR 1,145 (ECU 30) or 1,040 (ECU 27) (min.) according to the category. Cohabitants without dependants: From BFR 1,289 (ECU 34) or 913 (ECU 24) (max.) to BFR 1,132 (ECU 30) or 801 (ECU 21) (min.) according to the category and, if necessary, possible extension after 15 months, BFR 784 (ECU 20) or 623 (ECU 16).</p>	<p>90 % of reference earnings, but not more than DKR 2,555 (ECU 352) per week. Maximum rates are fixed for 12 months at a time by each individual fund. Young unemployed persons immediately after professional training of 18 months or after military service: up to DKR 2,095 (ECU 287).</p>	<p><i>Insurance:</i></p> <ul style="list-style-type: none"> <li>Beneficiaries with children: 67 % of net earnings (benefits on a fixed scale).</li> <li>Beneficiaries without children: 60 % of net earnings.</li> </ul> <p><i>Assistance:</i></p> <ul style="list-style-type: none"> <li>Beneficiaries with children: 57 % of net earnings (benefits on a fixed scale).</li> <li>Beneficiaries without children: 53 % of net earnings.</li> </ul>	<p>For manual workers: 40 % of daily wage. For employees: 50 % of monthly wage. Minimum: Two-thirds daily minimum wage (DR 3,558 = ECU 12). Maximum (basic amount plus extra for dependants): 70 % of fictitious reference earnings for the appropriate insurance class. After prescribed payment period has expired, additional benefit of 50 % of allowance.</p>

Spain	France	Ireland	Italy	5. Rate
<p><i>Insurance:</i> 70 % of reference earnings for first 180 days; afterwards 60 %. Maximum: 220 % of interprofessional minimum wage. Minimum: 100 % of the interprofessional minimum wage with two dependent children; 75 % of the interprofessional minimum wage without dependent children.</p> <p><i>Assistance:</i> 75 % of interprofessional minimum wage. For long-term unemployed aged 45 or more, special 6-months benefit of 75 % to 125 % of interprofessional minimum wage, according to charges for dependents.</p>	<p><i>Insurance:</i> For minimum insurance period of at least 6 months:</p> <ul style="list-style-type: none"> <li>• Full rate: 40.4 % of reckonable daily wages + FF 56.95 (ECU 8.80) per day or 57.4 % of the reference daily wage. The option most favourable to the claimant is applied. Minimum: FF 138.84 (ECU 21) per day.</li> <li>• Downward sliding scale: The full rate allowance is decreased at 4 monthly intervals, but a minimum allowance is guaranteed: FF 88,66 (ECU 14) per day, FF 122.90 (ECU 19) per day for people aged over 52 under certain conditions relating to previous employment.</li> </ul> <p>For minimum insurance period between 4 and 6 months: The amount of benefit is calculated at the full rate (above) less 25% (general rate).</p> <p><i>Assistance:</i></p> <ul style="list-style-type: none"> <li>• Special benefit for long term unemployed: FF 74.01 (ECU 11) per day. FF 106.30 (ECU 16) per day if over 55 years or over 57 years under certain conditions regarding former working activity.</li> <li>• Insertion benefit: FF 43.70 (ECU 6.70) per day.</li> </ul>	<p><i>Insurance:</i></p> <ul style="list-style-type: none"> <li>• Flat-rate benefit: IR£ 62.50 (ECU 77) per week.</li> <li>• Pay-related benefit: 12 % of reckonable weekly earnings between IR£ 97.50 (ECU 119) and IR£ 220 (ECU 269). The combined flat-rate and pay-related benefits plus income tax rebate may not exceed 85 % of net weekly earnings before unemployment commenced.</li> </ul> <p><i>Assistance:</i></p> <ul style="list-style-type: none"> <li>• Short-term: IR£ 60.40 (ECU 74) per week.</li> <li>• Long-term: IR£ 62.50 (ECU 77) per week.</li> </ul>	<p><i>Ordinary unemployment benefit:</i> 30 % of the average pay received during the last 3 months with a monthly ceiling of LIT 1,287,306 (ECU 584) for earnings &lt; LIT 2,784,990 (ECU 1,265) and of LIT 1,547,217 (ECU 703) for earnings ≥ LIT 2,784,990 (ECU 1,265).</p> <p><i>Special unemployment benefit:</i> 80 % of previous earnings with a monthly ceiling of LIT 1,122,040 (ECU 510).</p> <p><i>Mobility allowance:</i> For the first year 100 % of the extraordinary earnings supplement, for the following months 80 %, with the same ceilings as for the ordinary unemployment benefit.</p>	

	Luxembourg	Netherlands	Austria	Portugal
5. Rate	80 % of reference earnings.	<ul style="list-style-type: none"> <li>• <i>General benefits:</i> 70 % of statutory minimum wage if only the 26-weeks condition is fulfilled. 70 % of previous earnings if both the 26-weeks condition and the 4-out-of-5 condition is fulfilled.</li> <li>• <i>Follow-up benefits:</i> 70 % of the statutory minimum wage.</li> <li>• 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.</li> </ul>	<p><i>Insurance:</i> basic amount: 56 % of daily net income. Lowest daily rate: S 55.10 (ECU 4.20), Highest daily rate: S 417.80 (ECU 32).</p> <p><i>Assistance:</i> 92 % (in some cases 95 %) of the basic amount of unemployment benefit.</p>	<p><i>Insurance:</i> 65 % of reference wage. Maximum: 3 x minimum guaranteed wage. Minimum: Minimum guaranteed wage unless worker's remuneration is below that level.</p> <p><i>Assistance:</i> 70 % to 100 % of minimum wage in line with number of dependants.</p>

	Finland	Sweden	United Kingdom	
<b>5. Rate</b>	<p><i>Insurance:</i></p> <ul style="list-style-type: none"> <li>• A basic daily allowance is FIM 118 (ECU 21) per day.</li> <li>• Basic allowance + earnings amount, which is 42 % of the difference between the daily salary and the basic allowance. If the monthly salary is greater than 90 times the basic amount (FIM 10,620 (ECU 1,847)) the earnings amount is 20 % of the excess.</li> </ul> <p><i>Assistance:</i></p> <p>Full labour market support amounts to FIM 118 (ECU 21) per day. A full allowance is payable if the monthly income is below FIM 3,700 (ECU 643) per month for a single person and below FIM 6,870 (ECU 1,195) for a family. The limit is increased by FIM 630 (ECU 110) for each child under 18. Income above the limit reduces the allowance by 75 %. A young person living with his parents gets 60 % of the full labour market support. (However a full support during labour market measures).</p>	<p><i>Insurance:</i></p> <p>80 % of reference earnings; minimum SEK 245 (ECU 25) per day, maximum SEK 564 (ECU 58) per day. Will be 75 % from Jan. 1, 1996.</p> <p><i>Assistance:</i></p> <p>SEK 245 (ECU 25) per day, will be SEK 230 (ECU 24) from Jan. 1, 1996.</p>	<p>£ 46.45 (ECU 56) per week.</p> <p>£ 58.85 (ECU 70) if over pension age.</p>	<b>5. Rate</b>

	Belgium	Denmark	Germany	Greece
<b>6. Family supplements</b>	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.
<b>Benefits for older unemployed and early retirement</b>				
<b>1. Measure</b>	Conventional early retirement pension in case of dismissal.	<ul style="list-style-type: none"> <li>• Early retirement scheme.</li> <li>• Transition benefits (see above).</li> </ul>	<ul style="list-style-type: none"> <li>• Compulsory retirement of unemployed at age 60 (see Table VII).</li> <li>• 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 his working place can be replaced.</li> </ul>	None.



Spain	France	Ireland	Italy	6. Family supplements
None.	None.	<ul style="list-style-type: none"> <li>• Adult dependant: IR£ 37.50 (ECU 46) per week.</li> <li>• Each child dependant: IR£ 13.20 (ECU 16) per week.</li> </ul> Additional payments from the unemployment insurance and the unemployment assistance.	Housing supplement.	
<ul style="list-style-type: none"> <li>• Early retirement (at age 64) on full pension.</li> <li>• 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.</li> <li>• Partial retirements as from age 62 subject to a proportional reduction in retirement pension.</li> </ul>	Early retirement from State funds after 57 years (exceptionally 56 years of age).	Pre-retirement allowance is payable to persons between 55 and 66 years of age.	See Table VII "Old-age".	<b>Benefits for older unemployed and early retirement</b> <b>1. Measure</b>

	Luxembourg	Netherlands	Austria	Portugal
<b>6. Family supplements</b>	Increase to 85 % of earnings if dependent children.	See Table X "Family benefits".	Family supplements are due for spouses (partners), children and grand-children: Amount: S 20.90 (ECU 1.60) daily. Income of the spouse (partner) of over S 14,000 (ECU 1,070) has to be offset against the family supplements. Family supplements for the spouses (partners) are only due if family supplements are also due for dependent children and grand-children.	None.
<b>Benefits for older unemployed and early retirement</b>				
<b>1. Measure</b>	Pre-retirement benefit permitting enterprises to dismiss structurally redundant workers and to reequilibrate 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.	Prolongation of benefits duration but at social minimum rate. Possibly, early retirement pension as part of agreements secured by collective bargaining and according to economic sector.	Early retirement pension in the event of unemployment (see Table VII "Old-age"). Within unemployment insurance: Special support ( <i>Sonderunterstützung, SU</i> ): benefit for older unemployed persons in 2 possibilities: • in general for women over the age of 54 and for men over the age of 59 ( <i>SU 2</i> ). • In the mining sector: from the age of 51 ( <i>SU 1</i> ).	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.

	Finland	Sweden	United Kingdom	
<b>6. Family supplements</b>	<i>Insurance and assistance:</i> Supplements for children under 18: 1 child: FIM 24 (ECU 4.20) per day 2 children: FIM 35 (ECU 6.10 per day 3 or more children: FIM 45 (ECU 7.80) per day	Both schemes: None.	Dependent adult: £ 28.65 (ECU 34) per week or £ 35.25 (ECU 42) if claimant over pension age. Per dependent child: £ 11.05 (ECU 13), only payable if claimant is over pension age. Reduced rate by £ 1.20 (ECU 1.40) in respect of a child for whom the higher rate of child benefit is payable.	<b>6. Family supplements</b>
<b>Benefits for older unemployed and early retirement</b>				<b>Benefits for older unemployed and early retirement</b>
<b>1. Measure</b>	See table VII "Old-Age".	No early retirement benefit exists. Persons entitled to old age pension before the age of 64 may get reduced unemployment benefits.	None.	<b>1. Measure</b>

Table XI

## Unemployment

	Belgium	Denmark	Germany	Greece
<b>2. Conditions</b>	<ul style="list-style-type: none"> <li>• General rule: To be aged 58; to be made redundant; to retire from labour market, obligation of substitution by unemployed worker.</li> <li>• When laid off in enterprise recognised to be in difficulties: to be aged 52. When laid off in enterprise declared to be in a process of reorganisation: to be aged between 52 and 55 (in exceptional cases at the age of 50 after the opinion of a consulting committee). No replacement obligation.</li> </ul>	To be aged between 60 and 67; to be member of unemployment fund for at least 20 years within the last 25 years; to fulfil the conditions for unemployment benefit or to be in receipt of this benefit; to be resident in Denmark; not being pensioned; working activity limited to 200 hours per year.	Unemployed for at least 1 year during the last 18 months or at least 8 employed contribution years in the last 10 years.	None.
<b>3. Rates</b>	<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><i>Measures:</i> Contractual early retirement partial pension: complementary indemnity system for certain older employees in case of benefit reduction for part-time work.</p> <p><i>Conditions:</i> Minimum age 55, no exceptions; entitled to unemployment benefits; replacement obligation for those hours which the beneficiary does no longer work - no exception possible.</p> <p><i>Rates:</i> In addition to the remuneration of his part-time work the beneficiary receives a supplement partly consisting of unemployment benefit and the remaining sum of which is paid by the employer. Since 1 December 1994 the amount of unemployment benefit has been fixed at a flat-rate of BFR 446 (ECU 12) per day.</p>	<p>During the first 2½ years, including periods of unemployment benefit, same amount as unemployment benefit, same upper limit of DKR 2,555 (ECU 352) per week. After 30 months not more than 82 % of the upper limit (DKR 2,095 = ECU 288).</p> <p>Transition benefits: 82 % of the calculation base. Salary up to DKR 27,500 (ECU 3,785) per year without reduction of the benefit.</p>	<p>See Table VII "Old-age".</p> <p>In case of long service in a firm, the employer is obliged to reimburse benefits received by the unemployed person.</p>	None.

Spain	France	Ireland	Italy	2. Conditions
<p>Existence of agreement providing for such benefits.</p> <ul style="list-style-type: none"> <li>• Worker must meet all conditions for entitlement to a retirement pension except age criterion.</li> <li>• Jobs freed to be filled immediately by young workers or unemployment benefit beneficiaries.</li> <li>• Claimant aged 55 or over:                             <ul style="list-style-type: none"> <li>(i) Application submitted by firm to labour administration setting out details of crisis situation.</li> <li>(ii) Declaration of crisis issued by labour administration.</li> </ul> </li> <li>• Claimant aged 62 or over:                             <ul style="list-style-type: none"> <li>Need for a reorganization plan.</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>• At least 57 years (exceptionally 56 years of age).</li> <li>• Contributed to social security during 10 years in a capacity as wage earner.</li> <li>• Provide proof of at least one full year of as member of the enterprise.</li> <li>• Not to be entitled to an old-age pension for incapacity.</li> <li>• For unemployed over 60 years: insufficient insurance period.</li> </ul>	<ul style="list-style-type: none"> <li>• Claimants must satisfy a means test and must be in receipt of an unemployment assistance payment for 15 months or longer.</li> <li>• Recipients must not engage in insurable employment.</li> </ul>	None.	2. Conditions
<ul style="list-style-type: none"> <li>• 100 % of pension due at normal retirement age.</li> <li>• From 55 to 60 years of age, 80 % of average wage for 6 months preceding restructuring declaration for sector in question.</li> <li>• From 60 to 65 years of age, 75 % of average remuneration for 6 months preceding early retirement.</li> </ul> <p>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>	<p>IR£ 62.50 (ECU 77) per week (max.). Rates vary according to the means of the claimant.</p>	None.	3. Rates

Table XI

## Unemployment

	Luxembourg	Netherlands	Austria	Portugal
<b>2. Conditions</b>	<ul style="list-style-type: none"> <li>Age 57, and having fulfilled in the three preceding years the conditions for old-age or early retirement pension, and fulfilling certain conditions related to work record.</li> <li>Must not exercise any professional activity other than insignificant or occasional activities.</li> </ul>	As for full unemployment and aged at least 57.5 and over when becoming unemployed. Vary according to industrial and professional sector.	<p>In the event of <i>SU 1</i> and <i>SU 2</i>:</p> <ul style="list-style-type: none"> <li>capable to work, willing to work and unemployed and completion of qualifying period required by pension insurance in the event of old-age insurance (See Table VII "Old-age").</li> <li><i>SU 2</i>: for women: completion of age 54, for men: completion of age 59 and for both 180 months of employment subject to unemployment insurance within the last 25 years.</li> <li><i>SU 1</i>: Completion of age 51 and at least 10 years of employment in an enterprise of the mining industry before unemployment occurred.</li> </ul>	<ul style="list-style-type: none"> <li>To have exhausted entitlement to unemployment insurance benefit.</li> <li>To have applied for an old-age pension.</li> </ul>
<b>3. Rates</b>	<p>Percentage of previous gross earnings, as follows:</p> <ul style="list-style-type: none"> <li>85 % during 1st 12 months,</li> <li>80 % during 2nd 12 months,</li> <li>75 % during 3rd 12 months.</li> </ul>	See "full employment". Vary according to industrial and professional sector.	<ul style="list-style-type: none"> <li><i>SU 1</i>: Amount of the theoretical invalidity pension (See Table VI "Invalidity").</li> <li><i>SU 2</i>: Unemployment benefit plus supplement of 25 %.</li> </ul>	See Table VII "Old-age"

# Unemployment

Table XI

	Finland	Sweden	United Kingdom	
<b>2. Conditions</b>	See table VII "Old-Age".	<p>Unemployment benefits to a person who has an old age pension will be paid up to 65 % of earlier income.</p> <p>If a person draws a full disability pension or gets 100 % sickness benefits he is not entitled to unemployment benefits.</p>	None.	<b>2. Conditions</b>
<b>3. Rates</b>	See table VII "Old-Age".	<p>The old age pension is deducted from the daily unemployment benefit before payment. The benefits are reduced by 1/260 of the annual pension.</p>	None.	<b>3. Rates</b>

Table XI

## Unemployment

	Belgium	Denmark	Germany	Greece
<b>Partial unemployment</b>				
<b>1. Definition</b>	Days or half days during which the execution of the work contract is suspended.	Normally not more than 30 hours per week during month.	Short-time working ( <i>Kurzarbeit</i> ): temporary shortage of work due to economic reasons. Unemployment insurance only: Unavoidable shortage of work affecting at least one third of staff and at least 10 % of normal working time in so far as the collectively agreed weekly working time will not be exceeded. Bad weather allowance ( <i>Schlechtwettergeld</i> ): In the building sector, in the event of unemployment due to weather conditions (1 November to 31 March), compensation as for short-time working. This provision will only be valid until 31 December 1995.	None.
<b>2. Conditions</b>	See "Total unemployment".	See "Total unemployment".	See "Total unemployment", and for short-time working allowance ( <i>Kurzarbeitergeld</i> ): Unavoidable shortage of work affecting at least one third of staff and at least 10 % of normal working time in so far as the collectively agreed weekly working time will not be exceeded.	None.
<b>3. Compensation</b>	60 % of ceiling of reference wage.	Maximum: 2/3 of normal rate.	Short-time working allowance: Per hour of unemployment, rate as for total unemployment (official scale). Bad weather allowance: from the second hour of unemployment.	None.



Spain	France	Ireland	Italy	Partial unemployment 1. Definition
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.	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.	<ul style="list-style-type: none"> <li>• Additions to salary where the enterprise reduces or ceases activities because of reasons of its own or temporarily (<i>ordinary complement</i>).</li> <li>• Earnings supplement because of the sectoral or local economic situation, restructuration or reconversion of the enterprise (<i>extraordinary complement</i>).</li> </ul>	
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.	<ul style="list-style-type: none"> <li>• To have a weekly wage equal or higher to 18 times the minimum wage (SMIC).</li> <li>• Not being in seasonal unemployment.</li> <li>• Not being unemployed because of strike.</li> </ul>	See "Total unemployment" for contribution conditions.	<p><i>Ordinary complement:</i> Request made by the employer. Authorisation by INPS.</p> <p><i>Extraordinary complement:</i> Request made by the employer and Decree of Ministry of Labour.</p>	2. Conditions
The benefit paid is in principle calculated as for total unemployment but in proportion to reduction in working time.	<p>Allowance paid by employer: 50 % of gross wages per hour, with minimum of FF 29 (ECU 4.50) per hour.</p> <p>Reimbursement of employer by state of FF 18 (ECU 2.80) per hour.</p>	<p>One fifth of the weekly unemployment benefit rate for each day of unemployment. The sum of the number of days worked and the number of days benefit may not exceed 5 in the week.</p> <p>No pay-related benefit is payable.</p>	<p><i>Ordinary earnings complement:</i> 80 % of the total remuneration for unworked hours between 24 and 40 hours a week for a maximum period of 12 months. For the second period of 6 months an upper limit is put on the benefit with the same ceiling as for the ordinary unemployment benefit (see total unemployment).</p> <p><i>Extraordinary earnings complement:</i> 80 % of total pay for hours not worked, from 0 to 40 hours per week, for a maximum period of 36 months. An upper limit is put on the benefit with the same ceiling as for the ordinary unemployment benefit (see total unemployment).</p>	3. Compensation

	Luxembourg	Netherlands	Austria	Portugal
<b>Partial unemployment</b>				
<b>1. Definition</b>	Short-time working or two or more days of unemployment in a normal working week.	No special definition.	<ul style="list-style-type: none"> <li>• Short-time working support for the employer in the event of short-time working (<i>Kurzarbeitsunterstützung</i>).</li> <li>• Bad weather compensation in the building sector (<i>Schlechtwetterentschädigung</i>).</li> </ul> As regards the respective terms of partial unemployment see "Conditions".	Reduction of working hours due to business-cycle related economic and technological reasons or because of nature disaster which hit the enterprise.
<b>2. Conditions</b>	Employees normally employed by the enterprise at the time of partial unemployment. Categories: <ul style="list-style-type: none"> <li>• Unemployment due to weather conditions,</li> <li>• unemployment due to in-plant reasons,</li> <li>• unemployment due to recession or for structural reasons.</li> </ul>	See "Total unemployment".	<i>Short-time working support:</i> No legal entitlement, support is paid to the employer. Collective agreement between the social partners must exist, the number of employees must remain the same, in four subsequent weeks employees must work in 80 % of the normal working time (special provisions for older employees), the employer pays a compensation to the employees. <i>Bad weather compensation:</i> The employers must pay the employees a compensation for the loss of working hours because of bad weather.	Agreement of employees.
<b>3. Compensation</b>	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.	See "Total unemployment".	<i>Short-time working support:</i> A minimum of 0.125 % of the daily rate of unemployment benefit per working hour lost (flat-rates are fixed by the Federal Minister of Labour and Social Affairs). <i>Bad weather compensation:</i> 60 % of the collectively agreed wages. The employer will be refunded the amounts paid + a lump-sum of 30 % (for social insurance).	None.

	Finland	Sweden	United Kingdom	
<b>Partial unemployment</b>				<b>Partial unemployment</b>
<b>1. Definition</b>	<ul style="list-style-type: none"> <li>• Shortening of the weekly working time by at least one day or by corresponding daily working hours</li> <li>• when an unemployed person accepts part-time work or not longer than one month lasting full-time work</li> <li>• where a person has lost his principal employment and has a secondary employment or entrepreneurship.</li> </ul>	<p>Both schemes: A person is considered as partially unemployed if he works less than what he wants compared to his former normal working hours per week before he became unemployed.</p>	<p>Any day of unemployment on which a person would normally work.</p>	<b>1. Definition</b>
<b>2. Conditions</b>	See "Total unemployment".	<p>Both schemes: An unemployed person, who is looking for part-time work is entitled to benefits only if he wants to work at least 3 hours per day and at an average at least 17 hours per week. The right to compensation is to be taken under consideration every sixth month.</p>	See "Total unemployment".	<b>2. Conditions</b>
<b>3. Compensation</b>	<p>An adapted daily allowance: The amount per month paid for total unemployment minus 80 % of such part of salary or other earned income as exceeds FIM 750 (ECU 130).</p>	<p>Both schemes: Compensation is paid according to a special table prescribed by the government. The benefit/assistance paid is in principle calculated in proportion to reduction in working hours.</p>	See "Total unemployment".	<b>3. Compensation</b>

	Belgium	Denmark	Germany	Greece
<b>4. Accumulation</b>	<ul style="list-style-type: none"> <li>Benefit from a full early pension: No unemployment benefit.</li> <li>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 dependent family members.</li> </ul>	<ul style="list-style-type: none"> <li>Pensions: Accumulation permitted but duration of benefits is limited.</li> <li>No accumulation possible with early retirement pension.</li> <li>Sickness cash benefits: No accumulation.</li> <li>Income from other gainful activity: The general rule excludes accumulation. In a number of special cases, however, accumulation is possible.</li> </ul>	<i>Pensions:</i> Accumulation dependent on individual circumstances. <i>Sickness allowance:</i> No accumulation.	None.
<b>Taxation</b>				
<b>1. Taxation of cash benefits</b>	See Table IV "Sickness - cash benefits".	Benefits are fully liable to taxation.	Benefits are not liable to taxation (subject to progression).	Benefits are generally fully liable to taxation. Tax relief: See table IV "Sickness - cash benefits".
<b>2. Limit of income for tax relief or tax reduction</b>	See Table IV "Sickness - cash benefits". But total net income: <ul style="list-style-type: none"> <li>Single persons: BFR 396,307 (ECU 10,359)</li> <li>Couples without children: BFR 549,341 (ECU 14,359)</li> <li>Couples with two children: BFR 653,341 (ECU 17,077)</li> </ul>	See table IV "Sickness - cash benefits".	See table IV "Sickness - cash benefits".	See table IV "Sickness - cash benefits".

Spain	France	Ireland	Italy	
<p><i>Insurance:</i></p> <ul style="list-style-type: none"> <li>• 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 part-time jobs.</li> <li>• Other social security benefits: No accumulation with retirement and invalidity pensions, family related pensions, provisional invalidity benefits, additional family supplements and transitorial working incapacity benefits.</li> <li>• Accumulation principally possible with widow/er's and orphan's pension, family allowances, death grants and other benefits possible.</li> </ul> <p><i>Assistance:</i> Accumulation is not possible for an income in excess of 75 % of the interprofessional minimum wage.</p>	<p>No accumulation of insurance benefits with unemployment assistance.</p> <p><i>Insurance:</i> 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.</p> <p><i>Assistance:</i> 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>	<p>Normally no accumulation with other social insurance benefits.</p>	<p><i>Total unemployment:</i> No accumulation of unemployment allowances and exceptional allowances. No accumulation permitted with sickness allowance, invalidity pension and pensions over guaranteed minimum.</p> <p><i>Partial unemployment:</i> No accumulation with pensions above the minimum pension.</p>	<b>4. Accumulation</b>
<p>Benefits are subject to taxation.</p>	<p>Benefits are liable to taxation after deduction of 10 % and then of 20 %.</p>	<p>Benefits are fully liable to taxation. (including supplement for adult dependant but excluding supplement for child dependents). The first IR£ 10 (ECU 12) of Unemployment Benefit is exempted from taxation for the first year of unemployment. This exemption is reduced to IR£ 5 (ECU 6.10) in the second year of unemployment and to „nil“ thereafter.</p>	<p>Benefits are liable to taxation. Tax relief: See table IV "Sickness - cash benefits".</p>	<b>Taxation</b> <b>1. Taxation of cash benefits</b>
<p>See table IV "Sickness - cash benefits".</p>	<p>See table IV "Sickness - cash benefits".</p>	<p>See table IV "Sickness - cash benefits".</p>	<p>See table IV "Sickness - cash benefits".</p>	<b>2. Limit of income for tax relief or tax reduction</b>

	Luxembourg	Netherlands	Austria	Portugal
<b>4. Accumulation</b>	Accumulation not possible in conjunction with other benefits. 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.	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.	<i>Unemployment insurance and assistance:</i> In the event of income from gainful employment accumulation only possible up to the limit of S 3,452 (ECU 264) per month, taking account of the benefits not liable to taxation and transfers; no accumulation with sick pay and pension.	No accumulation with sickness benefit, maternity benefit or equivalent benefits for fathers, invalidity and old-age pensions.
<b>Taxation</b>				
<b>1. Taxation of cash benefits</b>	Benefits are liable to taxation.	Benefits are generally fully liable to taxation.	Benefits are not subject to taxation.	Benefits are not subject to taxation.
<b>2. Limit of income for tax relief or tax reduction</b>	For tax purposes social security benefits replacing income are treated as wages.	See table IV "Sickness - cash benefits".	Not applicable.	Not applicable.

	Finland	Sweden	United Kingdom	
<b>4. Accumulation</b>	Unemployment benefit may be drawn together with other types of social insurance benefits.	Both schemes: <ul style="list-style-type: none"> <li>• Pension: Accumulation permitted, but benefits are reduced with pension.</li> <li>• Sickness benefits: 100 % sickness benefit no unemployment benefit, otherwise unemployment benefits are reduced according to a table.</li> </ul>	None.	<b>4. Accumulation</b>
<b>Taxation</b> <b>1. Taxation of cash benefits</b>	Benefits are liable to taxation.	Both schemes: Benefits and assistance are fully liable to taxation.	Unemployment benefit is subject to taxation except where the beneficiary defers or cancels his retirement. Income support (see Table XII) is taxable when paid to unemployed persons or strikers.	<b>Taxation</b> <b>1. Taxation of cash benefits</b>
<b>2. Limit of income for tax relief or tax reduction</b>	Not applicable.	No limit.	Income support, or mixed payments of income support and unemployment benefit are taxable up to a ceiling (currently £ 46.45 = ECU 55 per week for a single person; £ 75.10 = ECU 89 per week for a couple), with the excess exempt from tax.	<b>2. Limit of income for tax relief or tax reduction</b>





- I Organisation
- II Financing
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Table XII

## Guaranteeing Sufficient Resources: 1. General Non-Contributory Minimum

	Belgium	Denmark	Germany	Greece
<b>Designation</b>	Minimum de Moyens d'Existence (Minimex).	Social Bistand.	Sozialhilfe - social assistance.	No general scheme exists. See specific allowances below.
<b>Basic legislation</b>	Law of 7 August 1974 instituting the right to minimum means of existence.	Law of 19 June 1974.	Law of 30 June 1961: <i>Bundessozialhilfegesetz</i> .	No general scheme.
<b>Goal</b>	To assure a minimum income to persons not disposing of sufficient resources and who are unable to procure them by personal effort or other means.	The amount is given when a person is temporarily, for a shorter or longer period, without sufficient means to meet his requirements or those of his family.	To enable the recipients who are unable to support themselves to enjoy a reasonable standard of living and to place them in a position to live independently of social assistance.	No general scheme.
<b>Legal qualification</b>	Subjective right, non-discretionary.	Subjective right, non-discretionary.	Subjective right, non-discretionary.	No general scheme.
<b>Principle</b>	Differential amount.	Differential amount.	Differential amount.	No general scheme.
<b>Entitled persons</b>	Spouses living in the same accommodation or the individual.	Individual, except when married: couple; children have a personal right.	Individual or independent family unit.	No general scheme.

Guaranteeing Sufficient Resources: 1. General Non-Contributory Minimum

Spain	France	Ireland	Italy	
"Ingreso mínimo de inserción" or "Renta Mínima".	Revenu Minimum d'Insertion.	Supplementary Welfare Allowance.	Minimo Vitale. Reddito minimo (minimum income)	<b>Designation</b>
Not uniform laws of the 17 <i>Comunidades Autónomas</i> .	Law of 1 January 1988, amended. Law No. 92-722 of 29 July 1992.	First law introduced in 1975.  Social Welfare (Consolidation) Act of 1993, as amended.	Is a matter for the regional authorities. 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 (such as Toscana, Emilia-Romagna) every community or local sanitary unit, USL) fixes the amount of the "minimum income" by means of individual regulations of social help allowances. The regions which have a specific regulation concerning this subject are Umbria, the Aoste Valley and the autonomous province de Bolzano.	<b>Basic legislation</b>
Combat poverty by means of cash benefits, for the basic needs of living.	To enable those in need to dispose of minimum revenues in order to satisfy essential requirements and to encourage sociological and professional integration of deprived persons.	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 achieves a transfer of public resources in favour of citizens who really have no work and who do not have an income above a certain determined level (in principle, corresponding to a hypothetical subsistence level).	<b>Goal</b>
Subjective right, non-discretionary, sometimes subject to budget funds.	Subjective right, non-discretionary.	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.	Subjective right, non-discretionary.	<b>Legal qualification</b>
Differential amount.	Differential amount.	Differential amount.	Differential amount according to the composition of the family and of the basic minimal income fixed by the region, the town councils and the local health organisations (USL).	<b>Principle</b>
Isolated people or independent family units.		Basic allowance is paid to the individual, with supplements in respect of adult and child dependants.	All citizens in a situation of need due to a lack of individual economic resources.	<b>Entitled persons</b>

Table XII

## Guaranteeing Sufficient Resources: 1. General Non-Contributory Minimum

	Luxembourg	Netherlands	Austria	Portugal
<b>Designation</b>	Revenu Minimum Garanti.	Sociale Bijstand.	Sozialhilfe.	No general scheme exists. See specific allowances below.
<b>Basic legislation</b>	Law of 26 July 1986, amended.	National Assistance Act of 13 June 1963 ( <i>Algemene Bijstandswet, ABW</i> ), as amended.	Different acts of the 9 Federal States ( <i>Bundesländer</i> ).	No general scheme.
<b>Goal</b>	To ensure a decent standard of living to the population and to protect individuals 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 independently meet the necessary costs of living.	To enable those persons to lead a decent life who need the help of society.	No general scheme.
<b>Legal qualification</b>	Subjective right, non-discretionary.	Subjective right, the government has a legal duty to supply financial assistance.	Subjective right, non-discretionary.	No general scheme.
<b>Principle</b>	Differential amount.	Differential amount at uniform national standard rates.	Differential amount.	No general scheme.
<b>Entitled persons</b>	Universalist law.	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.		No general scheme.

	Finland	Sweden	United Kingdom	
<b>Designation</b>	Toimeentulotuki	Social Bidrag.	Income Support.	<b>Designation</b>
<b>Basic legislation</b>	The Social Welfare Act of 17 September 1982, as amended.	Law of January 1982.	Income Support (General) Regulations, 1987. The Social Security Administration Act 1992.	<b>Basic legislation</b>
<b>Goal</b>	Social allowance is a form of last resort assistance. The allowance is given when a person (family) is temporarily, for a shorter or longer period without sufficient means to meet the necessary costs of living.	The assistance is given to persons when they are not able to support themselves and who are not included in the normal schemes covering the right to sickness benefit, unemployment benefit etc.	To provide financial help for people who are not in full time work (16 hours or more a week) and whose income from all sources is below a set minimum level.	<b>Goal</b>
<b>Legal qualification</b>	Subjective right to basic part. Municipalities are legally obliged to provide financial assistance. Additional allowance in discretionary.	Subjective right, non discretionary.	Awards are made by Adjudication Officers who interpret regulations.	<b>Legal qualification</b>
<b>Principle</b>	Differential amount.	Differential amount.	Differential amount.	<b>Principle</b>
<b>Entitled persons</b>	In principle individual right; The situation of the household (married or unmarried couples and minor children) is considered as a whole.	Individual or together, when living together.	Allowance received by individual who may claim for a partner and any dependant children in the household.	<b>Entitled persons</b>

Table XII

## Guaranteeing Sufficient Resources: 1. General Non-Contributory Minimum

	Belgium	Denmark	Germany	Greece
<b>General conditions</b>				
<b>1. Duration</b>	Unlimited.	Unlimited.	Unlimited, until circumstances no longer require it.	No general scheme.
<b>2. Nationality</b>	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 (e.g. all EU Member States), persons granted political asylum; other foreigners (with restrictions). As from 1.11.93, new rules for asylum seekers according to the law on asylum seekers' benefits ( <i>AsyibLG</i> ).	No general scheme.
<b>3. Residence</b>	Residing effectively in the country.	All persons residing in the country.	Reside in the country; Germans normally residing abroad may, in certain emergency cases, be granted social assistance.	No general scheme.
<b>4. Age</b>	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 conditions relating to age (in practice, however, assistance is seldom given to children under 18 years of age because parents are obliged to support their children).	No age condition; minors can claim on their own right.	No general scheme.
<b>5. Willingness to work</b>	Prove willingness to work; unless impossible for equity or health reasons.	Everybody is bound to support themselves; both spouses must have exhausted all possibilities of finding employment.	Persons capable of working must be prepared to carry out all work offered to them, within reason.	No general scheme.
<b>6. Exhaustion of other claims</b>	Assert one's rights, if any, to social allowances to which claim may be laid 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 relating to persons obliged to pay maintenance have to be exhausted. Exceptions: e.g. child-raising allowance (" <i>Erziehungsgeld</i> "), rent allowance (according to the <i>Bundesversorgungsgesetz</i> ).	No general scheme.

# Guaranteeing Sufficient Resources: 1. General Non-Contributory Minimum

Table XII

Spain	France	Ireland	Italy	General conditions
Generally 12 months; possibility to be extended.	Three months, possibility to be extended for periods of between three months and one year.	Unlimited.	Limited, with possibility of renewal depending on duration of the situation of need.	<b>1. Duration</b>
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.	Nationals, refugees and stateless persons and all persons legally residing in the country, regardless of nationality.	Nationals, foreign residents and political asylum seekers.	<b>2. Nationality</b>
To have been a resident of the <i>Comunidad Autónoma</i> for a certain period (usually between 3 and 5 years).	Residence in France. Residence abroad possible up to three month per year.	Residence in the country.	All person resident in the regional or municipal territory (according to the authority who administers the service).	<b>3. Residence</b>
Between 25 and 65 years of age; those under 25 entitled to maintenance or handicapped people.	With effect from 25 years of age; those under 25 who have to support a child, possibly not yet born.	Normally paid from 18 years of age.	No age limit; apart from the Region Campania which rules the attendance in kind administered by the communities for minor orphans.	<b>4. Age</b>
Must be capable of working.	Must be available for training, integration or employment activities on the basis of an integration contract (the person concerned undertakes to participate in social integration activities that he/she defines with the Local Integration Committee C.L.I.).	If of working age and healthy, the applicant must be willing to work and be registered for work.	The beneficiary must be prepared to participate in activities in an effort to improve his/her situation. With this intention communities or the region organise special professional courses in certain cases.	<b>5. Willingness to work</b>
Accumulation with other public social benefits not allowed.	Applicants must vindicate their rights to social benefits and to maintenance payments.	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.	Generally speaking the gain of other supplementary benefit allowances doesn't cause the suspension of the allocation of the subsistence level.	<b>6. Exhaustion of other claims</b>

Table XII

## Guaranteeing Sufficient Resources: 1. General Non-Contributory Minimum

	Luxembourg	Netherlands	Austria	Portugal
<b>General conditions</b>				
<b>1. Duration</b>	Unlimited.	Unlimited.	Unlimited, until circumstances no longer require it.	No general scheme.
<b>2. Nationality</b>	Without regard to nationality.	Nationals, refugees and stateless persons, nationals of all EU member states; all persons legally residing in the country.	Differs between the regions: Burgenland, Upper Austria, Styria and Tyrol do not refer to nationality, the other federal States grant full social assistance only to Austrian residents, refugees under the Geneva Convention, nationals from states with which Austria has concluded mutual agreements, and to those foreigners who are assimilated on the grounds of state treaties. Whereas an entitlement to help towards livelihood is also granted to non-assimilated foreigners in Lower Austria and Vorarlberg, social assistance in total to this category of persons is within the authorities' discretion in Kärnten, Salzburg and Vienna.	No general scheme.
<b>3. Residence</b>	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.	Residence in Austria.	No general scheme.
<b>4. Age</b>	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 age conditions.	No general scheme.
<b>5. Willingness to work</b>	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.	Register for employment, if of working age.	Person capable of work must be willing to perform reasonable work. Exceptions: with respect to age (men over the age of 65 and women over the age of 60), with respect to care obligations or current training.	No general scheme.
<b>6. Exhaustion of other claims</b>	To assert their rights to social allowances and to alimentary claims.	Social assistance is complementary to all other subsistence allowances and is provided as a last resort (safety net).	Entitlements to other social benefits and relating to maintenance payments must be exhausted.	No general scheme.



	Finland	Sweden	United Kingdom	
<b>General conditions</b>				<b>General conditions</b>
<b>1. Duration</b>	Unlimited.	Unlimited, until circumstances no longer require it.	Unlimited.	<b>1. Duration</b>
<b>2. Nationality</b>	Without regard to nationality.	No nationality requirements.	UK Nationals; Nationals of EEA signatory states and countries with which a bilateral agreement with reciprocity clause exists, subject to any entry conditions and habitued residence.	<b>2. Nationality</b>
<b>3. Residence</b>	All persons residing in the country.	All persons with the right to stay in the country.	Actually residing in the country.	<b>3. Residence</b>
<b>4. Age</b>	No age condition. (in practice, however, allowance is seldom given individually to children under 18 years of age because parents are obliged to support their children)	Assistance is given to the family as a whole, as long as parents are obliged to support their children. No other condition relating to age.	In general, from 18 years of age. In special circumstances, persons aged 16 and 17 may qualify.	<b>4. Age</b>
<b>5. Willingness to work</b>	Each person shall support himself/herself. See point 6.	Everybody is bound to support him- or herself first, and must try to get a job with a sufficient salary at all times, as long as he/she is able to work.	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.	<b>5. Willingness to work</b>
<b>6. Exhaustion of other claims</b>	Social allowance is complementary to all other subsistence allowances and is provided as a last resort (safety net).	The obligation to support one's spouse and children until they have finished upper secondary school, but no longer than up to 21 years of age.	None.	<b>6. Exhaustion of other claims</b>

Table XII

## Guaranteeing Sufficient Resources: 1. General Non-Contributory Minimum

	Belgium	Denmark	Germany	Greece
<b>7. Other conditions</b>	<p>The person concerned may be asked to assert his/her rights with regard to persons obliged to pay maintenance.</p> <p>A beneficiary, under the age of 25, must have signed a contract relating to an individual social integration plan within three months of the initial claim, unless this is impossible for health or equity reasons (the contract stipulates the form of progressive integration, the content of the guidance, and details of possible training courses or employment).</p>	No assets. Event which leads to a change in living conditions.	Dependent on income and assets (certain exonerations).	No general scheme.
<b>Determination of the minimum</b>	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 starting point of the assessment of the guarantee of resources amount is (for parents) 80 % of the maximum unemployment allowance and 50 % of this maximum for persons with no children, as of 1 January 1995 60 %.	Benefits are generally granted depending on circumstances, sometimes at a basic rate which is calculated on the basis of statistics on household expenses of lower-income groups. In addition, there are regular allowances for housing and heating, among others. Supplementary benefits in cases of special need.	No general scheme.
<b>Level of determination</b>	At the national level.	At the national level.	The rate is set by the "Länder".	No general scheme.
<b>Regional differentiation</b>	No regional differentiation.	No regional differentiation.	The basic rate ( <i>Regelsatz</i> ) varies between DM 500 (ECU 267) and DM 527 (ECU 283) according to the Land (situation as of 1 July 1995).	No general scheme.
<b>Domestic unit for the calculation of resources</b>	The spouses concerned, the person cohabiting 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 unmarried minors living at home, account is also taken of parents' income and assets. Persons living in a quasi-marital partnership may not be better off than spouses.	No general scheme.

Spain	France	Ireland	Italy	
The beneficiary has to fulfil the conditions stipulated at the time of the awarding of the aid, these are meant to help them escape marginality. The beneficiary has to participate in an individually tailored reintegration programme.	No other conditions.	Not normally available for people in full-time employment or full-time education; not available to people involved in trade disputes.	No other conditions.	<b>7. Other conditions</b>
Varies according to the autonomous regions ( <i>Comunidades Autónomas</i> ).	By decree.	Fixed by Government.	The regulations vary according to the regions.	<b>Determination of the minimum</b>
Autonomous Regions ( <i>Comunidades Autónomas</i> ).	At the national level.	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.	Determined by the Regions.	<b>Level of determination</b>
Important distinction of benefits between PTA 30,000 (ECU 184) and PTA 38,000 (ECU 233), of supplements for family members and of access conditions.	No regional differentiation.	No regional differentiation.	Considerable regional differentiation: the amount for a single person varies between LIT 450,000 (ECU 204) and LIT 520,000 (ECU 236). Exception: in the Aoste Valley, people living in rented accommodation receive LIT 720,000 (ECU 327). If they are home-owners the benefit amount is equal to LIT 432,000 (ECU 196).	<b>Regional differentiation</b>
Family unit: living together of two or more persons who are related by marriage or an analogous relationship, adoption, blood relationship (between the 2nd and 4th degree) and relationship by marriage (up to the 2nd degree).	The applicant and those persons living in the same house hold with him (spouse, co-habitant, dependants under 25 years of age).	The household: the applicant and his dependants.	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.	<b>Domestic unit for the calculation of resources</b>

Table XII

## Guaranteeing Sufficient Resources: 1. General Non-Contributory Minimum

	Luxembourg	Netherlands	Austria	Portugal
<b>7. Other conditions</b>	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".	No other conditions.	Priority of exhaustion of own capital.	No general scheme.
<b>Determination of the minimum</b>	The reference minima have been fixed through political decision in comparison with the social minimum income and pension minima. These minima are automatically indexed to the evolution of the costs of living.	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.	Reference amounts are fixed for food, maintenance of clothes, personal hygiene, heating and lighting, smaller household appliances and personal needs of an appropriate education and the participation in social life. The need which is not covered (accommodation, clothing, etc.) is to be covered by supplementary cash benefits or benefits in kind.	No general scheme.
<b>Level of determination</b>	At the national level.	At the national level.	Reference amounts are fixed by the Federal States.	No general scheme.
<b>Regional differentiation</b>	No regional differentiation.	No regional differentiation.	Regional differentiation, e.g. the reference amounts for single persons are between S 4,800 (ECU 352) (Kärnten) and S 6,180 (ECU 472) (Upper Austria).	No general scheme.
<b>Domestic unit for the calculation of resources</b>	"De facto" community of persons living under the same roof and obviously disposing of a common budget.	The claimant and the partner.	Beneficiaries and dependent family members living in the same household.	No general scheme.

	Finland	Sweden	United Kingdom	
<b>7. Other conditions</b>	No other conditions.	No assets. Event which leads to a change in living conditions.	Capital, excluding home, of applicant and/or partner if any, must be £ 8,000 (ECU 9,524) or below.	<b>7. Other conditions</b>
<b>Determination of the minimum</b>	Set by Government. The basic part of the allowance for a single person is 80 % of the full national pension. See Table VII "Old Age".	Varies according to the autonomous municipalities. But to counteract too great a variety, the National Board of Health and Welfare gives out a recommended standard every year.	Set by Government.	<b>Determination of the minimum</b>
<b>Level of determination</b>	At the national level.	A combination of the national level and the local.	At the national level.	<b>Level of determination</b>
<b>Regional differentiation</b>	Two classes: Depending on the cost of living classification of the municipality of residence.	See above.	No regional differentiation.	<b>Regional differentiation</b>
<b>Domestic unit for the calculation of resources</b>	The applicant and/or his family.	The spouses concerned, the person co-habiting or the person living alone.	Claimant and "family", i.e. partner and any dependent child living with them aged less than 16, or less than 19 if in non-advanced education (unless they are in a category entitled to claim in their own right).	<b>Domestic unit for the calculation of resources</b>

	Belgium	Denmark	Germany	Greece
<b>Resources taken into account</b>	<p>All resources, of whatever nature or origin whatsoever, including all allocations paid by virtue of Belgian or foreign social regulations.</p> <p>Exceptions: family allowances in favour of minor or children of age; the amount, determined by the king, of cadastral income from property of which the person concerned is the proprietor or the usufructuary; social assistance granted by public social assistance centres (CPAS); study allowances granted to the interested person for the benefit of himself or his dependant children, donations (in certain cases); the maintenance allowance received for the benefit of minor single children dependent on the concerned person and advances on maintenance payments made for unmarried minors, captivity pensions and war pensions, as well as pensions relating to national orders in the event of a war; allowances paid in connection with activities implemented within the framework of the local employment offices (A.L.E.).</p>	<p>As a rule, all resources, regardless of their nature and origin (some exceptions).</p>	<p>All income, including other social benefits such as, for example, child benefit (exceptions: see "exhaustion of other claims").</p>	<p>No general scheme.</p>
<b>Guaranteed minimum: Categories</b>	<ul style="list-style-type: none"> <li>• Spouses living under the same roof.</li> <li>• Person living alone either with a dependant unmarried minor child, or with several children among which there is at least one minor, unmarried and dependant.</li> <li>• Person living alone.</li> <li>• Any other person cohabiting with one or more persons, whether parents, relatives or not.</li> </ul>	<ul style="list-style-type: none"> <li>• Basic amount for single persons.</li> <li>• Basic amount for a person with at least one child.</li> <li>• Amount for persons under 25. <ul style="list-style-type: none"> <li>(i) living with their parents.</li> <li>(ii) living separately.</li> </ul> </li> <li>• Supplements.</li> </ul>	<ol style="list-style-type: none"> <li>1. Allowances covering necessary basic support (<i>Hilfe zum Lebensunterhalt</i>): <ul style="list-style-type: none"> <li>• Regular benefit payments ("normal amount") in varying amounts for single persons or heads of household, husbands or wives and children (depending on their age).</li> <li>• Supplements for certain groups (the elderly; handicapped persons; single parent families, pregnant women etc.)</li> <li>• Allowances for housing and heating.</li> <li>• Exceptional benefit payments for clothing, large households and other necessities.</li> </ul> </li> <li>2. Assistance to provide for individual needs in difficult situations (e.g. sickness allowance, integration allowances for the disabled, nursing allowance or payments to assist in resolving certain social difficulties).</li> </ol>	<p>No general scheme.</p>

Spain	France	Ireland	Italy	Resources taken into account
All resources of the family are taken into account.	<p>Resources of any nature, including family allowances: earnings from activities, revenue procured from movable or immovable property, etc.; some special social allowances granted to cope with a specific requirement and not considered as providing resources contributing to the global solvency of the recipient of said allowances; maximum of resources (RMI + monthly resources):</p> <p>Single person: FF 2,298.08 (ECU 353) household: FF 3,447.12 (ECU 529).</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>	All family earnings, except the family dwelling.	<b>Resources taken into account</b>
Families, even if made up by one person only, and supplements for each dependant person.	<p>Single person: basis amount. This basis amount is increased by:</p> <ul style="list-style-type: none"> <li>• 50 % for the first additional person in the household;</li> <li>• 30 % for each person in addition to the first;</li> <li>• 40 % for each further person after the third person without taking into account the partner or cohabitant.</li> </ul>	<ul style="list-style-type: none"> <li>• Personal rate of Supplementary Welfare Allowance.</li> <li>• Additional allowances paid in respect of adult or child dependants.</li> <li>• Supplements paid for special needs and exceptional needs.</li> </ul>	<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, travelling people, etc.).</p>	<b>Guaranteed minimum: Categories</b>

	Luxembourg	Netherlands	Austria	Portugal
<b>Resources taken into account</b>	The entire gross revenue, possessions and replacement or supplementary social security benefits (excluding family allowances and maternity benefits).	All resources, regardless of their nature and origin. Capital left untouched: HFL 18,400 (ECU 8,829) for families and HFL 9,200 (ECU 4,415) for single persons. People under 65 and living in their own home are granted an additional exemption. Irrespective of the number of children, an amount of HFL 190.24 (ECU 91) is deducted from the allowance to the beneficiary with children living at home and having their own income.	In principle total income. Exceptions, e.g. support by independent welfare organisations, care-related financial benefits, educational allowances.	No general scheme.
<b>Guaranteed minimum: Categories</b>	<ul style="list-style-type: none"> <li>• Person living alone.</li> <li>• Second adult.</li> <li>• Other adults.</li> <li>• Each child.</li> <li>• Increase for infirmity.</li> </ul>	<ul style="list-style-type: none"> <li>• Married or unmarried couples (irrespective of sex): 100 % of the net minimum wage.</li> <li>• Single-parent families: 90 % of the net minimum wage.</li> <li>• Single persons aged 23 or older: 70 % of the net minimum wage.</li> <li>• Single persons sharing accommodation: 60 % of the net minimum wage.</li> <li>• Young people aged between 18 and 23: lower rates, increasing with age.</li> </ul>	<p>Reference amounts for:</p> <ul style="list-style-type: none"> <li>• Single persons without duty to care for children,</li> <li>• persons who take care of the upkeep of the family income with dependent family members,</li> <li>• dependent family members in their own right,</li> <li>• children in foster care.</li> </ul>	No general scheme.



	Finland	Sweden	United Kingdom	
<b>Resources taken into account</b>	All earnings of the applicant and/or of the family (some exceptions).	As a rule, all resources, regardless of their nature and origin.	Most income resources, most social security benefits and pension are taken fully into account. Benefits generally ignored include: Housing Benefit, Council Tax Benefit and non-contributory disability benefit. For every £ 250 (ECU 298), or part of £ 250 (ECU 298), of savings over £ 3,000 (ECU 3,571), a deduction of £ 1 (ECU 1.20) a week is made from the rate otherwise payable.	<b>Resources taken into account</b>
<b>Guaranteed minimum: Categories</b>	<ul style="list-style-type: none"> <li>• single persons</li> <li>• spouses</li> <li>• children over 17 years living with their parents</li> <li>• children aged: 0-10 years 10-16 years</li> </ul>	<ul style="list-style-type: none"> <li>• Base amount for single persons.</li> <li>• Base amount for couples.</li> <li>• Base amounts for children at different ages.</li> </ul>	<p>The threshold "Applicable Amount" with which income is compared is the sum of personal allowances and premiums appropriate to the family, plus certain housing costs (not rent). A residential allowance is added for certain people in residential care or nursing homes.</p> <p><i>Personal Allowances:</i></p> <ul style="list-style-type: none"> <li>• Single aged 25 or over</li> <li>• Lone parent 18 or over</li> <li>• Couple one 18 or over</li> <li>• Dependent child under 15</li> <li>• Dependent child 11-15</li> <li>• Dependent child 16-17</li> <li>• Dependent child 18</li> </ul> <p><i>Premiums:</i></p> <ul style="list-style-type: none"> <li>• Family</li> <li>• Lone parent</li> <li>• Pensioner (single/couple), under 75 y.</li> <li>• Enhanced pensioner, 75 - 80 years</li> <li>• Higher pensioner, over 80.</li> <li>• Disability (single/couple)</li> <li>• Severe disability (single)</li> <li>• Severe disability Couple (one/both qualify)</li> <li>• Disabled child.</li> </ul>	<b>Guaranteed minimum: Categories</b>

	Belgium	Denmark	Germany	Greece
<b>Guaranteed minimum and family allowances</b>	<p>Guaranteed family benefits are granted in addition to the minimum.</p>	<p>General family allowances are granted in addition to the minimum.</p>	<p>Each member of the family is entitled to claim social assistance in his/her own right. The total amount increases with the size of the family. Because social assistance has second priority child benefit will be offset as income against social assistance. Family allowance (<i>Erziehungsgeld</i>) is granted in addition to social assistance benefits.</p>	<p>No general scheme.</p>
<b>Examples</b>	<p>Monthly amounts without family allowances which may differ depending on the allottee or the beneficiary:</p> <ul style="list-style-type: none"> <li>• Person living alone: BFR 20,103 (ECU 526).</li> <li>• Couple with or without children: BFR 26,805 (ECU 701).</li> <li>• Single parent family: BFR 26,805 (ECU 701).</li> <li>• Cohabitant: BFR 13,402 (ECU 350).</li> </ul> <p>Monthly amounts including family allowances:</p> <ul style="list-style-type: none"> <li>• Couple with one child (10 years): BFR 31,634 (ECU 827).</li> <li>• Couple with 2 children (8, 12 years): BFR 38,648 (ECU 1,010).</li> <li>• Couple with three children (8-10-12 y.): BFR 46,881 (ECU 1,225).</li> <li>• Single parent with one child (10 years): BFR 31,634 (ECU 827).</li> <li>• Single parent family with 2 children (8, 10 years): BFR 38,172 (ECU 998).</li> </ul>	<p>Monthly amounts not including housing allowance:</p> <ul style="list-style-type: none"> <li>• Persons supporting at least one child: DKR 8,862 (ECU 1,220).</li> <li>• Single person: DKR 6,652 (ECU 916).</li> <li>• Under 25 years of age, living with parents: DKR 2,088 (ECU 287).</li> <li>• Under 25 years, living separately: DKR 4,268 (ECU 588).</li> </ul> <p>For persons under 25 who are obliged to support their family or who have received an income of at least DKR 6,652 (ECU 916) during 12 consecutive months, the amount is calculated as for persons over 25.</p> <p>The general family allowances must be added quarterly:</p> <ul style="list-style-type: none"> <li>• For child 0 - 3 years: DKR 2,400 (ECU 330).</li> <li>• For child 3 - 7 years: DKR 2,150 (ECU 296).</li> <li>• For child 7 - 18 years: DKR 1,650 (ECU 227).</li> </ul> <p>Supplements for persons who have to cover severe expenses for family support or housing. Other supplements possible in special cases for considerable and unforeseeable expenses.</p>	<p>Average needs within the framework of payments to ensure minimum level of existence (basic amount, exceptional payments, supplements for single parents) in the old "Länder" (as of 1.7.1995) without taking account of the cost for housing.</p> <ul style="list-style-type: none"> <li>• Single person: DM 809 (ECU 327)</li> <li>• Couple without children: DM 1,100 (ECU 591)</li> <li>• Couple with one child: DM 1,508 (ECU 811)</li> <li>• Couple with 2 children: DM 1,916 (ECU 1,030)</li> <li>• Couple with three children: DM 2,323 (ECU 1,249)</li> <li>• Single parent family with one child (below the age of 7): DM 1,166 (ECU 627)</li> <li>• Single parent family with 2 children (8 and 10 years old): DM 1,639 (ECU 881)</li> </ul> <p>In addition social assistance provides as a rule for the real costs for housing and heating. Housing benefit will be offset against this. Average additional amounts in the old Länder (as of 1.7.1995):</p> <ul style="list-style-type: none"> <li>1 person: DM 486 (ECU 261)</li> <li>2 persons: DM 662 (ECU 356)</li> <li>3 persons: DM 771 (ECU 415)</li> <li>4 persons: DM 837 (ECU 450)</li> <li>5 persons: DM 915 (ECU 492).</li> </ul>	<p>No general scheme.</p>

Spain	France	Ireland	Italy	Guaranteed minimum and family allowances
<p>The guaranteed minimum will be increased for each dependant family member. The supplements vary in the different autonomous regions.</p>	<p>Included: the <i>RMI</i> takes dependant children into account.</p>	<p>Family allowances (i.e. Child Benefit) are paid separately. However, additional amounts are paid in respect of dependants.</p>	<p>Family benefits and "minimo vitale" benefits are granted independently from one another. The right to family allowance is accorded to people who receive income from employment.</p>	
<p>Average amounts of the minimum:</p>	<ul style="list-style-type: none"> <li>• Single person: FF 2,325.66 (ECU 357)</li> <li>• Household without children: FF 3,488.49 (ECU 535)</li> <li>• Single parent family with 1 child: FF 3,488.49 (ECU 535)</li> <li>• Couple with 1 child: FF 4,186.19 (ECU 642)</li> <li>• Couple with 2 children: FF 4,833.89 (ECU 749)</li> <li>• Couple with 3 children: FF 5,814.15 (ECU 125)</li> </ul>	<p><i>Basic minimum allowance (monthly rates):</i></p> <ul style="list-style-type: none"> <li>• Single person: IRE 261.73 (ECU 320).</li> <li>• Couple without children: IRE 424.23 (ECU 518).</li> <li>• Couple with one child: IRE 481.43 (ECU 588).</li> <li>• Couple with 2 children: IRE 538.63 (ECU 658).</li> <li>• Couple with 3 children: IRE 595.83 (ECU 727).</li> <li>• Single parent family with one child: IRE 318.93 (ECU 390).</li> <li>• Single parent family with two children: IRE 376.13 (ECU 460).</li> </ul>	<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 and only apply to levels below and above benefit amounts. Levels set by the regions (no information exists on the amounts paid by the town councils and the local health organisations):</p>	<p><b>Examples</b></p>
<ul style="list-style-type: none"> <li>• Single person: PTA 30,000 (ECU 184).</li> <li>• Couple without children: PTA 30,000 (ECU 184).</li> <li>• Single parent family: PTA 30,000 (ECU 184).</li> <li>• Couple with one child: PTA 35,000 (ECU 215).</li> <li>• Couple with two children: PTA 40,000 (ECU 246).</li> <li>• Couple with three children: PTA 45,000 (ECU 276).</li> </ul>	<p>The family benefits are taken account of for the determination of the allowances. The housing allowances are included in the family's resources up to a certain Flat rate:</p> <ul style="list-style-type: none"> <li>• for a single person: 12 % of the basis RMI,</li> <li>• for 2 persons: 16 % of the RMI for 2 persons,</li> <li>• for three persons: 16.5 % of the RMI for three persons.</li> </ul> <p>If the housing allowance actually received is below these flat-rates, the consideration will be limited to this allowance. The RMI, the family benefits and the housing allowance are exempt from taxation on income.</p>	<p>All child dependants are treated the same (IRE 13.20 ( ECU 16) per week), regardless of age.</p> <p><i>Examples including family benefits (see Table X):</i></p> <ul style="list-style-type: none"> <li>• Couple with one child: IRE 508.43 (ECU 621).</li> <li>• Couple with 2 children: IRE 592.63 (ECU 724).</li> <li>• Couple with 3 children: IRE 681.83 (ECU 834).</li> <li>• Single parent family with one child: IRE 345.93 (ECU 423).</li> <li>• Single parent family with two children: IRE 430.13 (ECU 526).</li> </ul>	<ul style="list-style-type: none"> <li>• Persons living alone: LIT 450,000 - LIT 520,000 (ECU 204 - ECU 236).</li> <li>• 2 persons: LIT 655,000 - LIT 1,050,000 (ECU 297 - ECU 477).</li> <li>• 3 persons: LIT 851,000 - LIT 1,350,000 (ECU 386 - ECU 613).</li> <li>• 4 persons: LIT 1,050,000 - LIT 1,650,000 (ECU 477 - ECU 749).</li> <li>• 5 persons: LIT 1,150,000 - LIT 1,770,000 (ECU 522 - ECU 804).</li> </ul> <p>In the Aoste Valley and in the self-governed province of Trente, these amounts are supplemented, by allowances for rent, heating and other general costs.</p>	

	Luxembourg	Netherlands	Austria	Portugal
<b>Guaranteed minimum and family allowances</b>	Family allowances and maternity benefits are granted in addition to social assistance.	General family allowances are granted in addition to the social assistance. See table X.	Family allowances are paid in addition (see Table X "Family benefits"). Because of different reference amounts for dependent family members with or without entitlement to family allowance, the allowance will be offset against social assistance to a different extent in the various Federal States respectively.	No general scheme.
<b>Examples</b>	<p>Amounts excluding family allowances:</p> <ul style="list-style-type: none"> <li>• Person living alone: LFR 31,165 (ECU 815).</li> <li>• Couple without children: LFR 46,747 (ECU 1,222).</li> <li>• Couple with 1 child: LFR 51,334 (ECU 1,342).</li> <li>• Couple with 2 children: LFR 55,921 (ECU 1,462).</li> <li>• Couple with 3 children: LFR 60,508 (ECU 1,582).</li> <li>• Single parent family with one child: LFR 35,752 (ECU 935).</li> <li>• Single parent family with 2 children: LFR 40,339 (ECU 1,054).</li> </ul> <p>Amounts including family allowances (depending on number and age of the children, see Table X):</p> <ul style="list-style-type: none"> <li>• Couple with one child (10 years): LFR 55,161 (ECU 1,442).</li> <li>• Couple with 2 children (10 and 12 years): LFR 65,876 (ECU 1,722).</li> <li>• Couple with 3 children (8-10-12 years): LFR 81,195 (ECU 2,122).</li> <li>• Single parent family with one child (10 years): LFR 39,579 (ECU 1,035).</li> <li>• Single parent family with two children (8 and 10 years): LFR 50,294 (ECU 1,315).</li> </ul>	<p>Monthly net standard rates (excluding family benefits):</p> <ul style="list-style-type: none"> <li>• Single person aged 23 and over, sharing accommodation: HFL 1,071.97 (ECU 514).</li> <li>• Single person aged 23 and over not sharing accommodation: HFL 1,262.28 (ECU 606).</li> <li>• Couple (with or without children): HFL 1,803.16 (ECU 865).</li> <li>• Single parent family: HFL 1,622.84 (ECU 778).</li> <li>• Single parent with shared accommodation: HFL 1,432.60 (ECU 687).</li> </ul> <p>Amounts of social assistance plus family allowance:</p> <ul style="list-style-type: none"> <li>• Single parent family with one child (10 years): HFL 1,758.39 (ECU 844).</li> <li>• Couple with one child (10 years): HFL 1,938.71 (ECU 930).</li> <li>• Single parent family with two children (8 and 10 years): HFL 1,938.84 (ECU 930).</li> <li>• Couple with two children (8 and 12 years): HFL 2,166.65 (ECU 1,040).</li> <li>• Couple with three children (8-10-12 years): HFL 2,349.44 (ECU 1,125).</li> </ul>	<p>Different amounts in the individual Federal States:</p> <ul style="list-style-type: none"> <li>• Single persons: from S 4,600 to S 6,180 (ECU 352 - 472);</li> <li>• Couple with or without children: from S 6,170 to S 8,950 (ECU 472 - 684);</li> <li>• Single parent: from S 3,760 to S 5,610 (ECU 287 - 429);</li> <li>• Partner: from S 2,388 to S 3,355 (ECU 183 - 256);</li> <li>• Couple, 1 child (10 years): from S 9,005 to S 13,340 (ECU 688 - 1,020);</li> <li>• Couple, 2 children (8 and 12 years): from S 11,420 to S 17,665 (ECU 873 - 1,351);</li> <li>• Couple, 3 children (8, 10 and 12 years): from S 13,720 to S 22,570 (ECU 1,049 - 1,926);</li> <li>• Single parent, 1 child (10 years): from S 6,485 to S 9,985 (ECU 496 - 763);</li> <li>• Single parent, 2 children (8 and 10 years): from S 8,900 to S 14,310 (ECU 680 - 1,094).</li> </ul> <p>Benefits are not subject to taxation.</p>	No general scheme.

	Finland	Sweden	United Kingdom	
<b>Guaranteed minimum and family allowances</b>	Family allowances are taken into account as income of the family when determining the amount of the social allowance.	No difference.	The main family allowances (i.e. Child Benefit and One Parent Benefit) along with the "in-work" benefit Family Credit are entirely separate from Income Support. However, Income Support can include a 'family' and a 'lone parent premium'.	<b>Guaranteed minimum and family allowances</b>
<b>Examples</b>	<p>Monthly amounts of the basic part of the allowance according to the regional differentiation(I/II)</p> <ul style="list-style-type: none"> <li>• single person and single parent: FIM 2,010/1,934 (ECU 350/336)</li> <li>• Couple - each spouse: FIM 1,718/1,644 (ECU 299/286)</li> <li>• child over 17 years of age living with parents: FIM 1,475/1,412 (ECU 257/246)</li> <li>• child 10-16 years of age: FIM 1,415/1,354 (ECU 247/235)</li> <li>• child below 10 years of age: FIM 1,334/1,276 (ECU 232/222)</li> </ul> <p>Other expenses for which additional social allowance may be granted include reasonable housing costs, substantial medical expenses, child day care costs and other costs which are considered to be essential.</p>	<p>Monthly amounts (recommended by the National Board of Health and Welfare), excluding housing allowance:</p> <ul style="list-style-type: none"> <li>• Single person: SEK 3,451 (ECU 352)</li> <li>• Couple: SEK 5,712 (ECU 584)</li> <li>• Children                             <ul style="list-style-type: none"> <li>0 - 3 years: SEK 1,666 (ECU 170)</li> <li>4 - 10 years: SEK 1,964 (ECU 201)</li> <li>11 - 20 years: SEK 2,261 (ECU 231)</li> </ul> </li> </ul>	<p>Monthly amounts (converted weekly rates) including family benefit where appropriate. Full Housing Benefit and Council Tax Benefit are included in respect of average local authority charges for family type and size: these entitlements would generally be higher if private rents used; lower if non-dependants in household. Value of additional benefits (e.g. free school meals, remission of NHS charges) not quantified. Figures are net. Unlikely to be liable for tax (but see taxation in table XI).</p> <ul style="list-style-type: none"> <li>• Single aged 25: £ 374.92 (ECU 446)</li> <li>• Couple, no children: £ 498.85 (ECU 594)</li> <li>• Couple, child of 10: £ 630.29 (ECU 750)</li> <li>• Couple, two children 8 and 12: £ 750.75 (ECU 893)</li> <li>• Couple, three children 9, 13 and 17: £ 872.08 (ECU 1,038)</li> <li>• Lone parent, aged 18+, child of 10: £ 528.89 (ECU 630)</li> <li>• Lone parent, aged 18+, two children 8 and 10: £ 613.59 (ECU 730)</li> </ul>	<b>Examples</b>

	Belgium	Denmark	Germany	Greece
<b>Relations between the amounts</b>	<ul style="list-style-type: none"> <li>• Spouses living in the same accommodation or single persons with dependent children: 100 % (basis rate).</li> <li>• Single person without dependent children: 75 % of the basis rate.</li> <li>• Companion: 50 % of the basis rate.</li> <li>• Rate for married couples 1 child (incl. guaranteed family allowances, average age supplement: 12 years): + 20%.</li> <li>• Rate for married couples, 2 children (incl. guaranteed family allowances, average age supplement: 12 years): + 46 %.</li> <li>• Rate for married couples, 3 children (incl. guaranteed family allowances, average age supplement: 12 years): + 79 %.</li> </ul>	<ul style="list-style-type: none"> <li>• Single person: 60 % of maximum unemployment benefit.</li> <li>• Couple with joint children: 2 x 80 % of maximum.</li> <li>• Childless couple: 2 x 60 % of minimum.</li> <li>• Couple with children from another marriage: 1 x 80 % of maximum + 1 x 60 % of maximum, if the husband and wife have no children. If this is the case: 2 x 80 % of the maximum.</li> </ul>	<p>The basic amount varies according to the age and the beneficiary's position in the household.</p> <ul style="list-style-type: none"> <li>• 100 % reference amount ("Eckregelsatz") for the head of the household as well as for a person living alone.</li> <li>• 50 % for child aged under 7.</li> <li>• 55 % for child aged under 7 who lives with one person who is solely responsible for upbringing.</li> <li>• 65 % for child aged 7 - 14 .</li> <li>• 90 % for child aged 14 - 18.</li> <li>• 80 % for adult members of the household.</li> </ul>	No general scheme.
<b>Recovery</b>	<p>When a person disposes of resources by virtue of right possessed during the period in which the allowances were granted: from the beneficiary to an amount equal to the amount which should have been taken into account.</p> <p>At the cost of the beneficiary in the event of voluntary omission or material error.</p> <p>Party responsible for accidents or sickness entailing the payment of the Minimex.</p> <p>From certain persons obliged to pay maintenance.</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 and in some other cases.</p>	<p>Recovery from recipient is principally excluded. An exception is made for culpable conduct (e.g. if the recipient is guilty of a criminal offence, committed either intentionally or negligently).</p> <p>Recovery is possible in cases where the recipient is under obligation to make maintenance payments (divorced or separated spouses, children, parents).</p>	No general scheme.
<b>Indexation</b>	<p>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 king can vary the basic amounts.</p>	<p>Adjustment once a year according a fixed percentage for all social allowances and pensions (<i>satsreguleringsprocenten</i>).</p>	<p>Adjustment is reviewed on 1 July for the subsequent six months, and for the first six months of the following year corresponding to the development of the actual, real cost of living. Limited increase for period between 1.7.1994 and 30.6.1996 on grounds of the second law on the accomplishment of cost-cutting, consolidation and growth programme.</p>	No general scheme.

# Guaranteeing Sufficient Resources: 1. General Non-Contributory Minimum

Table XII

Spain	France	Ireland	Italy	
<p>The amounts granted to different members of the household differ between the autonomous regions: 10 to 42 % of the basic amount for the 2nd member; 7 to 37 % for the 3rd member; 4 to 32 % for the 4th member of the family.</p>	<ul style="list-style-type: none"> <li>• Single person: 100 %</li> <li>• Couple with no children: + 50 %</li> <li>• Couple + 1st child: + 30 %</li> <li>• Couple + 2nd child: + 30 %</li> <li>• Couple + 3rd child: + 40 %</li> </ul> <p>Family allowances included.</p>	<ul style="list-style-type: none"> <li>• Single person: 100 %</li> <li>• 2nd adult of couple: + 62 %</li> <li>• 1st child (incl. family benefits): + 32 %</li> <li>• 2nd child (incl. family benefits): + 32 %</li> <li>• 3rd child (incl. family benefits): + 34 %</li> </ul>	<p>Different rates between the regions. Relations according to the above mentioned amounts:</p> <ul style="list-style-type: none"> <li>• Single person: 120 %</li> <li>• 2nd adult of couple: + 75 %</li> <li>• 1st child: + 50 %</li> <li>• 2nd child: + 20 %</li> <li>• 3rd child: + 20 %</li> </ul> <p>These percentages are only approximations and are based on the "minimo vitale" amounts set by the regions. No indication of the amounts paid by the town councils and the local health organisations.</p>	<p><b>Relations between the amounts</b></p>
<p>Irrecoverable subsidy.</p>	<p>Recovery of wrongly or unnecessarily granted payments from future allowances; recovery in the case of the cession of financial means or from the inheritance of a deceased beneficiary.</p>	<p>When the allowance is paid on an interim basis pending the processing of claims to other social security benefits, recovery takes place from benefits subsequently awarded.</p>	<p>Different regulations of the Regions.</p>	<p><b>Recovery</b></p>
<p>Adjustment generally yearly by decision of the Government of the <i>Comunidad Autónoma</i>, taking account of the consumer price index development.</p>	<p>Adjustment twice a year according to consumer price index.</p>	<p>Adjustment every year in July.</p>	<p>Amounts related to the national pension are yearly adjusted, depending on pension increases (adjusted to consumer price index and salary increases). All the figures mentioned above are provided for information only.</p> <p>Other amounts: adjustment without predetermined conditions.</p>	<p><b>Indexation</b></p>

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## Guaranteeing Sufficient Resources: 1. General Non-Contributory Minimum

	Luxembourg		Netherlands		Austria	Portugal
<b>Relations between the amounts</b>	Single person:	100 %	Single person:	100 %	Different according to the systems of the individual Federal States.	No general scheme.
	2nd adult of couple:	50 %	2nd adult of couple:	+ 68 %		
	1st child (incl. family benefits or average age):	+ 28 %	1st child (incl. family benefits for average age):	+ 13 %		
	2nd child (incl. family benefits for average age):	+ 28 %	2nd child (incl. family benefits for average age):	+ 17 %		
	3rd child (incl. family benefits for average age):	+ 28 %.	3rd child (incl. family benefits for average age):	+ 18 %		
<b>Recovery</b>	If positive change in the fortune of the recipient.		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.		In principle from the beneficiary (future income or capital), his inheritance, from persons obliged to pay maintenance and third persons, towards whom the beneficiary is legally entitled to benefits covering the livelihood. The obligation for recovery is limited to a certain period (in most cases 3 years) with the exception of individual benefits and certain circumstances.	No general scheme.
<b>Indexation</b>	Automatic adjustment in line with the consumer price development when the index varies by 2.5 % of the preceding figure.		Adjustment twice a year, according to the average development of contract-wages.		Annual adjustment according to the increase of pensions.	No general scheme.



	Finland	Sweden	United Kingdom	
<b>Relations between the amounts</b>	<p>The basic part for a single person is 80 % of full national pension (= A)</p> <ul style="list-style-type: none"> <li>• single person: 100 % x A</li> <li>• each spouse: 85 % x A</li> <li>• child over 17 years of age living with parents: 73 % x A</li> <li>• child 10-16 years: 70 % x A</li> <li>• child below 10 years: 66 % x A</li> </ul>	<ul style="list-style-type: none"> <li>• Single person 116 % of the base amount (determined by the government once a year).</li> <li>• Couple: 192 % of the base amount</li> <li>• Children                             <ul style="list-style-type: none"> <li>0-3 years: 56 % of the base amount</li> <li>4-10 years: 66 % of the base amount</li> <li>11-20 years: 76 % of the base amount.</li> </ul> </li> </ul>	<p>Relations according to the above mentioned examples:</p> <ul style="list-style-type: none"> <li>Single person: 100 %</li> <li>2nd adult of couple: + 57 %</li> <li>1st child (aged 0 - 10): + 56 %</li> <li>2nd child (aged 11 - 15): + 50 %</li> <li>3rd child (aged 16 - 17): + 60 %</li> </ul>	<b>Relations between the amounts</b>
<b>Recovery</b>	<ul style="list-style-type: none"> <li>• When the allowance is paid on an interim basis pending the processing of claims to other social security benefits, recovery takes place from the benefit subsequently awarded,</li> <li>• when fraud or failure to give adequate information about financial circumstances has occurred.</li> </ul>	<p>When assistance has been given in advance for some expected income and when it is given as a loan in some other cases.</p>	None.	<b>Recovery</b>
<b>Indexation</b>	<p>Adjustment once a year in accordance with national pensions.</p>	<p>According to the base amount.</p>	<p>Adjustment normally once a year with reference to movements in prices.</p>	<b>Indexation</b>

	Belgium	Denmark	Germany	Greece
<b>Measures stimulating social and professional integration</b>	<p>In the event of employment or of professional training during a maximum of 3 years (continuous period) for calculation of the Minimex, 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. Since 1995:</p> <ul style="list-style-type: none"> <li>• 1st year: BFR 6,757 (ECU 177)</li> <li>• 2nd year: BFR 5,631 (ECU 147)</li> <li>• 3rd year: BFR 3,379 (ECU 88).</li> </ul> <p>Total immunity of benefits drawn within the framework of the local employment offices.</p>	<p>A salary of DKR 2,000 (ECU 295) per month, up to DKR 12,000 (ECU 1,651) in total per year is not taken into account, if the person has been receiving the allowance for three months.</p>	<p>Help to take up work: Creation of jobs as regular employment relationships (employment contracts which are liable to social insurance - social assistance fund may cover the costs), creation of additional jobs and jobs which are of benefit to the public (employment relationships subject to social insurance legislation or compensation for additional expenditure without employment contract). Co-operation with the labour offices. Reduction or suspension of assistance in case the beneficiary refuses to take up reasonable work. A part of the earned income is not taken into account for the calculation of supplementary income payments. Counselling and support should help to prevent and overcome the need of social assistance.</p>	<p>No general scheme.</p>
<b>Associated rights</b>				
<b>1. Health</b>	<p>Free voluntary sickness insurance.</p>	<p>Free health services for all residents (<i>not an associated right</i>).</p>	<p>Comprehensive protection in case of sickness. Benefit covering insurance contributions or direct payment of health services (doctor, hospital, etc.).</p>	<p>No general scheme.</p>

Spain	France	Ireland	Italy	<b>Measures stimulating social and professional integration</b>
<p>These measures are part of the Social programmes of the <i>Comunidades</i> to combat poverty and social exclusion, which vary in the different <i>Comunidades Autónomas</i>. The benefits are almost always accompanied by occupational integration measures, retraining, integration programmes, etc.</p>	<p>Partial accumulation of the allowance with earned income: 28 % of the RMI for the beneficiary for the CES and 50 % of the remuneration for other activities. The right to this reduction applies for a duration of 750 working hours and starts at the first day of the activity.</p> <p>This limitation of 750 hours does not apply to the beneficiaries of the CES in which case the termination of the reduction coincides with the termination of the contract and for the beneficiaries registered with ANPE for at least 12 months during a period of 18 month preceding the date when work is taken up. In this case the reduction will apply as long as the activity performed.</p>	<p>Back to Work Allowance. Community employment disregards IRE 15 (ECU 18) per day (unemployed) and IRE 24 (ECU 29) (lone parents).</p>	<p>Special initiatives for professional training in particular for the integration of certain groups (women, young people).</p>	
<p>Protection in case of sickness on the basis of national laws since the beneficiaries are persons without resources.</p>	<p>Benefits in kind from the general regulations of sickness-maternity insurance (general system) and exemptions of patient's cost participation.</p>	<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. See Table III "Health care".</p>	<p><b>Associated rights</b> 1. Health</p>

	Luxembourg	Netherlands	Austria	Portugal
<b>Measures stimulating social and professional integration</b>	Revenues from employment, replacement benefits of social security and legally due alimony are exempted up to one fifth of the global guaranteed revenue.	Part of the earnings from (part-time) employment is not taken into account in order to stimulate finding employment. The exemption applies for a period of two years and may be extended in exceptional circumstances.	No general scheme.	No general scheme.
<b>Associated rights</b>				
<b>1. Health</b>	Membership of sickness insurance.	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.	Coverage of illness-related expenses or of expenses for health insurance by social assistance.	No general scheme.

	Finland	Sweden	United Kingdom	
<b>Measures stimulating social and professional integration</b>	None.	No general scheme.	<p>In calculating Income Support, £ 5 (ECU 6.00) per week of any earnings is disregarded. A higher disregard of £ 15 (ECU 18) per week applies to the earnings of certain groups, for example lone-parents, the sick, disabled and long-term unemployed (at least two years).</p> <p>Development of the tax and benefit systems aims to ensure that people are better off in work than unemployed, and are not discouraged from increasing earnings. Measures include the "in-work" benefits Family Credit (FC) and Disability Working Allowance (DWA) (see table X and part 2.II below) and the help with rent available through Housing Benefit (HB) and Council Tax Benefit (CTB) (see part 2.V below). Enhancements to these benefits include: HB first £25 (ECU 30) of weekly earnings of lone parent not on IS disregarded in calculating entitlement; FC/HB/CTB/DWA - first £15 (ECU 18) of maintenance payment to lone parent disregarded and up to £40 (ECU 48) of a claimant's earnings can be disregarded in respect of child care costs; FC/DWA - £10 (ECU 12) per week premium for those working 30 hours a week or more. Further developments planned. Employer's National Insurance contribution rate reduced by 0.6 % for those earning below £ 205 (ECU 244) per week.</p> <p>The Employment Service operates a range of schemes offering advice and encouragement to jobseekers, including: grant averaging £200 (ECU 238) for long-term unemployed starting work; help finding jobs and with applications; "Restart" interviews every six months to give advice on opportunities and confirm claimant available for, and actively seeking, work; mandatory two-week "Restart" course after two years for those who have refused help; work experience and training activities.</p>	<b>Measures stimulating social and professional integration</b>
<b>Associated rights</b>				<b>Associated rights</b>
<b>1. Health</b>	Public health care services available to all residents (not an associated right). Substantial medical expenses are taken into consideration while determining the amount of the living allowance (See point 6)	In the event of sickness, all residents have a right to treatment. The majority of the expenses in connection with sickness is paid by the public authorities. But there are certain charges which the individual must pay to cover a minor part of the expenses.	<ul style="list-style-type: none"> <li>• Free NHS prescriptions.</li> <li>• Free NHS dental treatment.</li> <li>• Free NHS eyesight tests and vouchers to help with cost of glasses.</li> <li>• Help with the cost of travelling to hospital for NHS treatment.</li> <li>• Free milk and vitamins for children up to 5 years of age and pregnant women.</li> <li>• Free school meals.</li> </ul>	<b>1. Health</b>

Table XII

## Guaranteeing Sufficient Resources: 1. General Non-Contributory Minimum

	Belgium	Denmark	Germany	Greece
<b>2. Housing</b>	None.	Housing supplement is part of the allowance.	Costs for adequate housing and heating are completely covered, flat-rate housing benefit is taken into account.	No general scheme.
<b>Number of beneficiaries</b>	68,985 (1st January 1995).	In January 1995, 152,044 persons in Denmark received cash benefits of social assistance. 28,280 received education assistance or professional training assistance. 47,269 received special aid. 31,457 participated in active-employment measures.	4.27 million persons received in 1993 (old Länder) benefits of social assistance: 3.40 million received maintenance allowances and 1.66 million assistance in special circumstances. In the five new Länder, 748,601 persons received benefits in 1993: 545,157 maintenance allowance and 254,618 assistance in special circumstances.	No general scheme.
<b>Costs</b>	BFR 7,072 million (ECU 185 million) (1994).	Budget for 1994: DKR 16,050 million (ECU 2,209 million).	Old Länder 1993: DM 43.04 billion (ECU 23 billion). New Länder 1993: DM 5.88 billion (ECU 3.20 billion).	No general scheme.
<b>Financing</b>	50 % State (increased in certain cases) 50 % Public Centres of Social Assistance (CPAS).	50 % State 50 % Local committees of social assistance (municipalities).	75 % local authorities 25 % Länder.	No general scheme.

Guaranteeing Sufficient Resources: 1. General Non-Contributory Minimum

Spain	France	Ireland	Italy	2. Housing
Generally not.	Extension of entitlement to social housing allowance to all RMI recipients; the differential allowance of the RMI is not taken into account when determining resources in housing allowance matters.	No direct rights. But recipients may also qualify for rent supplements under the Supplementary Welfare Allowance scheme, Mortgage Interest relief under the taxation system or local authority differential rent schemes, where the rent payable depends on the income of the tenant(s) and the household circumstances.	In some regions, particularly for aged persons special housing supplements for total or partial housing cost reduction. Some regions cover electricity or gas bills or take into account costs for unavoidable interior restructuring measures.	
Ca. 21.000 persons (May 1993).	1994: in total 908,000, of which 803,000 in metropolitan France and 105,000 overseas.	<p>Number in receipt of basic payments on 31 December 1994):</p> <p>Recipients: 16,800</p> <p>Adult Dependants: 3,600</p> <p>Child Dependants: 12,900</p> <p>Total: 33,300</p> <p>Total Supplementary Welfare Allowances (includes basic payments, supplements and exceptional needs payments):</p> <p>Recipients: 63,000</p> <p>Adult Dependants: 17,300</p> <p>Child Dependants: 60,000</p> <p>Total: 140,300</p>	Not available.	Number of beneficiaries
Not available.	In 1994, FF 19.5 billion (ECU 2 billion) (cash benefits) plus 11.5 billion (ECU 1.20 billion) for "active" expenses (connected social rights and integration measures).	IRE 108,106,000 (ECU 132,158,920) in 1994.	Not available.	Costs
100 % budget of the <i>Comunidades Autónomas</i> .	State.	100 % state.	Taxes at the local level.	Financing

	Luxembourg	Netherlands	Austria	Portugal
<b>2. Housing</b>	Where rent is due for an occupied flat the difference between the rent paid and the amount corresponding to 10 % of the guaranteed minimum income is granted additionally. Maximum: LFR 5,000 (ECU 131).	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 335.42 (ECU 161) and HFL 963.75 (ECU 463) 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 335.42 (ECU 161) and HFL 963.75 (ECU 463) per month, may receive a housing cost allowance at the same level as the rent subsidy. For accommodation expenses above HFL 963.75 (ECU 463) per month a temporary supplement may be awarded on condition that a cheaper dwelling is sought.	Expenses which can not be met by the reference amounts for appropriate accommodation will be borne by additional cash benefits or benefits in kind.	No general scheme.
<b>Number of beneficiaries</b>	31.12.1994: 3,075 households.	In 1994, 326,000 persons (yearly average) received social assistance and assistance under the State Group Regulation for Unemployed Workers (RWW), not included persons receiving assistance under the State Group Regulation for self-employed.	Over 60,000 in private households (not all beneficiaries are registered), estimation: approx. 80,000 in total; Over 30,000 in homes (not all beneficiaries are registered), estimation: approx. 40,000 in total; Social assistance beneficiaries estimation: approx. 120,000 in total.	No general scheme.
<b>Costs</b>	FNS pensions/Guaranteed minimum income (included employers' contribution to sickness insurance): LFR 1,497 million (ECU 39 million) in 1994.	1994: HFL 12,282 million (ECU 5,893).	approx. S 20 billion (ECU 1.52 billion) in 1993. Average annual growth rate 10% in the period from 1989 to 1993.	No general scheme.
<b>Financing</b>	State. Contribution of local municipalities fixed at a level of 10 % of the supplements of the minimum income.	90 % State 10 % local authorities.	Primarily Federal States (in some Federal States or for some tasks: by social assistance associations) and different re-financing by the local communities to cover the expenses which cannot be borne by recovery.	No general scheme.



	Finland	Sweden	United Kingdom	
<b>2. Housing</b>	There are separate statutory housing allowances. Housing costs are taken into consideration while determining the amount of the housing allowance (See point 6)	Costs for adequate housing are covered.	Income Support can provide help with certain housing costs, including mortgage interest payments and with some residential care and nursing home charges that are not met by Housing Benefit. Reasonable rent costs can be met by Housing Benefit.	<b>2. Housing</b>
<b>Number of beneficiaries</b>	In 1993: 292,600 households 528,100 persons In November 1993: 112,100 households	715,000 beneficiaries in 1994 (including 238,000 children under the age of 18), (8 % of the population).	5,675 mio persons (May 1994).	<b>Number of beneficiaries</b>
<b>Costs</b>	FIM 2,524,000,000 (ECU 439 mill.) (1994)	1994: SEK 10.5 billion (ECU 1.07 billion).	£ 15,963 million (ECU 19,000 million) (forecast for 1995/96).	<b>Costs</b>
<b>Financing</b>	In 1995 approximated to 42% state and 58% municipalities. The state subsidy is paid in a lump sum which is calculated according to the number of municipal residents, age structure, unemployment rate and the financial capacity classification of the municipality.	100 % local communities.	100 % State.	<b>Financing</b>

Table XII

## Guaranteeing Sufficient Resources: 2. Specific Non-Contributory Minima

	Belgium	Denmark	Germany	Greece
<b>I. Old age</b>				
<b>1. Designation</b>	Guaranteed income for the elderly ( <i>Revenu garanti aux personnes âgées</i> ), law of 1st April, 1969.	No specific minimum: covered by the "national pension" (see Table VI).	No special scheme, covered by the general minimum.	No specific scheme.
<b>2. Principle</b>	To institute a guaranteed minimum income for all elderly persons.	No special scheme.	Increase of the normal maintenance allowance rate of social assistance by 20 % of the relevant rate with regard to special needs of the elderly.	None.
<b>3. Eligible groups</b>	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 deriving from employment or self-employment in Belgium.	No special scheme.	People over 65 receiving maintenance allowance under the social assistance scheme.	None.
<b>4. Main conditions of eligibility</b>	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 65 or more. Means tested: income under ceiling set for social assistance.	None.

## Guaranteeing Sufficient Resources: 2. Specific Non-Contributory Minima

Table XII

Spain	France	Ireland	Italy	
Non-contributory old-age pension scheme ( <i>Pensión de jubilación no contributiva</i> ).	Special allowance completed by the supplementary allowance.	Old Age Non-Contributory Pension.	Social Pension ( <i>Pensione sociale</i> ). See Table VII "Old age".	<b>I. Old age</b>
				<b>1. Designation</b>
Pension for elderly people without a claim to a contributory pension.	Differential allowances.	To provide an income for those 66 or over who do not qualify for a contribution-based pension.	See Table VII.	<b>2. Principle</b>
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.	Individual.	Persons aged 66 or over who do not qualify for a contributory pension.	See Table VII.	<b>3. Eligible groups</b>
Age over 65 and no access to any pension or income higher than the maximum amount for the accumulation of statutory resources; 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: not being entitled to any old-age benefit provided by a compulsory system; aged at least 65 or 60 in the case of incapacity to work; resources must be below a certain ceiling. Supplementary allowance: being entitled to "special allowance"; resources are below a certain ceiling.	Age 66 or more; means test; resident in Ireland.	See Table VII. Income (not including rents) of less than LIT 4,641,000 (ECU 2,108) if single or LIT 19,295,800 (ECU 8,763) if married.	<b>4. Main conditions of eligibility</b>

	Luxembourg	Netherlands	Austria	Portugal
<b>I. Old age</b>				
<b>1. Designation</b>	No specific minimum. Covered by the general scheme of guaranteed minimum income, see above.	No specific scheme. Covered by General insurance (AOW): see Table VII "Old age". Special regulations for older unemployed workers, see "Unemployment".	No specific non-contributory minimum, covered by social assistance.	Social old-age pension (Statutory Order 464/80 of 13 October, 1980).
<b>2. Principle</b>	No special scheme.	See Table VII.	No special scheme.	To contribute towards sufficient resources. Subjective right.
<b>3. Eligible groups</b>	No special scheme.	See Table VII.	No special scheme.	Elderly people not entitled to a pension from the contributory system and lacking sufficient resources.
<b>4. Main conditions of eligibility</b>	No special scheme.	See Table VII.	No special scheme.	Income not exceeding 30 % (single person) or 50 % (couple) of the minimum wage. Age: 65 years or more.

	Finland	Sweden	United Kingdom	
<b>I. Old age</b>				<b>I. Old age</b>
<b>1. Designation</b>	No specific minimum; covered by the National Pension Scheme (See Table XI).	No special scheme.	Retirement Pension, Category C (those at pension age at introduction of National Insurance Scheme in 1948) and Category D (Over 80s Pension).	<b>1. Designation</b>
<b>2. Principle</b>	No special scheme.	No special scheme.	Non-contributory flat-rate pension.	<b>2. Principle</b>
<b>3. Eligible groups</b>	No special scheme.	No special scheme.	Cat. C: Men and women aged 65/60 or over on 5.7.48 and the surviving wives of such men. Cat. D: Men and women aged 80 or over.	<b>3. Eligible groups</b>
<b>4. Main conditions of eligibility</b>	No special scheme.	No special scheme.	<i>Category C:</i> Ordinarily resident in Great Britain on 2.11.70, or on the date of claim, and resident in UK for 10 years between 5.7.48 and 1.11.70. <i>Category D:</i> Must normally live in Great Britain and must have lived in UK 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 an equal or higher rate.	<b>4. Main conditions of eligibility</b>

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## Guaranteeing Sufficient Resources: 2. Specific Non-Contributory Minima

	Belgium	Denmark	Germany	Greece
<b>5. Amount payable</b>	<p>Single: BFR 241,254 (ECU 6,306) per year.</p> <p>Married couple: BFR 321,668 (ECU 8,408) per year.</p> <p>Automatic revaluation by 2% when the consumer price index varies by 2%.</p>	No special scheme.	<p>Supplement of 20 % to the standard rate of maintenance allowance under the social assistance scheme.</p> <p>Thus the following monthly average is achieved in the old Länder, including basic amount, supplements, exceptional benefit, housing and heating allowances (situation as of 1.7.1995):</p> <p>Single Person or head of family: DM 1,200 (ECU 645).</p> <p>Couple, both over 65: DM 1,951 (ECU 1,049).</p>	None.
<b>6. Main factors influencing the amount of the allowance</b>	Resources of pensioner and spouse are taken into account.	No special scheme.	Resources of pensioner and spouse or partner in live are taken into account.	None.
<b>7. Number of beneficiaries</b>	106,297 (in 1995).	No special scheme.	250,059 in the old "Länder" and 29,090 in the new "Länder" (1992).	None.
<b>8. Financing</b>	100 % State.	No special scheme.	75 % Local authorities. 25 % Länder.	None.

Guaranteeing Sufficient Resources: 2. Specific Non-Contributory Minima

Table XII

Spain	France	Ireland	Italy	5. Amount payable
<p>PTA 476,980 (ECU 2,928) per year (one eligible person).                      PTA 810,866 (ECU 4,978) per year (household with 2 eligible persons).                      The pension is decreased by the amount of any other income to a 25 % minimum.</p>	<p><i>Special allowance:</i>                      FF 16,610 (ECU 2,549) per year.  <i>Supplementary allowance:</i></p> <ul style="list-style-type: none"> <li>• Single beneficiary:                              FF 22,879 (ECU 3,511) per year.</li> <li>• Couple, each:                              FF 18,772 (ECU 2,880) per year.</li> </ul>	<ul style="list-style-type: none"> <li>• Up to IR£ 62.50 (ECU 77) per week depending on income.</li> <li>• Up to IR£ 37.50 (ECU 46) per week for each adult dependant.</li> <li>• IR£ 13.20 (ECU 16) per week for child dependants.</li> </ul> <p>There is an extra IR£ 4.80 (ECU 5.90) payable to pensioners over 80 years and a IR£ 4.90 (ECU 6.00) living alone allowance. Pensioners may also qualify for fuel and electricity allowances, free travel, free television licence and free telephone rental.</p>	<p>LIT 4,641,000 (ECU 2,108) per year, annual increase.</p>	<p>5. Amount payable</p>
<p>Resources of pensioner and spouse are taken into account.</p>	<p>Resources of pensioner and spouse are taken into account.</p>	<p>Means of the pensioner and number of dependants.</p>	<p>Income.</p>	<p>6. Main factors influencing the amount of the allowance</p>
<p>171,792 (April 1995).</p>	<p>Special allowance: 83,800 (1993).                      Supplementary allowance: 1,161,152 (1991).</p>	<p>108,301 (December 1994, including recipients of Blind Pension).</p>	<p>Not available.</p>	<p>7. Number of beneficiaries</p>
<p>100 % State.</p>	<p>Old-age solidarity fund.</p>	<p>100 % State.</p>	<p>100 % State.</p>	<p>8. Financing</p>

Table XII

## Guaranteeing Sufficient Resources: 2. Specific Non-Contributory Minima

	Luxembourg	Netherlands	Austria	Portugal
<b>5. Amount payable</b>	No special scheme.	See Table VII.	No special scheme.	ESC 17,500 (ECU 89).
<b>6. Main factors influencing the amount of the allowance</b>	No special scheme.	See Table VII.	No special scheme.	Resources of the applicant.
<b>7. Number of beneficiaries</b>	No special scheme.	Not applicable.	No special scheme.	48,381 (1993).
<b>8. Financing</b>	No special scheme.	Not applicable.	No special scheme.	100 % State.



Guaranteeing Sufficient Resources: 2. Specific Non-Contributory Minima

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	Finland	Sweden	United Kingdom	
<b>5. Amount payable</b>	No special scheme.	No special scheme.	£ 35.50 (ECU 42) per week (includes £ 0.25 = ECU 0.30 age addition).	<b>5. Amount payable</b>
<b>6. Main factors influencing the amount of the allowance</b>	No special scheme.	No special scheme.	Entitlement to another category of Retirement Pension.	<b>6. Main factors influencing the amount of the allowance</b>
<b>7. Number of beneficiaries</b>	No special scheme.	No special scheme.	Total C + D 27,410 (September 1994).	<b>7. Number of beneficiaries</b>
<b>8. Financing</b>	No special scheme.	No special scheme.	100 % State.	<b>8. Financing</b>

	Belgium	Denmark	Germany	Greece
<b>II. Invalidity</b>				
<b>1. Designation</b>	<p>Handicapped persons' allowances:</p> <ul style="list-style-type: none"> <li>• Income replacement allowance (<i>allocation de remplacement de revenus</i>).</li> <li>• Integration allowance (<i>allocation d'intégration</i>)</li> <li>• Allowance to assist the elderly (<i>allocation pour l'aide aux personnes âgées</i>).</li> </ul>	No specific non-contributory minimum, covered by invalidity pension (see Table VI).	No special scheme, covered by general minimum.	Several "programmes" providing for benefits for the handicapped, depending on type of handicap.
<b>2. Principle</b>	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.	None.

Spain	France	Ireland	Italy	II. Invalidity 1. Designation
<p>Non contributory invalidity pension (<i>Pensión de invalidez no contributiva</i>).</p>	<p>Allowance for handicapped adults (<i>allocation aux adultes handicapés, A.A.H.</i>).</p>	<p>Disabled Persons Maintenance Allowance.</p>	<p>Pension for disabled people (<i>Pensione per invalidi civili</i>)                      Pension for blind persons (<i>Pensione per ciechi civili</i>)                      Pension for deaf-mutes (<i>Pensione per sordomuti</i>)                      Monthly benefit for partially disabled people (<i>Assegno mensile per invalidi civili parziali</i>)                      Monthly allowance for disabled people under 18 years (<i>Indennità mensile di frequenza, indennità mensile per invalidi civili minori</i>)                      Mobility allowance (<i>Indennità di accompagnamento</i>)                      Special allowance for partially blind people (<i>Indennità speciale per ciechi parziali</i>)                      Communication allowance for deaf-mutes (<i>Indennità di comunicazione per sordomuti</i>)</p>	
<p>Pension for invalid persons without a claim to a contributory pension.</p>	<p>Differential allowance.</p>	<p>To provide income for a disabled person who is unable to work by reason of that disability.</p>	<p>The principal source for economic protection of disabled people is article 38 of the Italian Constitution: "Every citizen who is unable to work and is lacking necessary means to live is entitled to maintenance allowances and social assistance".</p>	<p>2. Principle</p>

	Luxembourg	Netherlands	Austria	Portugal
<b>II. Invalidity</b>				
<b>1. Designation</b>	<p>No specific minimum: Covered by the general scheme for guaranteed minimum income.</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>	Supplementary Benefits Act (TW).	<p>No special scheme.</p> <p>In the case of need for care, supplementary entitlement for care allowances of the Bundesländer. Their respective legislation is similar to the Federal Law on Care Allowances (see Table VII "Old-age").</p> <p>For supplements to family allowances, see Table X.</p>	<ul style="list-style-type: none"> <li>• Supplementary Family Allowance (Statutory Order 160/80 of 27 May 1980).</li> <li>• Social Invalidity Pension with serious disability supplement (Statutory Order 464/80 of 13 October 1980).</li> </ul>
<b>2. Principle</b>	No special scheme.	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>No special scheme.</p> <p>As regards care allowance see Table VII "Old-age".</p>	To contribute towards sufficient resources. Subjective right.

	Finland	Sweden	United Kingdom	
<b>II. Invalidity</b>				<b>II. Invalidity</b>
<b>1. Designation</b>	No special scheme; Covered by the National Pension Scheme.	No special scheme.	<ul style="list-style-type: none"> <li>• Severe Disablement Allowance.</li> <li>• Disability Living Allowance.</li> <li>• Disability Working Allowance.</li> <li>• Attendance Allowance.</li> </ul>	<b>1. Designation</b>
<b>2. Principle</b>	No special scheme.	No special scheme.	<p><i>Severe Disablement Allowance:</i> For people who are incapable of work but who have not paid enough contributions to qualify for contributory Incapacity Benefit (see Table VI).</p> <p><i>Disability Living Allowance:</i> 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).</p> <p><i>Disability Working Allowance:</i> Supplements the earnings of people whose physical or mental illness or disability disadvantages them in finding employment. It is particularly intended to help people on long-term incapacity benefits who have some limited earning capacity to make the transition into work.</p> <p><i>Attendance Allowance:</i> Non means tested and tax free allowance for people over 65 who need care or supervision because of physical or mental disability.</p>	<b>2. Principle</b>

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## Guaranteeing Sufficient Resources: 2. Specific Non-Contributory Minima

	Belgium	Denmark	Germany	Greece
<b>3. Eligible groups</b>	Any handicapped person who meets the entitlement requirements.	No special scheme.	Persons under 65 unable to work, receiving maintenance allowance under the social assistance scheme.	None.
<b>4. Main conditions of eligibility</b>	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.	In receipt of basic social assistance maintenance allowance. General requirements for the scheme: income below social security threshold.	None.

Spain	France	Ireland	Italy	3. Eligible groups
<p>Persons aged between 18 and 65 years suffering from permanent disability without claim to a pension of the contributory scheme because they have neither paid contributions nor collected enough contribution periods.</p>	<p>Any handicapped person who meets the entitlement requirements.</p>	<p>Disabled persons who are unable to work.</p>	<p>Pensions: Only totally disabled people (100 %), blind persons and deaf-mutes are entitled to pensions.                      Monthly benefits: partially disabled people (74-99 %) are entitled to a monthly benefit; disabled persons under 18 years are entitled to a monthly allowance.                      Totally disabled people who are unable to walk or are not self-sufficient and totally blind persons are entitled to a mobility allowance.                      Partially blind persons are entitled to a special allowance, deaf-mutes to a communication allowance.</p>	
<p>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 maximum amount for the accumulation of statutory resources.</p>	<p>Persons aged over 20 who are permanently at least 80 % disabled or acknowledged, on account of their disability, as being unable to secure employment, and whose resources do not exceed a certain ceiling.</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>Pensions and benefits are subject to the limits of individual income, whereas allowances are not related to income criteria. The income ceiling which cannot be exceeded is for 1994:                      For pensions: LIT 20,026,235 (ECU 9,095).                      For monthly benefits and monthly allowances for people under 18 years: LIT 6,641,000 (ECU 3,016).                      Only the individual income is taken into account, not spouse's or family income.</p>	<p>4. Main conditions of eligibility</p>

	Luxembourg	Netherlands	Austria	Portugal
<b>3. Eligible groups</b>	Seriously handicapped persons, who even after an appropriate medical treatment, training or other reeducation measures and in spite of special equipment are not able to live without the assistance or permanent care of others.	All recipients of AAW/ WAO benefits in the case of revenue inferior to the social minimum.	No special scheme. As regards care allowance see Table VII "Old-age".	<ul style="list-style-type: none"> <li>• Supplementary Family Allowance: young people not entitled to family benefits and with insufficient resources.</li> <li>• Social Invalidity Pension: Invalids not entitled to pensions from the contributory scheme.</li> </ul>
<b>4. Main conditions of eligibility</b>	Residence in Luxembourg for a minimum period of 10 years.	Amount of AAW/WAO-benefit together with eventual other income must be less than the relevant social minimum. The spouse's revenue (or the revenue of the partner living together with the claimant) is reduced by the differential supplement. Young persons aged less than 21 who live with their parents are not entitled to supplementary benefits.	No special scheme. As regards care allowance see Table VII "Old-age".	<p><i>Supplementary Family Allowance:</i> 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.</p> <p><i>Social Invalidity Pension:</i> Handicapped and incapable people aged over 18 and unable to work.</p>



	Finland	Sweden	United Kingdom	
<b>3. Eligible groups</b>	No special scheme.	No special scheme.	<ul style="list-style-type: none"> <li>• <i>Severe Disablement Allowance</i>: see Table VI "Invalidity", other benefits.</li> <li>• <i>Disability Living Allowance</i>: see Table VI "Invalidity", other benefits.</li> <li>• <i>Disability Working Allowance</i>: People 16 or over with a mental or physical disability which puts them at a disadvantage in getting a job as defined in regulations. Must be working an average of 16 hours a week or more.</li> <li>• <i>Attendance Allowance</i>: See Table VI "Invalidity", other benefits.</li> </ul>	<b>3. Eligible groups</b>
<b>4. Main conditions of eligibility</b>	No special scheme.	No special scheme.	<p><i>Disability Working Allowance</i>: is an income related benefit intended to help disabled people - both with and without children - to return to or take up work of 16 hours or more per week. DWA is available to people who have a physical or mental disability which disadvantages them in getting a job, and who are receiving Disability Living Allowance, or have been receiving Incapacity Benefit at the short-term higher or lower rate, or receiving Severe Disablement Allowance, are to those who qualified for a disability premium in Income Support, Housing Benefit or Council Tax Benefit.</p> <p>Income and capital conditions. For the other allowances: See Table VI "Invalidity".</p>	<b>4. Main conditions of eligibility</b>

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	Belgium	Denmark	Germany	Greece
<b>5. Amount payable</b>	<p><i>Income replacement allowance:</i></p> <ul style="list-style-type: none"> <li>• beneficiary living with a partner: BFR 160,843 (ECU 4,204)</li> <li>• single beneficiary: BFR 241,243 (ECU 6,306)</li> <li>• beneficiary with dependants: BFR 321,660 (ECU 8,408)</li> </ul> <p><i>Integration allowance:</i> depending on classification of lack of independence:</p> <p>BFR 33,096 (ECU 865), BFR 112,777 (ECU 2,948), BFR 180,203 (ECU 4,710), BFR 262,534 (ECU 6,862).</p> <p><i>Assistance to the elderly allowance:</i> depending on classification of lack of independence:</p> <p>BFR 107,956 (ECU 2,822), BFR 131,257 (ECU 3,431), BFR 154,552 (ECU 4,040).</p>	No special scheme.	Supplement of 20 % to the standard rate of maintenance allowance under the social assistance scheme (basic amount, supplements, exceptional benefit, housing and heating allowances). Monthly average in the old Länder (situation as of 1 July 1995):	None.
			<ul style="list-style-type: none"> <li>• Single person or head of family: DM 1,200 (ECU 645).</li> <li>• Couple, both fulfilling the conditions: DM 1,951 (ECU 1,049).</li> </ul>	
<b>6. Main factors influencing the amount of the allowance</b>	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.	None.
<b>7. Number of beneficiaries</b>	198,683 (198,683).	No special scheme.	Not available.	Not available.
<b>8. Financing</b>	100 % State.	No special scheme.	75 % local authorities 25 % Länder.	None.

## Guaranteeing Sufficient Resources: 2. Specific Non-Contributory Minima

Table XII

Spain	France	Ireland	Italy	
<p>PTA 476,980 (ECU 2,928) per year for disability of 65 % or more. PTA 715,470 (ECU 4,392) per year for disability of more than 75 % and when constant assistance is required.</p>	<p>FF 3,322.50 (ECU 510) per month.</p>	<p>Weekly amounts: Disabled person: IR£ 62.50 (ECU 77) Adult dependant: IR£ 37.50 (ECU 46) Child dependant: IR£ 13.20 (ECU 16).</p>	<p>Disabled people, deaf-mutes and totally blind persons in hospitals and partially blind persons: LIT 348,795 (ECU 158). Totally blind persons (not in hospitals): LIT 377,180 (ECU 171). Mobility allowance for disabled people: LIT 741,315 (ECU 337). Mobility allowance for totally blind people: LIT 995,825 (ECU 452). Special allowance for partially blind persons: LIT 86,180 (ECU 39). Communication allowance for deaf-mutes: LIT 299,720 (ECU 136).</p>	<p><b>5. Amount payable</b></p>
<p>Degree of invalidity; resources taken into account.</p>	<p>Resources of the applicant and his spouse or living partner taken into account.</p>	<p>Means of the applicant.</p>	<p>Individual income.</p>	<p><b>6. Main factors influencing the amount of the allowance</b></p>
<p>141,410 (April 1995).</p>	<p>520,926 (1993).</p>	<p>30,693.</p>	<p>Data for March 28, 1994: Assisted disabled people: 1,231,758 Blind persons: 120,025 Deaf-mutes: 39,551</p>	<p><b>7. Number of beneficiaries</b></p>
<p>100 % State.</p>	<p>100 % State.</p>	<p>100 % State.</p>	<p>100 % State.</p>	<p><b>8. Financing</b></p>

	Luxembourg	Netherlands	Austria	Portugal
<b>5. Amount payable</b>	LFR 14,153 (ECU 370) for persons over 18 years.	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. Gross Minimum wage: HFL 2,543,04 (ECU 1,220). 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.	No special scheme. As regards care allowance see Table VII "Old-age".	<i>Supplementary Family Allowance:</i> • 0 - 14 years: ESC 5,750 (ECU 29) per month. • 14 - 18 years: ESC 8,390 (ECU 43) per month plus family allowance ESC 2,580 (ECU 13). <i>Social Invalidity Pension:</i> ESC 17,500 (ECU 89) per month. ESC 8,150 (ECU 41) serious disability supplement.
<b>6. Main factors influencing the amount of the allowance</b>	For fixed amount: not means tested, added to the guaranteed minimum income.	Income out or in connection with work of the beneficiary and of any partner is taken into account.	No special scheme. As regards care allowance see Table VII "Old-age".	<i>Supplementary Family Allowance:</i> Age. <i>Social Invalidity Pension:</i> Flat-rate amounts.
<b>7. Number of beneficiaries</b>	No data available.	Not available.	Federal care allowance: approx. S 265,000 (ECU 20,260). Care allowance provided by the Federal States: approx. S 45,000 (ECU 3,440).	<i>Supplementary Family Allowance:</i> 1,456 (1993). <i>Social Invalidity Pension:</i> 45,503 (1993).
<b>8. Financing</b>	100 % State.	100 % State.	Care allowance: 100 % State (Federal States).	100 % State.

	Finland	Sweden	United Kingdom	
<b>5. Amount payable</b>	No special scheme.	No special scheme.	<ul style="list-style-type: none"> <li>• <i>Severe Disablement Allowance</i>: £ 35.55 (ECU 42) per week plus additions depending on the person's age when incapacity for work began: Higher rate (under age 40) £ 12.40 (ECU 15), middle rate (between 40 and 50) £ 7.80 (ECU 9.30), lower rate (between 50 and 60) £ 3.90 (ECU 4.60) See Table VI "Invalidity".</li> <li>• <i>Disability Living Allowance</i>: Three rates of the care component between £ 12.40 (ECU 15) and £ 46.70 (ECU 56) a week. Two rates of the mobility component: £ 12.40 (ECU 15) or £ 32.65 (ECU 39) a week (see Table VI "Invalidity").</li> <li>• <i>Disability Working Allowance</i>:            Couple or lone parent: £ 73.40 (ECU 87)            Single person: £ 46.85 (ECU 56)            Child under 11: £ 11.40 (ECU 14)            Child 11 - 15: £ 18.90 (ECU 23)            Child 16 - 17: £ 23.45 (ECU 28)            Child 17 - 18: £ 32.80 (ECU 39)            The award is payable for 26 weeks at a time and not usually affected by changes in circumstances.</li> <li>• <i>Attendance Allowance</i>: £ 31.20 (ECU 37) or £ 46.70 (ECU 56) (see Table VI).</li> </ul>	<b>5. Amount payable</b>
<b>6. Main factors influencing the amount of the allowance</b>	No special scheme.	No special scheme.	<ul style="list-style-type: none"> <li>• <i>Severe Disablement Allowance</i>: Age when incapacity for work began.</li> <li>• <i>Disability Living Allowance</i>: Amount of help needed.</li> <li>• <i>Disability Working Allowance</i>: Income-related; Depends on family size and age of any children.</li> <li>• <i>Attendance Allowance</i>: Amount of help needed.</li> </ul>	<b>6. Main factors influencing the amount of the allowance</b>
<b>7. Number of beneficiaries</b>	No special scheme.	No special scheme.	<p><i>Severe Disablement Allowance</i>: 342,000 (forecast estimate 1994/5)</p> <p><i>Disability Living Allowance</i>: 1,420,000 (forecast estimate 1994/5).</p> <p><i>Disability Working Allowance</i>: 5000 (forecast estimate 1994/5).</p> <p><i>Attendance Allowance</i>: 1,084,000 (forecast estimate 1994/5).</p>	<b>7. Number of beneficiaries</b>
<b>8. Financing</b>	No special scheme.	No special scheme.	100 % State.	<b>8. Financing</b>

Table XII

## Guaranteeing Sufficient Resources: 2. Specific Non-Contributory Minima

	Belgium	Denmark	Germany	Greece
<b>III. Unemployment</b>				
<b>1. Designation</b>	No special scheme of a non-contributory minimum. Covered by the unemployment insurance (see Table XI "Unemployment") or by the general scheme for guaranteeing resources (see above).	No special scheme of a non-contributory minimum. Covered by the unemployment insurance (see Table XI "Unemployment") or by the general scheme for guaranteeing resources (see above).	No special scheme of a non-contributory minimum. Covered by benefits listed in law on employment creation measures (Arbeitsförderungsgesetz) (see Table XI "Unemployment") or by the general social assistance scheme (see above).	Unemployment allowance for first-time job seekers and for certain categories of repatriates.
<b>2. Principle</b>	No special scheme.	No special scheme.	No special scheme.	None.
<b>3. Eligible groups</b>	No special scheme.	No special scheme.	No special scheme.	None.

Guaranteeing Sufficient Resources: 2. Specific Non-Contributory Minima

Table XII

Spain	France	Ireland	Italy	<b>III. Unemployment</b> <b>1. Designation</b>	
Unemployment assistance ( <i>Prestación asistencial por desempleo</i> ).	Integration allowance ( <i>allocation d'insertion</i> ).	Unemployment Assistance (see Table XI).	No specific non-contributory minimum.		<b>2. Principle</b>
See Table XI "Unemployment" (unemployment assistance).	Flat-rate amount.	To provide income for those who do not qualify for Unemployment Benefit and do not have sufficient means. See Table XI.	No special scheme.		
See Table XI "Unemployment" (Social assistance for unemployed).	Job-seekers.	See Table XI.	No special scheme.	<b>3. Eligible groups</b>	

	Luxembourg	Netherlands	Austria	Portugal
<b>III. Unemployment</b>				
<b>1. Designation</b>	No specific minimum, covered by guaranteed minimum income.	<ul style="list-style-type: none"> <li>• Supplementary Benefits Act (TW)</li> <li>• State Group Regulations for Unemployed Workers (RWW).</li> <li>• Act on Income Provisions for Older and Partially Disabled Workers (IOAW).</li> </ul>	No specific non-contributory minimum, covered by social assistance.	Allowance for the integration of young people into working life (Law no. 50/88 of 19 April 1988).
<b>2. Principle</b>	No special scheme.	<ul style="list-style-type: none"> <li>• <i>TW</i>: The income of workers receiving benefits under the Unemployment Insurance Act (<i>WW</i>) is, where necessary, supplemented up to the social minimum.</li> <li>• <i>RWW</i>: The <i>RWW</i> is based on the National Assistance Act (<i>ABW</i>) and provides for financial assistance for the necessary costs of living when other schemes are not or no longer applicable. Through the <i>RWW</i>, special conditions are set for the payment of social assistance, aimed at enabling the recipient to reach a position in which he can cope with the cost of living without assistance.</li> <li>• <i>IOAW</i>: The Act provides an income guarantee at the social minimum level to older or partially disabled unemployed workers.</li> </ul>	No special scheme.	Protection of young people looking for their first job; subjective right.
<b>3. Eligible groups</b>	No special scheme.	<ul style="list-style-type: none"> <li>• <i>TW</i>: all recipients of <i>WW</i>-benefits whose income is less than the relevant social minimum.</li> <li>• <i>RWW</i>: unemployed persons who are not or no longer entitled to benefit under any other social security scheme.</li> <li>• <i>IOAW</i>: 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.</li> </ul>	No special scheme.	Young people looking for their first job.



	Finland	Sweden	United Kingdom	
<b>III. Unemployment</b>				<b>III. Unemployment</b>
<b>1. Designation</b>	No special scheme. Covered by the unemployment benefits (See Table XI).	No special scheme.	No specific non-contributory minimum.	<b>1. Designation</b>
<b>2. Principle</b>	No special scheme.	No special scheme.	No special scheme.	<b>2. Principle</b>
<b>3. Eligible groups</b>	No special scheme.	No special scheme.	No special scheme.	<b>3. Eligible groups</b>

Table XII

## Guaranteeing Sufficient Resources: 2. Specific Non-Contributory Minima

	Belgium	Denmark	Germany	Greece
<b>4. Main conditions of eligibility</b>	No special scheme.	No special scheme.	No special scheme.	None.
<b>5. Amount payable</b>	No special scheme.	No special scheme.	No special scheme.	None.
<b>6. Main factors influencing the amount of the allowance</b>	No special scheme.	No special scheme.	No special scheme.	None.
<b>7. Number of beneficiaries</b>	No special scheme.	No special scheme.	No special scheme.	None.
<b>8. Financing</b>	No special scheme.	No special scheme.	No special scheme.	None.

Guaranteeing Sufficient Resources: 2. Specific Non-Contributory Minima

Table XII

Spain	France	Ireland	Italy	
See Table XI "Unemployment".	Certain groups. The allowance is means-tested.	See Table XI.	No special scheme.	<b>4. Main conditions of eligibility</b>
75 % of the legal minimum wage. Special supplement for long-term unemployed aged over 45. See Table XI.	FF 43.70 (ECU 6.70) per day.	See Table XI: Short-term rate per week: Unemployed person: IR£ 60.40 (ECU 74) Adult dependant: IR£ 37.50 (ECU 46) Child dependant: IR£ 13.20 (ECU 16).	No special scheme.	<b>5. Amount payable</b>
See Table XI.	Flat-rate amount.	Duration of unemployment, number of dependants, family income. See Table XI.	No special scheme.	<b>6. Main factors influencing the amount of the allowance</b>
Not available.	15,520 (April 1994).	198,509 (average for 1993).	No special scheme.	<b>7. Number of beneficiaries</b>
100 % State.	100 % State and public sector employees.	State.	No special scheme.	<b>8. Financing</b>

Table XII

## Guaranteeing Sufficient Resources: 2. Specific Non-Contributory Minima

	Luxembourg	Netherlands	Austria	Portugal
<b>4. Main conditions of eligibility</b>	No special scheme.	<ul style="list-style-type: none"> <li>• TW: Being beneficiary of unemployment insurance (WW) allowances. See also above "invalidity".</li> <li>• RWW: 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.</li> <li>• 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.</li> </ul>	No special scheme.	<ul style="list-style-type: none"> <li>• Age between 18 and 25 years.</li> <li>• Able and available for work.</li> <li>• Registration at the job centre.</li> </ul>
<b>5. Amount payable</b>	No special scheme.	<ul style="list-style-type: none"> <li>• TW: See above "Invalidity".</li> <li>• RWW: Same net standard rates as those under the National Assistance Act (see above).</li> <li>• IOAW: HFL 2,543,04 (ECU 1,220) (gross) monthly for couples (married and unmarried); HFL 2,314.19 (ECU 1,110) for single parent families; HFL 1,923.45 (ECU 922) for single persons aged 23 and older. 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.</li> </ul>	No special scheme.	ESC 17,500 (ECU 89).
<b>6. Main factors influencing the amount of the allowance</b>	No special scheme.	<ul style="list-style-type: none"> <li>• TW: See above "Invalidity".</li> <li>• RWW: Same regulations as under the National Assistance Act (see above).</li> <li>• IOAW: Income from or connected with work of the beneficiary and/or the partner is taken into account.</li> </ul>	No special scheme.	Financial resources of the applicant; means test.
<b>7. Number of beneficiaries</b>		<ul style="list-style-type: none"> <li>• TW: not available</li> <li>• RWW: 310,000 (1992)</li> <li>• IOAW: 18,000 (1992).</li> </ul>	No special scheme.	77 (1993).
<b>8. Financing</b>	No special scheme.	<p>TW: State 100 %  RWW and IOAW: 90 % State, 10 % Local authorities.</p>	No special scheme.	State.

	<b>Finland</b>	<b>Sweden</b>	<b>United Kingdom</b>	
<b>4. Main conditions of eligibility</b>	No special scheme.	No special scheme.	No special scheme.	<b>4. Main conditions of eligibility</b>
<b>5. Amount payable</b>	No special scheme.	No special scheme.	No special scheme.	<b>5. Amount payable</b>
<b>6. Main factors influencing the amount of the allowance</b>	No special scheme.	No special scheme.	No special scheme.	<b>6. Main factors influencing the amount of the allowance</b>
<b>7. Number of beneficiaries</b>	No special scheme.	No special scheme.	No special scheme.	<b>7. Number of beneficiaries</b>
<b>8. Financing</b>	No special scheme.	No special scheme.	No special scheme.	<b>8. Financing</b>

Table XII

## Guaranteeing Sufficient Resources: 2. Specific Non-Contributory Minima

	Belgium	Denmark	Germany	Greece
<b>IV. Single-parent families</b>				
<b>1. Designation</b>	Advance on the payment due in alimony (law of 8th May, 1989).	No specific non-contributory scheme. Covered by family benefits and social assistance.	No special scheme, covered by the general scheme of social assistance.	Flat-rate allowance for children who are not supported (decree 147/1989).
<b>2. Principle</b>	Partial solution to the problem of the non-payment of alimonies for children. Aims to help those affected and to reinstate 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.	None.
<b>3. Eligible groups</b>	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.	None.
<b>4. Main conditions of eligibility</b>	<p>Conditions relating to the child: resident in Belgium; minor or under 25 if benefiting from family allowances.</p> <p>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.</p> <p>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 405,432 (ECU 10,597).</p>	No special scheme.	Income below the ceiling for social assistance.	None.
<b>5. Amount payable</b>	The equivalent of the alimony payment due, but no more than BFR 4,000 (ECU 105) per month. In the event that an instalment 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 = ECU 105) and the amount actually received. No advance will be awarded for less than BFR 400 (ECU 10.5) per month.	No special scheme.	<p>Supplement of 40 % or 60 % (four or more children under 16 years) to the standard rate of maintenance allowance under the social assistance scheme.</p> <p>Monthly average (basic amount, supplements, exceptional benefit, housing and heating allowances), as at 1.7.1995:</p> <p>Single-parent family with one child under the age of 7: DM 1,828 (ECU 983).</p> <p>Single-parent family with two children aged between 7 and 13: DM 2,408 (ECU 1,295).</p>	None.
<b>6. Main factors influencing the amount</b>	Amount of alimony or maintenance due. Between BFR 400 and 4,000 ( ECU 10.5 and 105) per month.	No special scheme.	See general conditions for social assistance, above.	None.

Guaranteeing Sufficient Resources: 2. Specific Non-Contributory Minima

Table XII

Spain	France	Ireland	Italy	IV. Single-parent families 1. Designation
No specific non-contributory payment. Covered by family benefits and social assistance.	Single parent's allowance ( <i>Allocation de parent isolé, A.P.I.</i> ).	Lone Parent's Allowance.	No specific non-contributory minimum. Covered by general family benefits and social assistance.	1. Designation
No special scheme.	Differential allowance.	To provide support for someone who is bringing up child/ren without the support of a partner and without sufficient means.	No special scheme.	2. Principle
No special scheme.	Pregnant woman living alone or person living alone with a dependant child.	Persons who are bringing up child/ren without the support of a partner and without sufficient means.	No special scheme.	3. Eligible groups
No special scheme.	Must be in sole charge of at least one child or in a state of pregnancy without other children and with financial resources below a certain ceiling.	Widowed, separated, deserted or unmarried parent; prisoner's spouse. Means below a certain ceiling.	No special scheme.	4. Main conditions of eligibility
No special scheme.	FF 3,118 (ECU 478) per month for a pregnant woman without dependent children, plus FF 1,039 (ECU 159) per dependant child.	Weekly amounts: Lone parent: IR£ 62.50 (ECU 77) Child dependant: IR£ 15.20 (ECU 18).	No special scheme.	5. Amount payable
No special scheme.	Number of dependent children.	Number of children; amount of income.	No special scheme.	6. Main factors influencing the amount

Table XII

## Guaranteeing Sufficient Resources: 2. Specific Non-Contributory Minima

	Luxembourg	Netherlands	Austria	Portugal
<b>IV. Single-parent families</b>				
<b>1. Designation</b>	No specific minimum. Covered by general family benefits and guaranteed minimum income.	No specific non-contributory minimum.	No specific non-contributory minimum, covered by social assistance and family allowances.	No specific non-contributory minimum.
<b>2. Principle</b>	No special scheme.	No special scheme.	No special scheme.	No special scheme.
<b>3. Eligible groups</b>	No special scheme.	No special scheme.	No special scheme.	No special scheme.
<b>4. Main conditions of eligibility</b>	No special scheme.	No special scheme.	No special scheme.	No special scheme.
<b>5. Amount payable</b>	No special scheme.	No special scheme.	No special scheme.	No special scheme.
<b>6. Main factors influencing the amount</b>	No special scheme.	No special scheme.	No special scheme.	No special scheme.



	Finland	Sweden	United Kingdom	
<b>IV. Single-parent families</b>				<b>IV. Single-parent families</b>
<b>1. Designation</b>	No special scheme; Covered by family benefits (See Table X).	No special scheme.	No specific non-contributory minimum. Covered by general family benefits and social assistance.	<b>1. Designation</b>
<b>2. Principle</b>	No special scheme.	No special scheme.	No special scheme.	<b>2. Principle</b>
<b>3. Eligible groups</b>	No special scheme.	No special scheme.	No special scheme.	<b>3. Eligible groups</b>
<b>4. Main conditions of eligibility</b>	No special scheme.	No special scheme.	No special scheme.	<b>4. Main conditions of eligibility</b>
<b>5. Amount payable</b>	No special scheme.	No special scheme.	No special scheme.	<b>5. Amount payable</b>
<b>6. Main factors influencing the amount</b>	No special scheme.	No special scheme.	No special scheme.	<b>6. Main factors influencing the amount</b>

Table XII

## Guaranteeing Sufficient Resources: 2. Specific Non-Contributory Minima

	Belgium	Denmark	Germany	Greece
<b>7. Number of beneficiaries</b>	January 1995: 3,173.	No special scheme.	At the end of 1993, 266,623 single-parent families received payments to ensure minimum level of existence. 227,638 of these single-parent families were in the old Länder.	None.
<b>8. Financing</b>		No special scheme.	75 % local authorities 25 % Länder.	None.
<b>V. Other specific non-contributory minima</b>	<p>Guaranteed family benefits, subject to income and age restrictions:</p> <ul style="list-style-type: none"> <li>Children not benefiting under any other scheme: <ul style="list-style-type: none"> <li>1st child: BFR 3,925 (ECU 103)</li> <li>2nd child: BFR 5,634 (ECU 147)</li> <li>3rd and further: BFR 7,739 (ECU 192)</li> </ul> </li> <li>Age supplement: <ul style="list-style-type: none"> <li>6 - 12 years: BFR 904 (ECU 24)</li> <li>12 - 16: BFR 1,380 (ECU 36)</li> <li>16 and over: BFR 1,688 (ECU 44).</li> </ul> </li> <li>Children already benefiting under another scheme: <ul style="list-style-type: none"> <li>1st child: BFR 757 (ECU 20)</li> <li>2nd child: BFR 4,813 (ECU 126)</li> <li>3rd and further: BFR 7,185 (ECU 188)</li> </ul> </li> <li>Age supplement (not applicable to single child or the last-born child): <ul style="list-style-type: none"> <li>6 - 12 years: BFR 904 (ECU 24)</li> <li>12 - 16 years: BFR 1,380 (ECU 36)</li> <li>16 years and over or 1st of a group: BFR 1,456 (ECU 38)</li> <li>other children: BFR 1,688 (ECU 44).</li> </ul> </li> </ul> <p>The amounts listed are reduced in proportion to the family income.</p> <p>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 178,302 (ECU 4,661).</p> <p>Public Centres for Social Assistance (CPAS): additional benefits possible.</p>	<p>Assistance in particular situations:</p> <ul style="list-style-type: none"> <li>To cover personal expenses (health care, help or education for children, removal to better accommodation).</li> <li>For people who have a handicapped child under 18 living at home (payment of a compensatory income and additional expenses).</li> <li>For physically or mentally handicapped persons who have their own home (additional expenses).</li> <li>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.</li> </ul>	<ul style="list-style-type: none"> <li>Benefits for blind civilians: In most Länder, blind civilians are granted an allowance which is not income dependent, to enable them to pay for the special care they require. The amount of benefit varies in the different Länder. It equals between DM 600 (ECU 323) and DM 1,133 (ECU 609) per month.</li> <li>Federal legislation on allowances for a parent who stays at home to look after a young child: (<i>Bundeserziehungsgeldgesetz</i>).</li> <li>Federal legislation on grants for further education (<i>Bundesausbildungsförderungsgesetz</i>).</li> <li>Law on housing allowances (<i>Wohnungsgeldgesetz</i>).</li> </ul>	<ul style="list-style-type: none"> <li>Decree 57/1973: repatriates (flat-rate living allowance).</li> <li>Law 1331/1983: people undergoing severe hardship (extraordinary circumstances).</li> <li>Law 1331/1984: mothers with no financial support (flat-rate maternity allowance).</li> <li>Housing benefit: flat-rate payment.</li> <li>Benefit awarded to refugees of Greek origin coming from Eastern Europe, Egypt or Albania (means-tested).</li> <li>Family allowances for Greek emigrants returning to the country.</li> <li>OGA family allowances.</li> <li>Decree 147/1989: flat-rate allowance for single-parent families.</li> <li>Heating allowance for handicapped people.</li> </ul>

Spain	France	Ireland	Italy	
No special scheme.	143,450 families in 1993.	40,700 in 1993.	No special scheme.	<b>7. Number of beneficiaries</b>
No special scheme.	Social security and taxes.	State.	No special scheme.	<b>8. Financing</b>
Family benefits ( <i>Prestaciones no contributiva por hijo a cargo</i> ), see Table X: Allowance for dependant children (means-tested, exception: handicapped children).	Various special assistance allowances.	<p><i>Widows Non-Contributory Pension:</i> 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£ 62.50 (ECU 77) per week. Higher rate is paid to those over 66 and living alone. Financed by the State. In December 1994, 19,043 beneficiaries.</p> <p><i>Several special allowances for certain groups or needs:</i></p> <ul style="list-style-type: none"> <li>• Carer's Allowance.</li> <li>• Deserted Wife's Allowance.</li> <li>• Prisoners Wife's Allowance.</li> <li>• Blind Pension.</li> <li>• Rent/Mortgage Interest Supplements.</li> <li>• Supplements for Special Needs.</li> <li>• Exceptional Needs Payments.</li> <li>• Back to School Clothing and Footwear Allowance.</li> <li>• etc.</li> </ul>	<p>Financial assistance for political refugees (Ministry of the Interior). Financial assistance for victims of natural catastrophes (Ministry of the Interior). Assistance for students: study grants and allowances. "Arrival" grants for immigrants (regions and local authorities). Financial assistance to cope with situations of particular hardship (local level).</p>	<b>V. Other specific non-contributory minima</b>

Table XII

## Guaranteeing Sufficient Resources: 2. Specific Non-Contributory Minima

	Luxembourg	Netherlands	Austria	Portugal
<b>7. Number of beneficiaries</b>	No special scheme.	No special scheme.	No special scheme.	No special scheme.
<b>8. Financing</b>	No special scheme.	No special scheme.	No special scheme.	No special scheme.
<b>V. Other specific non-contributory minima</b>	No other specific non-contributory minima.	Act on income provisions for the older and partially disabled formerly self-employed (IOAZ): 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).	No other specific non-contributory minima.	<ul style="list-style-type: none"> <li>• <i>Widow(er)'s Pension</i> (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 1993, 72 recipients.</li> <li>• <i>Orphans Pension</i> (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 1993, 746 recipients.</li> </ul>

	Finland	Sweden	United Kingdom	
<b>7. Number of beneficiaries</b>	No special scheme.	No special scheme.	No special scheme.	<b>7. Number of beneficiaries</b>
<b>8. Financing</b>	No special scheme.	No special scheme.	No special scheme.	<b>8. Financing</b>
<b>V. Other specific non-contributory minima</b>	<p>All low-income households, with the exception of students and pensioners who have their own schemes, are entitled to housing allowance.</p> <p>The dependants of a person performing his national service are paid draftees' dependants allowance if their own income is below certain prescribed minimum.</p>	<p>Support and Service for Persons with Certain Functional Impairments (1993: 387). This Act contains provisions relating to measures for people:</p> <ul style="list-style-type: none"> <li>• who are mentally retarded or autistic,</li> <li>• who have a considerable and permanent intellectual functional impairment after brain damage as an adult,</li> <li>• who have some other lasting physical or mental functional impairments which are manifestly not due to normal ageing, if these impairments are major ones and cause considerable difficulties in daily life and, consequently, an extensive need for support and service.</li> </ul> <p>Help from a personal assistant or financial support for reasonable costs for such help, to the extent that the need for financial support is not covered by assistance benefit pursuant to the Assistance Benefit Act (1993:389), dealt with by the National Social Insurance Board and the social insurance offices.</p>	<ul style="list-style-type: none"> <li>• Housing Benefit: Designed to help people in and out of work who are on a low income and who need help to meet their rent liability. Amount dependent on needs and resources (income, capital). No benefit payable if capital exceeds £ 16,000 (ECU 19,048). Maximum Housing Benefit will meet up to 100 % of a claimant's reasonable rent and accommodation related service charges. Maximum Housing Benefit is normally payable if a claimant is in receipt of Income Support or has an income equal to or less than their applicable amount (e.g. single person, aged 25 plus: £ 46.50 (ECU 56) per week, couple without children £ 73.00 (ECU 87) per week, couple with two children - one under 11, one 11-15 - £ 122.60 (ECU 146) per week). As a claimant's income rises above their applicable amount, maximum benefit is reduced by 65 % of the excess.</li> <li>• Council Tax Benefit helps people on low incomes meet up to 100 % of their liability to contribute to the cost of local authority services. The scheme shares broadly the same structure as Housing Benefit above, although when the claimant's income exceeds their applicable amount, maximum benefit is reduced by 20 % of the excess.</li> <li>• Social Fund: a regulated scheme for Maternity Payments (see table X, - Family Benefits), Funeral Payments and Cold Weather Payments; a discretionary scheme for Community Care Grants, Budgeting Loans and Crisis Loans.</li> </ul>	<b>V. Other specific non-contributory minima</b>

	Belgium	Denmark	Germany	Greece
<b>I. Old age</b>				
<b>1. Designation</b>	Minimum Retirement Pension ( <i>Pension de retraite minimale</i> ), 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. The Supplementary pension scheme (ATP) provides flat-rate allowances. See Table VII "Old-Age".	There is no minimum in the general contributory scheme for old-age pensions.	To guarantee a minimum amount, supplementing pensions from the contributory system. See Table VII "Old age".
<b>2. Principle</b>	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 special scheme.	See Table VII.
<b>3. Eligible groups</b>	Persons who claim their retirement pension between the age of 60 and 65.	See Table VII.	No special scheme.	See Table VII.
<b>4. Main conditions of eligibility</b>	Complete career (certain periods not taken into account) or at least equal to 2/3 of a complete career.	See Table VII.	No special scheme.	See Table VII.

Guaranteeing Sufficient Resources: 3. Minima in Contributory Schemes

Table XII

Spain	France	Ireland	Italy	I. Old age 1. Designation
Minimum Supplement.	Minimum contributory.	1. Pro-rata (Mixed Insurance) Pension. 2. Partial Contributory Pension.	Minimum pension (Pensione minimale): See Table VII "Old age".	
Supplement to pensions up to the amount of the minimum pension (means-tested).	Insurance.	<i>Pro-rata (Mixed Insurance) Pension:</i> Pro-rata pension in case of mixture of insurance at the modified rate of insurance providing cover for Old Age (contributory) and Retirement Pensions. <i>Partial Contributory Pension:</i> for those who have made significant contributions to the social insurance fund but do not qualify for a full Old Age (Contributory) Pension.	The old-age pension is brought up to the amount of the minimum pension, conditional on the applicant's means. See Table VII "Old-age".	2. Principle
Beneficiaries of contributory pensions under the minimum annually fixed by the Government.	Recipients of an old-age pension.	Persons aged 66 or over.	See Table VII.	3. Eligible groups
Contributory pension below the minimum. Resources inferior to a certain ceiling: PTA 785,476 (ECU 4,822) per year for a single person, PTA 916,267 (ECU 5,625) with dependant spouse.	Receiving a old-age pension at a rate of 50 %.	<i>Pro-rata (Mixed Insurance) Pension:</i> 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. <i>Partial Contributory Pension:</i> 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.	See Table VII.	4. Main conditions of eligibility

Table XII

## Guaranteeing Sufficient Resources: 3. Minima in Contributory Schemes

	Luxembourg	Netherlands	Austria	Portugal
<b>I. Old age</b>				
<b>1. Designation</b>	Minimum Pension. See Table VII "Old age".	No special minimum in a contributory scheme. See Table VII "Old age".	Compensation supplement ( <i>Ausgleichszulage</i> ), see Table VII "Old-age".	Minimum pension.
<b>2. Principle</b>	Minimum pension, guaranteed for an insurance period of between 20 and 40 years.	No special scheme.	Top up of contributory pensions up to the reference amount (taking account of other income).	Guarantee of a minimum amount by increasing the pensions from the contributory scheme, by drawing a supplementary social pension by means of the non-contributory scheme, which, however, may not exceed the state old-age pension (ESC 17,500 = ECU 89).
<b>3. Eligible groups</b>	See Table VII.	No special scheme.	See Table VII "Old-age".	People whose pension from the contributory scheme is less than ESC 27,600 (ECU 140).
<b>4. Main conditions of eligibility</b>	See Table VII.	No special scheme.	See Table VII "Old-age".	Pension under the contributory scheme of less than ESC 27,600 (ECU 140).



	Finland	Sweden	United Kingdom	
<b>I. Old age</b>				<b>I. Old age</b>
<b>1. Designation</b>	No special scheme.	No special scheme.	Basic Retirement Pension, Category A or Category B. See Table VII.	<b>1. Designation</b>
<b>2. Principle</b>	No special scheme.	No special scheme.	Flat-rate contributory benefit. Category A: Derived from own contributions. Category B: From spouse's contributions. See Table VII.	<b>2. Principle</b>
<b>3. Eligible groups</b>	No special scheme.	No special scheme.	See Table VII.	<b>3. Eligible groups</b>
<b>4. Main conditions of eligibility</b>	No special scheme.	No special scheme.	See Table VII.	<b>4. Main conditions of eligibility</b>

Table XII

## Guaranteeing Sufficient Resources: 3. Minima in Contributory Schemes

	Belgium	Denmark	Germany	Greece
<b>5. Amount payable</b>	Single person: BFR 323,582 (ECU 8,458) per year. Household: BFR 404,360 (ECU 10,569) per year.	See Table VII.	No special scheme.	Minimum amount: DR 89,550 (ECU 296) plus supplements for dependants.
<b>6. Main factors influencing the amount of the allowance</b>	In cases of incomplete career, amount proportional to the length of working life.	See Table VII.	No special scheme.	See Table VII.
<b>7. Number of beneficiaries</b>	23,038 (figure for 1994 and limited to salaried workers with a complete career).	Not applicable.	No special scheme.	Not available.
<b>8. Financing</b>	Contributions.	Supplementary Pension: contributions.	No special scheme.	

Guaranteeing Sufficient Resources: 3. Minima in Contributory Schemes

Table XII

Spain	France	Ireland	Italy	5. Amount payable
Difference between the adjusted pension and the annually fixed minimum for old-age pensions.	Supplement of the pension up to a minimum amount fixed by decree (FF 37,321.66 = ECU 5,727) per year.	<p><i>Pro-rata (Mixed Insurance):</i> 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£ 15.20 (ECU18). There is an extra IR£ 4.80 (ECU 5.80) payable to pensioners over 80 years and a IR£ 4.90 (ECU 5.90) living alone allowance.</p> <p><i>Partial Contributory Pension:</i> Between IR£ 16.40 and IR£ 49 (ECU 20 - ECU 60) per week depending on the average number of contributions. IR£ 45.20 (ECU 55) per week for an adult dependant under 66 years and IR£ 51.00 (ECU 62) if over 66 years. Supplement for children as above. There is an extra IR£ 4.80 (ECU 5.80) payable to pensioners over 80 years and a IR£ 4.90 (ECU 5.90) living alone allowance. In addition to both pensions, pensioners may also qualify for fuel and electricity allowances, free travel, free television licence and free telephone rental.</p>	LIT 8,071,500 (ECU 3,666) per year. See Table VII "Old-age".	
Level of income, age, obligation or not to pay maintenance for spouse.	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.	Generally, payment is related to the number of contributions to the social insurance fund.	Income.	6. Main factors influencing the amount of the allowance
1,176,444 (April 1995).	1,840,106 (1993).	Position at 31 December 1994: Pro-rata (Mixed Insurance) Pension: 1,690 Partial Contributory Pension: 422.	Not available.	7. Number of beneficiaries
100 % State.	Social security.	Contributions plus state subsidy.		8. Financing

	Luxembourg	Netherlands	Austria	Portugal
<b>5. Amount payable</b>	<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 37,566 (ECU 982) per month.</p> <p>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>	No special scheme.	See Table VII "Old-age".	The difference between the minimum amount of pension under the contributory scheme and that of the non-contributory pension. However, this value may not exceed ESC 17,500 (ECU 89).
<b>6. Main factors influencing the amount of the allowance</b>	Duration of insurance.	No special scheme.	See Table II "Financing".	Amount of the pension under the contributory scheme and of the social pension under the non-contributory state scheme.
<b>7. Number of beneficiaries</b>	No data available.	No special scheme.	72,568 (annual average 1994, including compensation supplements to the pensions of the self-employed persons).	472,289 persons (1993).
<b>8. Financing</b>	General old-age insurance scheme.	No special scheme.	100 % State.	Budget of the social security system.

**Guaranteeing Sufficient Resources: 3. Minima in Contributory Schemes**

**Table XII**

	<b>Finland</b>	<b>Sweden</b>	<b>United Kingdom</b>	
<b>5. Amount payable</b>	No special scheme.	No special scheme.	Standard rate Category A: £ 58.85 (ECU 70). Standard rate Category B: £ 35.25 (ECU 42). See Table VII.	<b>5. Amount payable</b>
<b>6. Main factors influencing the amount of the allowance</b>	No special scheme.	No special scheme.	Full pension paid with requisite number of qualifying years, i.e. 90 % of working life. Pro-rata pension paid below this, but no pension paid below 25 % of the requisite number. See Table VII.	<b>6. Main factors influencing the amount of the allowance</b>
<b>7. Number of beneficiaries</b>	No special scheme.	No special scheme.	10,123,150 (September 1994).	<b>7. Number of beneficiaries</b>
<b>8. Financing</b>	No special scheme.	No special scheme.	Contributions.	<b>8. Financing</b>

Table XII

## Guaranteeing Sufficient Resources: 3. Minima in Contributory Schemes

	Belgium	Denmark	Germany	Greece
<b>II. Survivors</b>				
<b>1. Designation</b>	Minimum Survivors' Pension ( <i>Pension de survie minimum</i> ). See Table VIII "Survivors".	No contributory minimum scheme. See Table VIII "Survivors".	No contributory minimum. See Table VIII "Survivors".	To guarantee a minimum amount, supplementing pensions from the contributory system. See Table VIII "Survivors".
<b>2. Principle</b>	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 complete career.	No special scheme.	No special scheme.	See Table VIII.
<b>3. Eligible groups</b>	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 any form of unauthorised work.	No special scheme.	No special scheme.	See Table VIII.
<b>4. Main conditions of eligibility</b>	The deceased spouse worked for a period equivalent to at least 2/3 of a complete career.	No special scheme.	No special scheme.	See Table VIII.

Spain	France	Ireland	Italy	II. Survivors 1. Designation
Minimum Supplement: <i>Complemento por mínimos</i> .	<ul style="list-style-type: none"> <li>• Reversion pension (pension de réversion), widow's/widower's invalidity pension, widow's/ widower's old-age pension: See Table VIII "Survivors".</li> <li>• Widowhood insurance (Assurance veuvage), Law no. 80/546 of 17 July 1980: See Table VIII "Survivors".</li> </ul>	Survivor's Contributory Pension.	Survivor's pension. See Table VIII "Survivors".	II. Survivors 1. Designation
To top contributory pensions up to the amount of the minimum pension (means-tested).	See Table VIII.	See Table VII.	See Table VIII.	2. Principle
Beneficiaries of a contributory pension below a certain minimum.	See Table VIII.	See Table VII.	See Table VIII.	3. Eligible groups
Pension below the minimum; income below the annual ceiling of PTA 785,476 (ECU 4,822).	See Table VIII.	Survivor; satisfying the PRSI contribution; not living with a person as husband and wife. See Table VII.	See Table VIII.	4. Main conditions of eligibility

Table XII

## Guaranteeing Sufficient Resources: 3. Minima in Contributory Schemes

	Luxembourg	Netherlands	Austria	Portugal
<b>II. Survivors</b>				
<b>1. Designation</b>	Minimum Pension. See Table VIII "Survivors".	No special minimum in a contributory scheme. See Table VIII "Survivors".	Compensation supplement (see Table VIII "Survivors").	Minimum pension.
<b>2. Principle</b>	Minimum pension guaranteed if the deceased qualified as a long-standing insurance scheme contributor.	No special scheme.	Top up of contributory pensions up to the reference amount (taking account of other income).	To contribute to the existence of sufficient resources. Subjective right.
<b>3. Eligible groups</b>	See Table VIII.	No special scheme.	See Table VIII "Survivors".	Persons whose pension under the contributory scheme is less than the minimum pension.
<b>4. Main conditions of eligibility</b>	See Table VIII.	No special scheme.	See Table VIII "Survivors".	Where pension under the contributory scheme is less than the minimum pension.



	Finland	Sweden	United Kingdom	
<b>II. Survivors</b>				<b>II. Survivors</b>
<b>1. Designation</b>	No special scheme.	No special scheme.	See Table VIII "Survivors".	<b>1. Designation</b>
<b>2. Principle</b>	No special scheme.	No special scheme.	See Table VIII.	<b>2. Principle</b>
<b>3. Eligible groups</b>	No special scheme.	No special scheme.	See Table VIII.	<b>3. Eligible groups</b>
<b>4. Main conditions of eligibility</b>	No special scheme.	No special scheme.	See Table VIII.	<b>4. Main conditions of eligibility</b>

Table XII

## Guaranteeing Sufficient Resources: 3. Minima in Contributory Schemes

	Belgium	Denmark	Germany	Greece
<b>5. Amount payable</b>	BFR 315,053 (ECU 8,235) per year.	No special scheme.	No special scheme.	Minimum allowance: DR 80,590 (ECU 266) per month.
<b>6. Main factors influencing the amount of the allowance</b>	In cases of incomplete career, amount proportional to the length of working life of the deceased spouse. Certain reductions or limitations apply.	No special scheme.	No special scheme.	See Table VIII.
<b>7. Number of beneficiaries</b>	7,172 in 1994 (minimum survivor's pension for complete career).	No special scheme.	No special scheme.	Not available.
<b>8. Financing</b>	Pension contributions.	No special scheme.	No special scheme.	Contributions. Three-party financing (employee, employer, State) for those newly insured since 1.1. 1993.

Spain	France	Ireland	Italy	5. Amount payable
Difference between the adjusted pension and the annually fixed minimum for survivor's pensions.	<p>See Table VIII "Survivors".</p> <ul style="list-style-type: none"> <li>• Widow(er)'s allowance: FF 2,977 (ECU 457) for the 1st year. FF 1,956 (ECU 300) for the 2nd year. FF 1,489 (ECU 228) for the 3rd year.</li> <li>• Reversion pension: Annual minimum of FF 16,610 (ECU 2,549) for 60 quarterly periods of insurance; amount reduced in cases of shorter periods.</li> <li>• Widow(er)'s invalidity or old-age pension: Minimum of FF 16,610 (ECU 2,549), increase if claimant has brought up at least 3 children.</li> </ul>	<p>Depends on contributions, see Table VIII "Survivors".</p> <p>Minimum: IR£ 63.10 (ECU 77) per week for the survivor plus IR£ 17.00 (ECU 21) for each child dependant.</p> <p>Plus IR£ 4.90 (ECU 6.00) for widows over 66 and living alone.</p> <p>Plus IR£ 4.80 (ECU 5.90) for widows over 80.</p>	See Table VIII.	5. Amount payable
Level of income and age.	See Table VIII.	See Table VIII.	See Table VIII.	6. Main factors influencing the amount of the allowance
993,655 (April 1995).	<p><i>Reversion pension:</i> 761,016 in 1993. <i>Widowhood insurance:</i> 14,524 in 1993. <i>Old-age pension for widowers:</i> 9,951 in 1992.</p>	<p>Separate statistics on the minimum payment are not kept. Total number in receipt of Survivor's Contributory Pension was 90,671 at December 1994.</p>	Not available.	7. Number of beneficiaries
100 % State.	Social security.	Contribution plus state subsidy.		8. Financing

Table XII

## Guaranteeing Sufficient Resources: 3. Minima in Contributory Schemes

	Luxembourg	Netherlands	Austria	Portugal
<b>5. Amount payable</b>	<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 30,470 (ECU 796) per month.</p> <p>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.</p> <p>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>	No special scheme.	See Table VIII "Survivors".	The difference between the amount of the pension and ESC 16,560 (ECU 84) = 60 % of the minimum old-age pension.
<b>6. Main factors influencing the amount of the allowance</b>	Length and "density" of membership period.	No special scheme.	See Table VIII "Survivors".	Amount of the pension under the contributory scheme.
<b>7. Number of beneficiaries</b>	No figures available.	No special scheme.	widow's pensions: 112,521 widower's pensions: 466 orphan's pensions: 14,471 (annual average 1994 - including compensation supplements to the pensions of the self-employed persons).	Not available.
<b>8. Financing</b>	General old-age insurance scheme.	No special scheme.	100 % State.	Budget of the social security system.

**Guaranteeing Sufficient Resources: 3. Minima in Contributory Schemes**

**Table XII**

	<b>Finland</b>	<b>Sweden</b>	<b>United Kingdom</b>	
<b>5. Amount payable</b>	No special scheme.	No special scheme.	See Table VIII.	<b>5. Amount payable</b>
<b>6. Main factors influencing the amount of the allowance</b>	No special scheme.	No special scheme.	See Table VIII.	<b>6. Main factors influencing the amount of the allowance</b>
<b>7. Number of beneficiaries</b>	No special scheme.	No special scheme.	323,800 (September 1994).	<b>7. Number of beneficiaries</b>
<b>8. Financing</b>	No special scheme.	No special scheme.	National Insurance Fund.	<b>8. Financing</b>

Table XII

## Guaranteeing Sufficient Resources: 3. Minima in Contributory Schemes

	Belgium	Denmark	Germany	Greece
<b>III. Invalidity</b>				
<b>1. Designation</b>	Guaranteed minimum of the amount of invalidity allowances: see Table VI "Invalidity".	The invalidity pension is not a contributory scheme, but tax-financed: see Table VI "Invalidity".	No minimum in the contributory pension scheme.	To guarantee a minimum amount, supplementing pensions from the contributory system.
<b>2. Principle</b>	See Table VI.	See Table VI.	No special scheme.	See Table VI.
<b>3. Eligible groups</b>	See Table VI.	See Table VI.	No special scheme.	See Table VI.
<b>4. Main conditions of eligibility</b>	See Table VI.	See Table VI.	No special scheme.	See Table VI.
<b>5. Amount payable</b>	See Table VI "Invalidity". Daily amounts of the minimum allowance: <i>Minimum for regular worker:</i> <ul style="list-style-type: none"> <li>• With dependants: BFR 1,285 (ECU 34)</li> <li>• Without dependants: Single: BFR 1,028 (ECU 27); living with a partner: BFR 920 (ECU 24)</li> </ul> <i>Minimum for a non-regular worker:</i> <ul style="list-style-type: none"> <li>• With dependants: BFR 1,031 (ECU 27);</li> <li>• Without dependants: BFR 773 (ECU 20).</li> </ul>	See Table VI.	No special scheme.	Minimum amount dependent on degree of incapacity for work: 50% - 100% of the minimum amount of the old-age pension = DR 44,775 - DR 89,550 (ECU 148 - 296) per month. See Table VI "Invalidity".
<b>6. Main factors influencing the amount</b>	See Table VI.	See Table VI.	No special scheme.	See Table VI.
<b>7. Number of beneficiaries</b>	Not available.	No special scheme.	No special scheme.	Not available.
<b>8. Financing</b>	Invalidity contributions and State.	No special scheme.	No special scheme.	Contributions (three-party financing: Employee, employer, State) for those newly insured, after 31.12. 1992.

Guaranteeing Sufficient Resources: 3. Minima in Contributory Schemes

Table XII

Spain	France	Ireland	Italy	III. Invalidity 1. Designation
Minimum Supplement.	Minimum amount.	Invalidity Pension. See Table VI.	Minimum amount of the Invalidity Allowance. See Table VI.	2. Principle
To top up pensions to the minimum (means-tested).	Minimum as stipulated by decree.	To provide an income for those who are permanently incapable of work. See Table VI.	See Table VI.	3. Eligible groups
Beneficiary of a contributory pension below a certain minimum.	Beneficiaries of an invalidity pension.	See Table VI.	See Table VI.	4. Main conditions of eligibility
Receiving a pension below the minimum; income below the annual ceiling of PTA 785,476 (ECU 4,822) per year for a single person or PTA 916,267 (ECU 5,625) with a dependent spouse.	Receiving invalidity pension.	See Table VI.	See Table VI.	5. Amount payable
Difference between the adjusted pension and the annually fixed minimum for invalidity pensions. No guaranteed supplements for invalid persons over the age of 65 years.	Minimum amount: FF 16,610 (ECU 2,549) per year.	See Table VI.	The allowance is made up to the level of the minimum pension: LIT 8,071,500 (ECU 3,666) per year. Depending on means -test. See Table VI.	6. Main factors influencing the amount
Level of income, age, obligation or not to pay maintenance for spouse.	Amount of pension inferior to the minimum amount as stipulated by decree. No means-test.	See Table VI.	Income.	7. Number of beneficiaries
424,103 (April 1995).		40,226 (1994).	Not available.	8. Financing
100 % State.	Social security.	Contributions plus State subsidy.		

Table XII

## Guaranteeing Sufficient Resources: 3. Minima in Contributory Schemes

	Luxembourg	Netherlands	Austria	Portugal
<b>III. Invalidation</b>				
<b>1. Designation</b>	Minimum Pension.	No special minimum in a contributory scheme. See Table VI.	<i>Ausgleichszulage</i> - compensation supplement (see Table VII "Old-age", in principle invalidity pension is calculated in the same way as old-age pension).	Minimum pension.
<b>2. Principle</b>	Minimum pension guaranteed if the deceased qualified as a long-standing insurance scheme contributor.	No special scheme.	Top up of contributory pensions up to the reference amount (taking account of other income).	Guarantee of a minimum amount for pensions from the contributory scheme. Subjective right.
<b>3. Eligible groups</b>	See Table VI.	No special scheme.	See Table VII "Old-age".	People whose pension under the contributory scheme is less than ESC 27,600 (ECU 140).
<b>4. Main conditions of eligibility</b>	See Table VI.	No special scheme.	See Table VII "Old-age".	To receive a pension under the contributory scheme of less than ESC 27,600 (ECU 140).
<b>5. Amount payable</b>	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 37,566 (ECU 982) 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 invalidity, the number of missing years between the beginning of the right to a pension and the age of 65 is taken into account to make up the period.	No special scheme.	See Table VII "Old-age".	The difference between the amount of the pension and ESC 27,600 (ECU 140).
<b>6. Main factors influencing the amount</b>	Length and "density" of membership period.	No special scheme.	See Table VII "Old-age".	Amount of the pension under the contributory scheme.
<b>7. Number of beneficiaries</b>		No special scheme.	78,288 (annual average 1994 - including compensation supplements to the pensions of the self-employed persons).	184,517 (1993).
<b>8. Financing</b>	General old-age insurance scheme.	No special scheme.	100 % State.	Budget of the social security system.



	Finland	Sweden	United Kingdom	
<b>III. Invalidation</b>				<b>III. Invalidation</b>
<b>1. Designation</b>	No special scheme.	No special scheme.	Long-term Incapacity Benefit. See Table VI "Invalidity".	<b>1. Designation</b>
<b>2. Principle</b>	No special scheme.	No special scheme.	Flat-rate allowance. See Table VI.	<b>2. Principle</b>
<b>3. Eligible groups</b>	No special scheme.	No special scheme.	See Table VI.	<b>3. Eligible groups</b>
<b>4. Main conditions of eligibility</b>	No special scheme.	No special scheme.	Payable after 364 days of incapacity (subject to medical test). See Table VI.	<b>4. Main conditions of eligibility</b>
<b>5. Amount payable</b>	No special scheme.	No special scheme.	Basic rate: £ 58.85 (ECU 70) a week. Supplements for dependants. Addition depending on age when incapacity began. See Table VI.	<b>5. Amount payable</b>
<b>6. Main factors influencing the amount</b>	No special scheme.	No special scheme.	See Table VI.	<b>6. Main factors influencing the amount</b>
<b>7. Number of beneficiaries</b>	No special scheme.	No special scheme.	1,857,000 (estimation, 1994/ 95).	<b>7. Number of beneficiaries</b>
<b>8. Financing</b>	No special scheme.	No special scheme.	National Insurance Fund.	<b>8. Financing</b>

Table XII

## Guaranteeing Sufficient Resources: 3. Minima in Contributory Schemes

	Belgium	Denmark	Germany	Greece
<b>IV. Unemployment</b>				
<b>1. Designation</b>	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.
<b>2. Principle</b>	See Table XI.	No special scheme.	No special scheme.	See Table XI.
<b>3. Eligible groups</b>	See Table XI.	No special scheme.	No special scheme.	See Table XI.
<b>4. Main conditions of eligibility</b>	See Table XI.	No special scheme.	No special scheme.	See Table XI.
<b>5. Amount payable</b>	See Table XI.	No special scheme.	No special scheme.	Minimum allowance: 2/3 of minimum daily wage (DR 3,558 = ECU 12).
<b>6. Main factors influencing the amount</b>	See Table XI.	No special scheme.	No special scheme.	See Table XI.
<b>7. Number of beneficiaries</b>	Not available.	No special scheme.	No special scheme.	Not available.
<b>8. Financing</b>		No special scheme.	No special scheme.	

Guaranteeing Sufficient Resources: 3. Minima in Contributory Schemes

Table XII

Spain	France	Ireland	Italy	
See Table XI.	Solidarity allowance.	Unemployment Benefit. See Table XI.	No minimum in contributory scheme.	<b>IV. Unemployment</b> <b>1. Designation</b>
See Table XI.	Differential amount which varies according to age.	See Table XI.	No special scheme.	<b>2. Principle</b>
See Table XI.	Long-term unemployed.	See Table XI.	No special scheme.	<b>3. Eligible groups</b>
See Table XI.	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.	See Table XI.	No special scheme.	<b>4. Main conditions of eligibility</b>
See Table XI.	See Table XI „Unemployment“.	See Table XI.	No special scheme.	<b>5. Amount payable</b>
See Table XI.	Age and duration of previous insurance period.	Number of dependants.	No special scheme.	<b>6. Main factors influencing the amount</b>
Not available.	436,086 (April 1995).	66,201 (average for 1994).	No special scheme.	<b>7. Number of beneficiaries</b>
100 % State.	State and public sector employees.	Contributions plus State subsidy.	No special scheme.	<b>8. Financing</b>

Table XII

## Guaranteeing Sufficient Resources: 3. Minima in Contributory Schemes

	Luxembourg	Netherlands	Austria	Portugal
<b>IV. Unemployment</b>				
<b>1. Designation</b>	No special scheme.	No special minimum in a contributory scheme. See Table XI.	Unemployment insurance (see Table XI "Unemployment").	See Table XI.
<b>2. Principle</b>	No special scheme.	No special scheme.	Minimum daily amount.	See Table XI.
<b>3. Eligible groups</b>	No special scheme.	No special scheme.	Each person fulfilling the waiting period (see Table XI "Unemployment"), is at least entitled to this daily amount of unemployment benefit.	See Table XI.
<b>4. Main conditions of eligibility</b>	No special scheme.	No special scheme.	See Table XI "Unemployment".	See Table XI.
<b>5. Amount payable</b>	No special scheme.	No special scheme.	S 55.10 (ECU 4.20) daily.	Difference between the amount of unemployment allowance and that of the minimum wage or average pay amount, if less.
<b>6. Main factors influencing the amount</b>	No special scheme.	No special scheme.	See Table XI "Unemployment".	Unemployment allowance less than the minimum wage or average pay amount.
<b>7. Number of beneficiaries</b>		No special scheme.	400 persons.	62,973 (1993).
<b>8. Financing</b>	No special scheme.	No special scheme.	See Table II "Financing" for unemployment benefits.	Budget of the social security system.

	Finland	Sweden	United Kingdom	
<b>IV. Unemployment</b>				<b>IV. Unemployment</b>
<b>1. Designation</b>	No special scheme.	No special scheme.	Unemployment Benefit: see Table XI.	<b>1. Designation</b>
<b>2. Principle</b>	No special scheme.	No special scheme.	See Table XI.	<b>2. Principle</b>
<b>3. Eligible groups</b>	No special scheme.	No special scheme.	See Table XI.	<b>3. Eligible groups</b>
<b>4. Main conditions of eligibility</b>	No special scheme.	No special scheme.	See Table XI.	<b>4. Main conditions of eligibility</b>
<b>5. Amount payable</b>	No special scheme.	No special scheme.	See Table XI. Basic rate: £ 46.45 (ECU 55) per week plus supplements for dependants (adult: £ 28.65 = ECU 34, child: £ 10.95 = ECU 13 a week). Child addition only payable if claimant is over pension age.	<b>5. Amount payable</b>
<b>6. Main factors influencing the amount</b>	No special scheme.	No special scheme.	Age; number of dependant persons.	<b>6. Main factors influencing the amount</b>
<b>7. Number of beneficiaries</b>	No special scheme.	No special scheme.	458,000 (November 1994).	<b>7. Number of beneficiaries</b>
<b>8. Financing</b>	No special scheme.	No special scheme.	National Insurance Fund.	<b>8. Financing</b>



- I Organisation
- 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
- XIII Social protection of self-employed

Table XIII

## Social Protection of Self-Employed: 1. Agriculture

	Belgium	Denmark	Germany	Greece
<b>I. Health Care - Benefits in kind</b>				
<b>1. Scheme</b>	Special scheme.	General scheme (see table III)	Special scheme within framework of general scheme (health insurance for farmers).	Special scheme for farmers (OGA).
<b>2. Beneficiaries</b>	Self-employed in general.	See table III.	Self-employed farmer, assisting members of the family and employees as well as salt-water and fresh-water fishermen and bee-keepers.	Self-employed farmers and agricultural employees, fishermen and other self-employed persons in regions with less than 5,000 inhabitants and villages with fewer than 2,000 inhabitants - with the exception of those covered by general scheme (IKA or TEVE for self-employed persons) as well as members of religious communities which are active in agriculture field.
<b>3. Legislation</b>	Royal order of 30 July 1964.	See table III.	Second act on health insurance for farmers.	Act 4169/61, article 7.
<b>4. Administration</b>	Social insurance funds and insurance companies.	See table I.	Health insurance company.	OGA.
<b>5. Membership</b>	Compulsory membership to insure against "major risks", voluntary membership for "minor risks".	See table III.	Compulsory membership. When membership no longer necessary, possibility to voluntarily continue insurance scheme.	Compulsory membership.
<b>6. Qualifying period</b>	6 months waiting period.	See table III.	Periods prior to insurance only necessary for voluntary insurance.	
<b>7. Free cover for members of family</b>	No, additional contributions must be made for members of the family.	See table III.	Yes.	Yes.



## Social Protection of Self-Employed: 1. Agriculture

Table XIII

Spain	France	Ireland	Italy	I. Health Care - Benefits in kind
Special scheme for farmers.	Special scheme A.M.E.X.A. (sickness, invalidity and maternity).	General scheme with special provisions for self-employed farmers (see table III).	General scheme (see table III).	1. Scheme
Beneficiaries: Workers enrolled and subject to social contributions, pensioners, family members or persons assimilated thereto.		See table III.	See table III.	2. Beneficiaries
Decree No. 2123/1971 of 23 July, Decree No. 3772/1972 of 23 December.	Article 1106-2 of the Rural Code.	See table III.	See table III.	3. Legislation
National Health Office (INSALUD) or the bodies of the autonomous regions.	Social insurance funds for farmers and GAMEX.	See table III.	See table I.	4. Administration
Compulsory membership.	Compulsory membership.	See table III.	See table III.	5. Membership
None.		See table III.	See table III.	6. Qualifying period
See table III.	Yes, but family helpers excluded.	See table III.	See table III.	7. Free cover for members of family

Table XIII

## Social Protection of Self-Employed: 1. Agriculture

	Luxembourg	Netherlands	Austria	Portugal
<b>I. Health Care - Benefits in kind</b>				
<b>1. Scheme</b>	General scheme. See table III.	Where serious risks are concerned: AWBZ. See General scheme, Table III.	Special scheme for farmers. See General scheme, Table III.	General scheme. See Table III.
<b>2. Beneficiaries</b>	See Table III.	AWBZ: see table III.	Self-employed farmers, helping family members, recipients of a farmer's pension.	See Table III.
<b>3. Legislation</b>	See Table III.	AWBZ: see table III.	Act on the Social Insurance for Farmers (BSVG) of 11 October 1978 and amendments.	See Table III.
<b>4. Administration</b>	See Table I.	AWBZ: see table I.	Social Insurance Institute for Farmers.	See Table I.
<b>5. Membership</b>	See Table III.	AWBZ covers all residents.	Compulsory membership. When membership no longer necessary, possibility to voluntarily continue insurance scheme.	See Table III.
<b>6. Qualifying period</b>	See Table III.	AWBZ: see table III.	None.	See Table III.
<b>7. Free cover for members of family</b>	See Table III.	AWBZ covers all residents.	Yes.	See Table III.

	Finland	Sweden	United Kingdom	
<b>I. Health Care - Benefits in kind</b>				<b>I. Health Care - Benefits in kind</b>
<b>1. Scheme</b>	General scheme (see table III).	Sweden has no special scheme for farmers. See General Scheme.	General scheme (see table III). Self-employed persons have access to health care on the same basis as other residents.	<b>1. Scheme</b>
<b>2. Beneficiaries</b>	See Table III.	See Table III.	See table III.	<b>2. Beneficiaries</b>
<b>3. Legislation</b>	See Table III.	See Table III.	See table III.	<b>3. Legislation</b>
<b>4. Administration</b>	See Table I.	See Table I.	National Health Service (NHS).	<b>4. Administration</b>
<b>5. Membership</b>	See Table III.	See Table III.	All residents.	<b>5. Membership</b>
<b>6. Qualifying period</b>	See Table III.	See Table III.	See Table III.	<b>6. Qualifying period</b>
<b>7. Free cover for members of family</b>	See Table III.	See Table III.	Yes.	<b>7. Free cover for members of family</b>

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## Social Protection of Self-Employed: 1. Agriculture

	Belgium	Denmark	Germany	Greece
<b>8. Benefits</b>				
• <b>Special conditions</b>	No special conditions.	No special conditions.	No special conditions.	All benefits in state hospitals granted.
• <b>Kind and amounts of benefits</b>	<ul style="list-style-type: none"> <li>• Out patient: No.</li> <li>• Dental treatment: No.</li> <li>• In-patient: Yes.</li> <li>• Pharmaceutical products: Yes, in hospital.</li> <li>• Prosthesis: Yes.</li> <li>• Psychotherapy: Yes.</li> </ul>	See table III.	<ul style="list-style-type: none"> <li>• Out patient: No.</li> <li>• Dental treatment: No.</li> <li>• In-patient: Yes.</li> <li>• Pharmaceutical products: Yes.</li> <li>• Prosthesis: Yes.</li> <li>• Psychotherapy: Yes.</li> <li>• Other: Industrial and home assistance to enable continuation of work.</li> </ul>	<ul style="list-style-type: none"> <li>• Out patient: No.</li> <li>• Dental treatment: No.</li> <li>• In-patient: Yes.</li> <li>• Pharmaceutical products: Yes.</li> <li>• Prosthesis: Yes.</li> <li>• Psychotherapy: Yes.</li> </ul>
<b>9. Financing</b>				
• <b>Source of finance</b>	65.8 % contributions 27.1 % taxes 7.1 % other.	See table II.	47.0 % contributions 53.0 % Federal budget	
• <b>Contributions</b>	Income-related progressive contributions with a minimum contribution. Indivisible total social insurance contribution.	See table II.	Insurance group according to amount of land yield.	

Spain	France	Ireland	Italy	
Full entitlement for regularly insured employees. Otherwise 3 months.	See general scheme (Table III).	See table III.		<b>8. Benefits</b> • Special conditions
<ul style="list-style-type: none"> <li>• Out-patient: Yes.</li> <li>• Dental care: Extraction only (other provisions for employment injuries or occupational diseases in the case of which the benefits are comprehensive).</li> <li>• In-Patient: Yes.</li> <li>• Pharmaceutical products: 40 % out of pocket payment of the insured. 100 % in cases of employment injuries and occupational diseases.</li> <li>• Prosthesis: Yes.</li> <li>• Psychotherapy: Yes.</li> <li>• Others: Plastic surgery in cases of employment injuries and occupational diseases.</li> </ul>	See general scheme (Table III).	See table III.	See table III.	• Kind and amounts of benefits
Contributions.	Contributions	See table II.	See table II.	<b>9. Financing</b> • Source of finance
18.75 % on a contribution basis of PTA 77,760 (ECU 477) per month for 1995, flat rate for all common risks, with the exception of financial benefits in case of sickness and maternity.	Contribution (for sickness, invalidity and maternity) related to agricultural income + percentage from occupational income. Minimum contribution. Rate fixed every year.	Choice of method of income determination.	See table II.	• Contributions

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## Social Protection of Self-Employed: 1. Agriculture

	Luxembourg	Netherlands	Austria	Portugal
<b>8. Benefits</b>				
• <b>Special conditions</b>	See general scheme (Table III).	No special conditions.	In principle insured person's participation 20 %.	No special conditions.
• <b>Kind and amounts of benefits</b>	See Table III.	AWBZ: see table III.	<ul style="list-style-type: none"> <li>• Out-treatment: Yes.</li> <li>• Dental treatment: Yes.</li> <li>• In-treatment: Yes.</li> <li>• Pharmaceutical products: Yes.</li> <li>• Prosthesis: Yes.</li> <li>• Psychotherapy: Yes.</li> <li>• Other: Rehabilitation measures.</li> </ul>	See Table III.
<b>9. Financing</b>				
• <b>Source of finance</b>	See Table II.	AWBZ: see table III.	71.00 % contributions; 22.30 % State; 6.70% others.	See Table II.
• <b>Contributions</b>	Contribution rate as general scheme. The level of contribution base is flat rate and is assessed on the basis of animal and vegetable produce of the farm within the previous contribution year. The concept of the Community's standard gross margin is applied.	AWBZ: see table III.	6.40 % of the insurance value of the real estate - calculated in principle according to the size of the land - up to the assessment ceiling of S 44,100 (ECU 3,372) per month. Special provisions for helping family members.	See Table II.

Social Protection of Self-Employed: 1. Agriculture

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	Finland	Sweden	United Kingdom	
<b>8. Benefits</b> • Special conditions	No special conditions.	No special conditions.	No special conditions.	<b>8. Benefits</b> • Special conditions
• Kind and amounts of benefits	See Table III.	See Table III.	Primary care, out-patient and in-patient treatment free of charge under NHS, except where patient ask for special amenities or for extra treatment which is not clinically necessary.	• Kind and amounts of benefits
<b>9. Financing</b> • Source of finance	See Table II.	See Table II.	82,8 % General taxation 13,0 % Contributions; 3,5 % Charges; 0,8 % Others. Figures for 1993-4	<b>9. Financing</b> • Source of finance
• Contributions	See Table II.	See Table II.	See Table III.	• Contributions

Table XIII

## Social Protection of Self-Employed: 1. Agriculture

	Belgium	Denmark	Germany	Greece
<b>II. Sickness - Cash benefits</b>				
<b>1. Scheme</b>	Special scheme.	General scheme (see table IV)	No scheme for independent farmers. For assisting members of the family and for employees see general scheme (see table IV).	No scheme.
<b>2. Beneficiaries</b>	Self-employed in general.	See table IV.	No scheme.	No scheme.
<b>3. Legislation</b>	Royal order of 20 July 1971.	See table IV.	No scheme.	No scheme.
<b>4. Administration</b>	Social insurance funds and insurance companies.	See table I.	No scheme.	No scheme.
<b>5. Membership</b>	Compulsory membership. Voluntary membership for assisting spouse.	Special provisions in general scheme.	No scheme.	No scheme.
<b>6. Qualifying period</b>	6 months waiting period for compulsory members, 12 months for voluntary members.	See table IV.	No scheme.	No scheme.



Social Protection of Self-Employed: 1. Agriculture

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Spain	France	Ireland	Italy	
Special scheme for farmers.	No scheme.	No scheme exists however, supplementary welfare allowance (see table XI).	No scheme.	<b>II. Sickness - Cash benefits</b> <b>1. Scheme</b>
Farmers enrolled and subject to social contributions.	No scheme.	No scheme.	No scheme.	<b>2. Beneficiaries</b>
Decree No. 2123/1971 of 23 July, Decree 3772/1972 of 23 December, Royal Decree No. 1976/1982 of 24 July.	No scheme.	No scheme.	No scheme.	<b>3. Legislation</b>
National Social Security Office (INSS).	No scheme.	No scheme.	No scheme.	<b>4. Administration</b>
Compulsory membership, although voluntary for those who choose to be insured.	No scheme.	No scheme.	No scheme.	<b>5. Membership</b>
180 days.	No scheme.	No scheme.	No scheme.	<b>6. Qualifying period</b>

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## Social Protection of Self-Employed: 1. Agriculture

	Luxembourg	Netherlands	Austria	Portugal
<b>II. Sickness - Cash benefits</b>				
<b>1. Scheme</b>	General scheme with certain special provisions for farmers: 3 months waiting period. Benefit is paid in proportion to income taken into account for contributions.	General scheme. See table IV.	No scheme.	General scheme (see Table IV).
<b>2. Beneficiaries</b>	See Table IV.	See table IV.	No scheme.	See Table IV.
<b>3. Legislation</b>	Book I of the Social Insurance Code.	See table IV.	No scheme.	See Table IV.
<b>4. Administration</b>	Health Insurance Fund for farmers.	See table I.	No scheme.	See Table I.
<b>5. Membership</b>	Compulsory membership.	Voluntary membership.	No scheme.	Voluntary membership.
<b>6. Qualifying period</b>		See table IV.	No scheme.	See Table IV.

	Finland	Sweden	United Kingdom	
<b>II. Sickness - Cash benefits</b>				<b>II. Sickness - Cash benefits</b>
<b>1. Scheme</b>	General scheme (see table IV) and a special supplementary scheme.	General Scheme (see Table IV).	General scheme with special provisions. The Class 2 National Insurance. Contributions paid by self-employed persons give access to Short-term Incapacity Benefits, but not Statutory Sick Pay.	<b>1. Scheme</b>
<b>2. Beneficiaries</b>	Special supplementary scheme covers those covered by the Farmers' Pension Scheme.	See Table IV.	Special provisions for all self-employed persons covered by general scheme.	<b>2. Beneficiaries</b>
<b>3. Legislation</b>	Special supplementary scheme: The Act on Farmers' Short-time Sickness Compensation.	See Table IV.	See table IV.	<b>3. Legislation</b>
<b>4. Administration</b>	General scheme: National Insurance Institution. Special supplementary scheme: The Farmers' Social Insurance Institution.	See Table I.	Benefits Agency.	<b>4. Administration</b>
<b>5. Membership</b>	Special supplementary scheme: compulsory, if the farm contains more than 5 ha of arable land.	See Table IV.	National Insurance Contributions are compulsory for all those liable to pay.	<b>5. Membership</b>
<b>6. Qualifying period</b>		See Table IV.	See table IV.	<b>6. Qualifying period</b>

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## Social Protection of Self-Employed: 1. Agriculture

	Belgium	Denmark	Germany	Greece
<b>7. Benefits</b>				
• <b>Special conditions</b>	3 months waiting period.	See table IV.	No scheme.	No scheme.
• <b>Kind and amounts of benefits</b>	Regular financial benefits. Amounts according to whether there are dependants or not.	See table IV.	No scheme.	No scheme.
• <b>Commencement and duration</b>	After termination of waiting period, maximum 9 months.	See table IV.	No scheme.	No scheme.
<b>8. Financing</b>				
• <b>Source of finance</b>	52.2 % contributions; 38.4 % taxes; 9.4 % other.	See table II.	No scheme.	No scheme.
• <b>Contributions</b>	Income-related contributions with a minimum contribution. Indivisible total social insurance contribution.	See table II.	No scheme.	No scheme.

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Spain	France	Ireland	Italy	
Special waiting period of 14 days after work has been stopped.	No scheme.	No scheme.	No scheme.	<b>7. Benefits</b> • Special conditions
Regular benefit. 75 % of contribution base.	No scheme.	No scheme.	No scheme.	• Kind and amounts of benefits
After waiting period for 12 months, can be extended by 6 month. Maximum 18 months	No scheme.	No scheme.	No scheme.	• Commencement and duration
Contributions.	No scheme.	No scheme.	No scheme.	<b>8. Financing</b> • Source of finance
2.2 % on the basis of PTA 77,700 (ECU 477)	No scheme.	No scheme.	No scheme.	• Contributions

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## Social Protection of Self-Employed: 1. Agriculture

	Luxembourg	Netherlands	Austria	Portugal
<b>7. Benefits</b>				
• <b>Special conditions</b>	Waiting period from the month of the treatment and for the following three month.	No special conditions.	No scheme.	No special conditions.
• <b>Kind and amounts of benefits</b>	Benefit is calculated with reference to income liable to contributions.	See table IV.	No scheme.	See Table IV.
• <b>Commencement and duration</b>		See table IV.	No scheme.	See Table IV.
<b>8. Financing</b>				
• <b>Source of finance</b>		See table II.	No scheme.	See Table II.
• <b>Contributions</b>		See table II.	No scheme.	Global contribution (voluntary and compulsory schemes): General rate: 20 %. Rising up to 28 %. Voluntary contribution base between 1 and 12 minimum wages.

	Finland	Sweden	United Kingdom	
<b>7. Benefits</b>				<b>7. Benefits</b>
• <b>Special conditions</b>		No special conditions.	Incapacity Benefit (IB) as in table IV. Not entitled to Statutory Sick Pay.	• <b>Special conditions</b>
• <b>Kind and amounts of benefits</b>	Special supplementary scheme: A daily allowance is paid during the period which is not covered by the general scheme due to the waiting period in case the illness lasts for more than 3 days: 75 % of income insured under Farmers' Employment Accident Insurance.	See Table IV.	IB as in table IV. Not entitled to Statutory Sick Pay.	• <b>Kind and amounts of benefits</b>
• <b>Commencement and duration</b>	Special supplementary scheme: from the first day after falling ill in case the illness lasts for at least 3 days. Minimum 3 days, at most 9 days.	See Table IV.	IB as in table IV. Not entitled to Statutory Sick Pay.	• <b>Commencement and duration</b>
<b>8. Financing</b>				<b>8. Financing</b>
• <b>Source of finance</b>	Special supplementary scheme: state 100 %.	See Table II.	National Insurance Fund - current income financing.	• <b>Source of finance</b>
• <b>Contributions</b>	None.	See Table II.	Self-employed persons are required to pay National Insurance Contributions on a different basis to employed earners, as follows: Class 2 contributions are required from self-employed people at a flat rate of £ 5.75 (ECU 6.90) per week. Self-employed people who expect their income to be less than £ 3,260 (ECU 3,881) in the current year can apply to be exempted from paying. Class 4 contributions are required in addition to Class 2 as a percentage (7.3 %) of profits between the lower and upper profit limits of £ 6,640 (ECU 7,905) and £ 22,880 (ECU 27,238) p.a. respectively. Class 4 contributions do not give any additional benefits rights to Class 2: They are intended to share the costs of benefits available to the self-employed in a more equitable way.	• <b>Contributions</b>

	Belgium	Denmark	Germany	Greece
<b>III. Maternity - Benefits in kind</b>				
<b>1. Scheme</b>	Special scheme.	General scheme (see table V).	Special scheme within framework of general scheme (health insurance for farmers).	See "Health Care".
<b>2. Beneficiaries</b>	Self-employed in general.	See table V.	Self-employed farmer, assisting members of family and employees as well as salt-water and fresh-water fishermen and bee-keepers.	See "Health Care".
<b>3. Legislation</b>	Royal order of 30 July 1964.	See table V.	Second act on health insurance for farmers.	See "Health Care".
<b>4. Administration</b>	Social insurance funds and insurance companies.	See table I.	Health insurance company.	See "Health Care".
<b>5. Membership</b>	Compulsory membership to insure against "major risks", voluntary membership for "minor risks".	See table V.	Compulsory membership.	Compulsory membership.
<b>6. Qualifying period</b>	6 months waiting period.	See table V.		
<b>7. Free cover for members of family</b>	No, additional contributions must be made for members of the family.	See table V.	Yes.	Yes.
<b>8. Benefits</b>	See "Health - benefits in kind".	See table V.	As in case of sickness, however, no house or industrial assistance.	See "Health Care".
<b>9. Financing</b>				
• <b>Source of finance</b>	65.8 % contributions; 27.1 % taxes; 7.1 % other.	See table II.	See "Health care".	
• <b>Contributions</b>	Income-related contributions with a minimum contribution. Indivisible total national insurance contribution.	See table II.		



Spain	France	Ireland	Italy	
Special scheme for farmers.	Scheme A.M.E.X.A. (sickness, invalidity and maternity).	General scheme (see table V).	General scheme with special provisions.	<b>III. Maternity - Benefits in kind</b> <b>1. Scheme</b>
Farmers enrolled and subject to social contributions, pensioners, family members or persons assimilated thereto.		See table V.	See table V.	<b>2. Beneficiaries</b>
Decree No. 2123/1971 of 23 July, Decree No. 3772/1972 of 23 December. Law no. 42/1994 of 30 December.	Article 1106-2 of the Rural Code.	See table V.	See table V.	<b>3. Legislation</b>
National Health Office (INSALUD) and the bodies of the autonomous regions.	Social insurance funds for farmers and GAMEX.	See table I.	See table I.	<b>4. Administration</b>
Compulsory membership.	Compulsory membership.	See table V.	See table V.	<b>5. Membership</b>
None.	See table V.	See table V.	See table V.	<b>6. Qualifying period</b>
See table V.	Yes.	See table V.	See table V.	<b>7. Free cover for members of family</b>
Medical and pharmaceutical benefits.	See "Health care".	See table V.	See table V.	<b>8. Benefits</b>
Contributions.	See "Health care".	See table II.	See table II.	<b>9. Financing</b> <b>• Source of finance</b>
Contribution included in the flat rate indicated under "Health - benefits in kind".	See "Health care".	See table II.	See table II.	<b>• Contributions</b>

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## Social Protection of Self-Employed: 1. Agriculture

	Luxembourg	Netherlands	Austria	Portugal
<b>III. Maternity - Benefits in kind</b>				
<b>1. Scheme</b>	General scheme. See Table V.	General scheme. See "Health care".	See "Health care".	General scheme (see Table V).
<b>2. Beneficiaries</b>	See table V.	General scheme. See "Health care".	See "Health care".	See Table V.
<b>3. Legislation</b>	Book I of the Social Insurance Code.	General scheme. See "Health care".	See "Health care".	See Table V.
<b>4. Administration</b>	Health Insurance Fund for farmers.	See Table I.	See "Health care".	See Table I.
<b>5. Membership</b>	See table V.	General scheme. See "Health care".	See "Health care".	See Table V.
<b>6. Qualifying period</b>	See table V.	General scheme. See "Health care".	See "Health care".	See Table V.
<b>7. Free cover for members of family</b>	See table V.	General scheme. See "Health care".	See "Health care".	See Table V.
<b>8. Benefits</b>	See table V.	General scheme. See "Health care".	See "Health care", no participation of the insured. Temporary helps (see "Maternity - cash benefits").	See Table V.
<b>9. Financing</b>				
• Source of finance	See table II.	See table II.	See "Health care".	See Table II.
• Contributions	See table II.	See table II.	See "Health care".	See Table II.

	Finland	Sweden	United Kingdom	
<b>III. Maternity - Benefits in kind</b>				<b>III. Maternity - Benefits in kind</b>
<b>1. Scheme</b>	General scheme (see table V).	General scheme (see table V).	General scheme (see Table V). No special provisions.	<b>1. Scheme</b>
<b>2. Beneficiaries</b>	See Table V.	See Table V.	See table V.	<b>2. Beneficiaries</b>
<b>3. Legislation</b>	See Table V.	See Table V.	See table V.	<b>3. Legislation</b>
<b>4. Administration</b>	See Table V.	See Table V.	See table I.	<b>4. Administration</b>
<b>5. Membership</b>	See Table V.	See Table V.	See table V.	<b>5. Membership</b>
<b>6. Qualifying period</b>	See Table V.	See Table V.	See table V.	<b>6. Qualifying period</b>
<b>7. Free cover for members of family</b>	See Table V.	See Table V.	See table V.	<b>7. Free cover for members of family</b>
<b>8. Benefits</b>	See Table V.	See Table V.	See table V.	<b>8. Benefits</b>
<b>9. Financing</b>				<b>9. Financing</b>
• <b>Source of finance</b>	See Table II.	See Table II.	As for other groups. No special provisions.	• <b>Source of finance</b>
• <b>Contributions</b>	See Table II.	See Table II.	See table II.	• <b>Contributions</b>

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## Social Protection of Self-Employed: 1. Agriculture

	Belgium	Denmark	Germany	Greece
<b>IV. Maternity - Cash benefits</b>				
<b>1. Scheme</b>	Special scheme.	General scheme (see table V).	No special scheme for independent farmers. For assisting members of family and for employees see general scheme (table V).	See "Health Care".
<b>2. Beneficiaries</b>	Self-employed in general.	See table V.	See table V.	See "Health Care".
<b>3. Legislation</b>	Royal decree of 20 July 1971.	See table V.	See table V.	Act 1541/85.
<b>4. Administration</b>	Social insurance funds and insurance companies.	See table I.	See table I.	OGA.
<b>5. Membership</b>	Compulsory membership. Voluntary membership for assisting spouse.	See table V.	See table V.	
<b>6. Qualifying period</b>	6 months waiting period for compulsory members, 12 months for voluntary members.	See table V.	See table V.	

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Spain	France	Ireland	Italy	IV. Maternity - Cash benefits
Special scheme.	Scheme A.M.E.X.A. (sickness, invalidity and maternity).	No scheme.	General scheme with special provisions.	1. Scheme
Farmers enrolled and subject to social contributions, or persons assimilated thereto, due to voluntary insurance.		No scheme.		2. Beneficiaries
Decree No. 2123/1971 of 23 July, decree No. 3772/1972 of 23 December. Law no. 42/1994 of 30 December. Royal Decree No. 1976/1982 of 24 July.	Article 1106-2 of the Rural Code.	No scheme.	Law of 29 December 1987, No. 546.	3. Legislation
National Social Security Office (INSS).	Social insurance funds for farmers and GAMEX.	No scheme.	National Social Welfare Institute (INPS).	4. Administration
Voluntary membership.	Compulsory membership.	No scheme.	Compulsory membership.	5. Membership
None.		No scheme.	None.	6. Qualifying period

	Luxembourg	Netherlands	Austria	Portugal
<b>IV. Maternity - Cash benefits</b>				
<b>1. Scheme</b>	General scheme. See Table V.	General scheme. See Table V.	Special scheme for farmers.	General scheme (see Table V).
<b>2. Beneficiaries</b>	See table V.	See table V.	Self-employed farmers, helping family members.	See Table V.
<b>3. Legislation</b>	See table V.	See table V.	Temporary Helps Act ( <i>BHG</i> ) of 30 June 1982 and amendments.	See Table V.
<b>4. Administration</b>	Health Insurance Fund for farmers.	See table I.	Social Insurance Institute for Farmers.	See Table I.
<b>5. Membership</b>	Compulsory membership.	Voluntary membership.	Compulsory membership.	Voluntary membership.
<b>6. Qualifying period</b>	See table V.	See table V.	No minimum period.	See Table V.

	<b>Finland</b>	<b>Sweden</b>	<b>United Kingdom</b>	
<b>IV. Maternity - Cash benefits</b>				<b>IV. Maternity - Cash benefits</b>
<b>1. Scheme</b>	General scheme (see table V).	General scheme (see table V).	General scheme for self-employed persons covered by the scheme.	<b>1. Scheme</b>
<b>2. Beneficiaries</b>	See Table V.	See Table V.		<b>2. Beneficiaries</b>
<b>3. Legislation</b>	See Table V.	See Table V.	See table V.	<b>3. Legislation</b>
<b>4. Administration</b>	See Table I.	See Table I.	Benefits Agency.	<b>4. Administration</b>
<b>5. Membership</b>	See Table V.	See Table V.	National Insurance Contributions are compulsory for all those liable to pay.	<b>5. Membership</b>
<b>6. Qualifying period</b>	See Table V.	See Table V.		<b>6. Qualifying period</b>

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## Social Protection of Self-Employed: 1. Agriculture

	Belgium	Denmark	Germany	Greece
<b>7. Benefits</b>				
• <b>Special conditions</b>	No special conditions.	No special conditions.	No special conditions.	
• <b>Kind and amounts of benefits</b>	Flat rate benefit. BFR 35,236 (ECU 921).	See table V.	See table V.	Flat rate benefit. DR 50,000 (ECU 165) + DR 20,000 (ECU 66) for delivery in a private clinic.
• <b>Commencement and duration</b>	After delivery.	See table V.	See table V.	
<b>8. Financing</b>				
• <b>Source of finance</b>	52.2 % contributions; 38.4 % taxes; 9.4 % other.	See table II.	See table II.	
• <b>Contributions</b>	Income-related contributions with a minimum contribution. Indivisible total national insurance contribution.	See table II.	See table II.	



## Social Protection of Self-Employed: 1. Agriculture

Table XIII

Spain	France	Ireland	Italy	
As general scheme (See table IV).		No scheme.	None.	<b>7. Benefits</b> <ul style="list-style-type: none"> <li>• Special conditions</li> </ul>
Financial benefit. 100 % of the contributory monthly basis.	Assistance as a replacement for the wife on the farm.	No scheme.	Daily benefit. 80 % of an agricultural worker's minimum daily wage with long-term contract.	<ul style="list-style-type: none"> <li>• Kind and amounts of benefits</li> </ul>
From the first day of maternity leave for 16 weeks or 18 weeks for multiple birth.	At least 7, maximum 56 days (in special cases 98 days).	No scheme.	2 months before the presumed date of delivery. Up to 3 months after delivery.	<ul style="list-style-type: none"> <li>• Commencement and duration</li> </ul>
Contribution included in the flat rate.	See "Health care".	No scheme.	100 % contribution.	<b>8. Financing</b> <ul style="list-style-type: none"> <li>• Source of finance</li> </ul>
Contribution indicated under Health - benefits in kind.	See "Health care".	No scheme.	Flat rate contribution of LIT 18,000 (ECU 8.20), per year modified by Decree of the Minister of Labour in line with the variations of the measure of the benefit.	<ul style="list-style-type: none"> <li>• Contributions</li> </ul>

Table XIII

## Social Protection of Self-Employed: 1. Agriculture

	Luxembourg	Netherlands	Austria	Portugal
<b>7. Benefits</b>				
• <b>Special conditions</b>		No special conditions.	In principle benefits in kind in the form of temporary helps provided by the insurance fund; in the case the fund cannot provide for temporary helps and another temporary help has to be engaged or in the case no temporary help is available, maternity benefit is due for the farmer's wife.	No special conditions.
• <b>Kind and amounts of benefits</b>	See table V.	See table V.	Flat-rate benefit: S 250 (ECU 19) per day.	See Table V.
• <b>Commencement and duration</b>	See table V.	See table V.	8 weeks before the expected date of confinement. Up to 8 weeks (12 in case of problematic births) after confinement.	See Table V.
<b>8. Financing</b>				
• <b>Source of finance</b>	See table II.	See table II.	50 % contributions. 50 % Funds for the Compensation of Family Expenses.	See Table II.
• <b>Contributions</b>	See table II.	See table II.	(For temporary helps and part-time help): 0.40 % of the insurance value of the real estate - calculated in principle according to the size of the land - up to the assessment ceiling of S 44,100 (ECU 3,372) per month. Special provisions for helping family members.	See Table II.

	Finland	Sweden	United Kingdom	
<b>7. Benefits</b>				<b>7. Benefits</b>
• <b>Special conditions</b>	No special conditions.	No special conditions.	Maternity Allowance as in table V. Not entitled to Statutory Maternity Pay.	• <b>Special conditions</b>
• <b>Kind and amounts of benefits</b>	See Table V.	See Table V.	Maternity Allowance as in table V. Not entitled to Statutory Maternity Pay.	• <b>Kind and amounts of benefits</b>
• <b>Commencement and duration</b>	See Table V.	See Table V.	Maternity Allowance as in table V. Not entitled to Statutory Maternity Pay.	• <b>Commencement and duration</b>
<b>8. Financing</b>				<b>8. Financing</b>
• <b>Source of finance</b>	See Table II.	See Table II.	As for "Health care".	• <b>Source of finance</b>
• <b>Contributions</b>	See Table II.	See Table II.		• <b>Contributions</b>

Table XIII

## Social Protection of Self-Employed: 1. Agriculture

	Belgium	Denmark	Germany	Greece
<b>V. Invalidation</b>				
<b>1. Scheme</b>	Special scheme. See "Health - benefits in kind".	General scheme (see table VI).	Special scheme: Old age protection for farmers.	See "Health Care".
<b>2. Beneficiaries</b>	Self-employed in general.	See table VI.	Self-employed farmer, assisting members of the family and as well as salt-water and fresh-water fishermen and beekeepers.	See "Health Care".
<b>3. Legislation</b>	Royal order of 20 July 1971.	See table VI.	Act on old-age protection for farmers.	Decree 4575/66.
<b>4. Administration</b>	Social insurance funds and insurance companies.	See table I.		OGA.
<b>5. Membership</b>	Compulsory membership. Voluntary membership for assisting spouse.	Special provisions for self-employed farmers.	Compulsory membership.	Compulsory membership.
<b>6. Qualifying period</b>	6 months waiting period for compulsory members, 12 months for voluntary members.	See table VI.	Waiting period 5 years.	5 years (60 months).

## Social Protection of Self-Employed: 1. Agriculture

Table XIII

Spain	France	Ireland	Italy	V. Invalidity 1. Scheme
Special scheme for farmers.	Scheme A.M.E.X.A. (sickness, invalidity and maternity).	No scheme. However, see "Health - financial benefits" and Disabled Persons Maintenance Allowance (see table XII).	Special scheme, similar to general scheme.	<b>2. Beneficiaries</b>
Self-employed farmers enrolled and subject to social contributions, or persons assimilated thereto.	Head/manager of the farm and in some cases helping family members.	No scheme.		<b>3. Legislation</b>
Decree No. 2123/1971 of 23 July, Decree No. 3772/1972 of 23 December.	Article 1106-3 of the Rural Code.	No scheme.	Law of 2 August 1990, No. 233.	<b>4. Administration</b>
National Social Security Office (INSS)	Social insurance funds for farmers and GAMEX.	No scheme.	National Social Welfare Institute (INPS), CDCM.	<b>5. Membership</b>
Compulsory membership.	Compulsory membership.	No scheme.	Compulsory membership.	<b>6. Qualifying period</b>
A minimum insurance period is required which varies in relation to the age of the beneficiary at the date when the risk occurs.	Proof of contribution payments 12 months before commencement of invalidity.	No scheme.	5 years of which 3 years within the last 5 years.	

Table XIII

## Social Protection of Self-Employed: 1. Agriculture

	Luxembourg	Netherlands	Austria	Portugal
<b>V. Invalidity</b>				
<b>1. Scheme</b>	General scheme. See Table VI.	General scheme (AAW) and under certain conditions WAO.	Special scheme for farmers, similar to general scheme.	General scheme (see Table VI).
<b>2. Beneficiaries</b>	See table VI.	See table VI.	Self-employed farmers, helping family members.	See Table VI.
<b>3. Legislation</b>	Book III of the Social Insurance Code.	See table VI.	Act on the Social Insurance for Farmers (BSVG - <i>Bauern-Sozialversicherungsgesetz</i> ) of 11 October 1978 and amendments.	See Table VI.
<b>4. Administration</b>	Pension Insurance Fund for farmers.	See table VI.	Social insurance institute for Farmers.	See Table I.
<b>5. Membership</b>	Compulsory membership.	AAW covers all residents. WAO on a voluntary basis.	Compulsory insurance. When membership no longer necessary, possibility to voluntarily continue insurance scheme.	Compulsory membership.
<b>6. Qualifying period</b>	See table VI.	See table VI.	See Table VI.	See Table VI.

	Finland	Sweden	United Kingdom	
<b>V. Invalidity</b>				<b>V. Invalidity</b>
<b>1. Scheme</b>	General scheme and special scheme.	General Scheme (see Table VI).	General scheme. Special provisions concerning National Insurance benefits and contributions for self-employed persons covered by the scheme.	<b>1. Scheme</b>
<b>2. Beneficiaries</b>	Farmers, self-employed fishermen, reindeer herders and their spouses and other persons working on the farm.	See Table VI.		<b>2. Beneficiaries</b>
<b>3. Legislation</b>	General scheme: The National Pensions Act. Special scheme: The Farmers' Pensions Act.	See Table VI.	See table VI.	<b>3. Legislation</b>
<b>4. Administration</b>	General scheme: The Social Insurance Institution. Special scheme: The Farmers' Social Insurance Institution.	See Table I.	Benefits Agency.	<b>4. Administration</b>
<b>5. Membership</b>	General scheme: compulsory. Special scheme: compulsory, if the farm contains more than 5 ha of arable land.	See Table VI.	National Insurance Contributions are compulsory for all those liable to pay.	<b>5. Membership</b>
<b>6. Qualifying period</b>	Special scheme: the beneficiary shall be insured in the farmers' old age pension scheme.	See Table VI.		<b>6. Qualifying period</b>

	Belgium	Denmark	Germany	Greece
<b>7. Benefits</b>				
• <b>Special conditions</b>				
• <b>Kind and amounts of benefits</b>	Financial benefits according to whether there are dependants or not.	See table VI.	Pension: One twelfth of the general value plus added months per month (in total until the age of 55, from 55 to 60 years of age one third of the months, general pension value as from 1 July 1995: DM 21.35 (ECU 11)).	Flat rate pension: DR 21,000 (ECU 69) per month.
• <b>Commencement and duration</b>	After termination of health insurance benefit until old-age pension drawn.	See table VI.	After determination of incapacity. Until age of 65 (if waiting period of 180 months completed).	
• <b>Adjustment</b>	According to the development of cost of living.	See table VI.	On 1 July each year according to general scheme (see table VI).	
<b>8. Financing</b>				
• <b>Source of finance</b>	52.2 % contributions; 38.4 % taxes; 9.4 % other.	See table II.	22.5 % contributions; 77.5 % taxes.	
• <b>Contributions</b>	Income-related progressive contributions with a minimum contribution. Indivisible total national insurance contribution.	See table II.	Flat rate contribution rate with supplementary contribution.	



Spain	France	Ireland	Italy	7. Benefits • Special conditions
Current payment of contributions.		No scheme.	None.	
Pension see table VI. In comparison to the general scheme limited rights: in case of total permanent invalidity no supplement of 20 %.	Flat rate pension. In case of partial incapacity 3/5 of this contribution. Supplements for those in need of nursing.	No scheme.	Invalidity allowance and incapacity pension (see table VI). Amounts see „Old-Age“.	• Kind and amounts of benefits
See table VI. Unlimited unless suspension because of legal reasons.	Until pension age.	No scheme.	From the month following the application of the party concerned. Unlimited. When the beneficiary reaches pension age, the pension is transformed into old-age pension.	• Commencement and duration
See table VI.	In accordance with general with general scheme.	No scheme.	Adjustment every year to variation to cost of living.	• Adjustment
Contributions.	See "Health care".	No scheme.	See "Old-age".	8. Financing • Source of finance
Contribution included in the Flat rate indicated under "Health - benefits in kind".	See "Health care".	No scheme.		• Contributions

Table XIII

## Social Protection of Self-Employed: 1. Agriculture

	Luxembourg	Netherlands	Austria	Portugal
<b>7. Benefits</b>				
• <b>Special conditions</b>			Benefits according to the benefits of the general scheme. Difference: instead of invalidity permanent incapacity (person is not able to work regularly).	No special conditions.
• <b>Kind and amounts of benefits</b>	See table VI.	See table VI.	See Table VI.	See Table VI.
• <b>Commencement and duration</b>	See table VI.	See table VI.	From the first day of the month following the occurrence of permanent incapacity or the application. Duration: see Table VI.	See Table VI.
• <b>Adjustment</b>	See table VI.	See table VI.	See Table VI.	
<b>8. Financing</b>				
• <b>Source of finance</b>	See Health Insurance.	See table II.	23.3 % contributions; 71.8 % State; 4.9 % others.	See Table II.
• <b>Contributions</b>		See table II.	12.5 % of the insurance value of the real estate - calculated in principle according to the size of the land - up to the assessment ceiling of S 44,100 (ECU 3,372) per month (also for old-age and survivor's pensions). Special provisions for helping family members.	See Table II.

	Finland	Sweden	United Kingdom	
<b>7. Benefits</b>				<b>7. Benefits</b>
• <b>Special conditions</b>	General and special scheme: during the first year of invalidity the insured usually receives daily allowance according to the sickness insurance. The payment of invalidity benefits begins when the payment of the daily allowance ceases.	No special conditions.	No access to earnings-related additions to Invalidity Benefit, which preceded Incapacity Benefit and is still in payment to some.	• <b>Special conditions</b>
• <b>Kind and amounts of benefits</b>	General scheme: invalidity pension, see table VI. Special scheme: invalidity pension (full pension, if invalidity is at least 60 %; half pension, if invalidity is 40-60 %. Persons aged 58-64 are entitled to individual early retirement pension. See table VI).	See Table VI.	As in table VI, but no access to earnings-related additions to Invalidity Benefit, which preceded Incapacity Benefit and is still in payment to some.	• <b>Kind and amounts of benefits</b>
• <b>Commencement and duration</b>	General scheme and special scheme: 1 year after the beginning of invalidity until the age of 65.	See Table VI.	See Table VI.	• <b>Commencement and duration</b>
• <b>Adjustment</b>	General scheme: annually according to the cost-of-living index. Special scheme: annually according to the average of price and wage changes (TEL-index).	See Table VI.	See Table VI.	• <b>Adjustment</b>
<b>8. Financing</b>				<b>8. Financing</b>
• <b>Source of finance</b>	General scheme: see table VI. Special scheme: insured persons about 20 %, state 80 %.	See Table II.	Long-term incapacity Benefit - as for short-term benefit at II.	• <b>Source of finance</b>
• <b>Contributions</b>	General scheme: see table VI. Special scheme: insured persons pay 8,44 % of their earned income to an income ceiling of FIM 81,800 (ECU 14,226) per year. If insured person's annual income is higher than the ceiling, the percentage gradually increases (max. 20,2 %).	See Table II.	Non-contributory benefits funded from general Government revenue, as described in table II.	• <b>Contributions</b>

Table XIII

## Social Protection of Self-Employed: 1. Agriculture

	Belgium	Denmark	Germany	Greece
<b>VI. Old age</b>				
<b>1. Scheme</b>	Special scheme.	General scheme (see table VII).	Special scheme: Old-age protection for farmers.	See "Health Care".
<b>2. Beneficiaries</b>	Self-employed in general.	See table VII.	Self-employed farmer, assisting members of the family, as well as salt-water and fresh-water fishermen and beekeepers.	See "Health Care".
<b>3. Legislation</b>	Royal order No. 72 of 10 November 1967.	See table VII.	Act on old-age protection for farmers.	Act 4169/61.
<b>4. Administration</b>	Social insurance funds + INASTI + ONP.	See table I.		OGA.
<b>5. Membership</b>	Compulsory membership.	See table VII.	Compulsory membership.	Compulsory membership.
<b>6. Qualifying period</b>	Waiting period of 3 months.	See table VII.	Waiting period of 15 years.	Waiting period of 300 months.
<b>7. Benefits</b>				
• <b>Special conditions</b>	No special conditions.	No special conditions.		
• <b>General age limit</b>	Men: 65 years. Women: 60 years.	See table VII.	Men and women: 65 years.	65 years.

Social Protection of Self-Employed: 1. Agriculture

Table XIII

Spain	France	Ireland	Italy	VI. Old age 1. Scheme
Special scheme for farmers (R.E.A.).	Special scheme for Old-age agricultural pension.	General scheme. However, special provisions for self-employed in general (see table VII).	Special scheme, very similar to general scheme.	2. Beneficiaries
Beneficiaries: Farmers enrolled and subject to social contributions, or persons assimilated thereto.		See table VII.		3. Legislation
Decree No. 2123/1971 of 23 July, Decree No. 3772/1972 of 23 December, Decree No. 1135/1979 of 4 May.		See table VII.	Law of 2 August 1990, No. 233.	4. Administration
National Social Security Office (INSS).	Social insurance funds for farmers.	See table VII.	National Social Welfare Institute (INPS), CDCM.	5. Membership
Compulsory membership.	Compulsory membership.	See table VII.	Compulsory membership.	6. Qualifying period
15 years.	1 year.	See table VII.	20 years.	7. Benefits • Special conditions
See table VII.	Full basic pension is paid after 150 quarters of professional activity. Reduced for cases of less than 150 quarters of employment.	See table VII.		• General age limit
65 years.	60 years.	66 years.	65 years for men. 60 years for women.	

Table XIII

## Social Protection of Self-Employed: 1. Agriculture

	Luxembourg	Netherlands	Austria	Portugal
<b>VI. Old age</b>				
<b>1. Scheme</b>	General scheme. See Table VII.	General scheme. See Table VII.	See "Invalidity".	General scheme (see Table VII).
<b>2. Beneficiaries</b>	See table VII.	See table VII.	See "Invalidity".	See Table VII.
<b>3. Legislation</b>	Book III of the Social Insurance Code.	See table VII.	See "Invalidity".	See Table VII.
<b>4. Administration</b>	Pension Insurance Fund for farmers.	See table I.	See "Invalidity".	See Table I.
<b>5. Membership</b>	Compulsory membership.	See table VII.	See "Invalidity".	Compulsory membership.
<b>6. Qualifying period</b>	See table VII.	See table VII.	See Table VII.	See Table VII.
<b>7. Benefits</b>				
• <b>Special conditions</b>	Up to a maximum total of 15 years for the periods of professional activity and assimilated insurance periods prior to the introduction of the system.	No special conditions.	See Table VII.	No special conditions.
• <b>General age limit</b>	See table VII.	See table VII.	See Table VII.	See Table VII.

	Finland	Sweden	United Kingdom	
<b>VI. Old age</b>				<b>VI. Old age</b>
<b>1. Scheme</b>	General scheme and special scheme.	General Scheme (see Table VII).	General scheme with special provisions concerning benefits and contributions for self-employed persons covered by general scheme.	<b>1. Scheme</b>
<b>2. Beneficiaries</b>	Farmers, self-employed fishermen, reindeer herders and their spouses and other persons working on the farm.	See Table VII.		<b>2. Beneficiaries</b>
<b>3. Legislation</b>	General scheme: The National Pensions Act. Special scheme: The Farmers' Pensions Act.	See Table VII.	See table VII.	<b>3. Legislation</b>
<b>4. Administration</b>	General scheme: The Social Insurance Institution. Special scheme: The Farmers' Social Insurance Institution.	See Table VII.	Benefits Agency.	<b>4. Administration</b>
<b>5. Membership</b>	General scheme: compulsory. Special scheme: compulsory, if the farm contains more than 5 ha of arable land.	See Table VII.	National Insurance Contributions are compulsory for all those liable to pay.	<b>5. Membership</b>
<b>6. Qualifying period</b>	Waiting period 4 months.	See Table VII.		<b>6. Qualifying period</b>
<b>7. Benefits</b>				<b>7. Benefits</b>
• <b>Special conditions</b>		No special conditions.	Basic Retirement Pension as in table VII, but no general access to earnings-related pension.	• <b>Special conditions</b>
• <b>General age limit</b>	General and special scheme: 65 years.	See Table VII.	Basic Retirement Pension: see Table VII.	• <b>General age limit</b>

Table XIII

## Social Protection of Self-Employed: 1. Agriculture

	Belgium	Denmark	Germany	Greece
• Early age limit	Men: 60 years.	See table VII.	Widows: 55 years, if spouse already receives old-age pension.	
• Kind and amounts of benefits	Income-related for years of work post 1985, fixed rate amount for cases prior to 1985.	See table VII.	Pension: Per insurance month one twelfth of the general pension value as from 1 July 1995: DM 21.35 (ECU 11).	
• Adjustment	According to development of cost of living.	See table VII.	On 1 July each year according to general scheme (see table VII).	
<b>8. Financing</b>				
• Source of finance	65.3 % contributions; 33.3 % taxes; 1.4 % other.	See table II.	See "Invalidity".	
• Contributions	Income-related contributions with a minimum contribution. Indivisible total national insurance contribution.	See table II.	See "Invalidity".	



Social Protection of Self-Employed: 1. Agriculture

Table XIII

Spain	France	Ireland	Italy	
Non-existent.		No.	Not existent.	• Early age limit
See table VII.	Fixed rate basic pension: See general scheme in table VII. Income-related supplementary pension. Contributory pension: Since 1992, heads/managers of farms and their spouses can share their pension rights.	Old Age Contributory Pension.	Old-age pension. 2 % x n x R. n = number of contribution years (max. 40); R = Reference wage: • for those having 15 or more occupational years on 31 December 1992: Average income liable to contributions of the last 10 years with ceiling. • for those having less than 15 occupational years on 31 December 1992: average income liable to contributions of a variable period between the last 10 years and the whole working life with ceiling. • for those just having entered employment after 31. December 1992: Average income liable to contributions of the whole period of working life with ceiling. Reference wages are conventional incomes, related to 4 values and adjusted in the line with the consumer price index and raised by 1 % for each year worked. For 1995 the last value amounts to LIT 21,469,000 (ECU 9,750).	• Kind and amounts of benefits
See table VII.	In accordance with the general scheme.	See table VII.	Annual adjustment based on the development of the cost of living in four steps (see Table VII).	• Adjustment
Contributions	Contributions.	See table II.	100 % contribution.	8. Financing • Source of finance
Contribution included in the flat rate indicated under "Health - benefits" in kind".	Contribution in relation to income. Minimum contribution. Rates fixed every year.	See table II.	17 % of conventional income related to 4 income values from a minimum of LIT 10,735,000 (ECU 4,875) to a maximum of LIT 21,469,000 (ECU 9,750).	• Contributions

Table XIII

## Social Protection of Self-Employed: 1. Agriculture

	Luxembourg	Netherlands	Austria	Portugal
• Early age limit	See table VII.	See table VII.	See Table VII.	See Table VII.
• Kind and amounts of benefits	See table VII.	See table VII.	See Table VII.	See Table VII.
• Adjustment	See table VII.	See table VII.	See Table VII.	See Table VII.
8. Financing				
• Source of finance	See Health Insurance.	See table II.	See "Invalidity".	See Table II.
• Contributions		See table II.	See "Invalidity".	See Table II.

	Finland	Sweden	United Kingdom	
• Early age limit	General and special scheme: early old age pension for 60-64 year-old. Special scheme: part-time pension for 58-64 year-old; early retirement pension for 55-64 year-old farmers, who transfer their farms to successors or to non-agricultural uses.	See Table VII.	Basic Retirement Pension: see Table VII.	• Early age limit
• Kind and amounts of benefits	General scheme: basic pension, the amount of which depends on the amount of the earnings-related pension. See table VII. Special scheme: earnings-related pension according to the beneficiary's annual insured income and the duration of insurance. Target is 60 % of average insured income after 40 years. Accrual rate is 1,5 % per year increased to 2,5 % after the age of 60.	See Table VII.	Basic Retirement Pension: see Table VII.	• Kind and amounts of benefits
• Adjustment	General scheme: annually according to the cost-of-living index. Special scheme: Annually according to the average of wage and price changes (TEL-index).	See Table VII.	Basic Retirement Pension: see Table VII.	• Adjustment
8. Financing • Source of finance	General scheme: see table VII. Special scheme: see invalidity.	See Table II.	Retirement Pension as for Sickness Benefit. Non-Contributory Retirement Pension is funded by Government.	8. Financing • Source of finance
• Contributions	General scheme: see table II. Special scheme: see invalidity.	See Table II.		• Contributions

Table XIII

## Social Protection of Self-Employed: 1. Agriculture

	Belgium	Denmark	Germany	Greece
<b>VII. Survivors</b>				
<b>1. Scheme</b>	Special scheme.	General scheme (see table VIII).	Special scheme: Old-age protection for farmers.	See "Health Care".
<b>2. Beneficiaries</b>	Self-employed in general.	See table VIII.	Self-employed farmer, assisting members of the family, as well as salt-water and fresh-water fishermen and beekeepers.	See "Health Care".
<b>3. Legislation</b>	Royal order No. 72 of 10 November 1967.	See table VIII.	Act on old-age protection for farmers.	Acts 4169/61 and 1140/81.
<b>4. Administration</b>	Social insurance funds + INASTI + ONP.	See table I.		OGA.
<b>5. Membership</b>	Compulsory membership.	See table VIII.	Compulsory membership.	Compulsory membership.
<b>6. Qualifying period</b>	Waiting period of 3 months.	See table VIII.	5 years.	Waiting period of 36 months.

Spain	France	Ireland	Italy	VII. Survivors
Special scheme for farmers (R.E.A.).	Special scheme for Old-age agricultural pension.	General scheme. However, special provisions for self-employed in general (see table VIII).	Special scheme, very similar to the general scheme.	1. Scheme
Beneficiaries: Farmers enrolled and subject to social contributions, or persons assimilated thereto.		See table VIII.		2. Beneficiaries
Decree No. 2123/1971 of 23 July, Decree No. 3772/1972 of 23 December, Royal Decree No. 1135/79 of 4 May.		See table VIII.	Law of 2 August 1990, No. 233.	3. Legislation
National Social Security Office (INSS).		See table VIII.	National Social Welfare Institute (INPS), CDCM.	4. Administration
Compulsory membership of the deceased.	Compulsory membership.	See table VIII.	Compulsory membership.	5. Membership
500 days during the last 5 years before the risk occurred.		See table VIII.	5 years, with a least 3 years during the last 5 years.	6. Qualifying period

Table XIII

## Social Protection of Self-Employed: 1. Agriculture

	Luxembourg	Netherlands	Austria	Portugal
<b>VII. Survivors</b>				
<b>1. Scheme</b>	General scheme. See Table VIII.	General scheme. See Table VIII.	See "Invalidity".	General scheme (see Table VII).
<b>2. Beneficiaries</b>	See table VIII.	See table VIII.	See "Invalidity".	See Table VIII.
<b>3. Legislation</b>	Book III of the Social Insurance Code.	See table VIII.	See "Invalidity".	See Table VIII.
<b>4. Administration</b>	Pension Insurance Fund for farmers.	See table I.	See "Invalidity".	See Table II.
<b>5. Membership</b>	Compulsory membership.	See table VIII.	See "Invalidity".	Compulsory membership.
<b>6. Qualifying period</b>	See table VIII.	See table VIII.	See Table VIII.	See Table VIII.

	Finland	Sweden	United Kingdom	
<b>VII. Survivors</b>				<b>VII. Survivors</b>
<b>1. Scheme</b>	General scheme and special scheme.	General Scheme (see Table VIII).	General scheme with special provisions concerning benefits and contributions for self-employed persons covered by the scheme.	<b>1. Scheme</b>
<b>2. Beneficiaries</b>	Widow/widower of a person, who would have been entitled to farmers' old age pension and his/her under 18-year-old children.	See Table VIII.		<b>2. Beneficiaries</b>
<b>3. Legislation</b>	General scheme: The National Pensions Act. Special scheme: The Farmers' Pensions Act.	See Table VIII.	As table VIII.	<b>3. Legislation</b>
<b>4. Administration</b>	General scheme: The Social Insurance Institution. Special scheme: The Farmers' Social Insurance Institution.	See Table I.	Benefits Agency.	<b>4. Administration</b>
<b>5. Membership</b>	General scheme: compulsory. Special scheme: compulsory, if the farm contains more than 5 ha of arable land.	See Table VIII.	National Insurance Contributions are compulsory for all those liable to pay.	<b>5. Membership</b>
<b>6. Qualifying period</b>	Special scheme: the deceased spouse shall have belonged to the farmers' old age pension scheme.	See Table VIII.		<b>6. Qualifying period</b>

Table XIII

## Social Protection of Self-Employed: 1. Agriculture

	Belgium	Denmark	Germany	Greece
<b>7. Benefits</b>				
• <b>Special conditions</b>	No special conditions.	No special conditions.		
• <b>Kind and amounts of benefits</b>	<i>Contribution-related widow's/widower's pension</i> : 80 % of old-age pension. In the case of where no old-age pension is paid: Benefits paid in reference to the insurance life of the deceased.	See table VIII.	Widow's/widower's pension, orphan's pension: according to the insurance periods of the deceased person added periods may be taken account of, if necessary, if death occurred before the completion of age 60. Orphans having lost one parent: 1/10 of the invalidity pension which the deceased would have received; Orphans having lost both parents: 1/5 of the invalidity pension which the deceased would have received.	Fixed rate for widows: DR 21,000 (ECU 69) per month.
• <b>Duration</b>	Lifelong.	See table VIII.	Until remarriage.	
• <b>Adjustment</b>	According to development of cost of living.	See table VIII.	On 1 July each year according to general scheme (see table VIII).	
<b>8. Financing</b>				
• <b>Source of finance</b>	65.3 % contributions; 33.3 % taxes; 1.4 % other.	See table II.	See "Invalidity".	
• <b>Contributions</b>	Income-related contributions with a minimum contribution. Indivisible total national insurance contribution.	See table II.	See "Invalidity".	



Spain	France	Ireland	Italy	7. Benefits • Special conditions
See general scheme (table VI).	Entitlement of deceased to old-age pension, age of survivor at least 55.	See table VIII.	None.	7. Benefits • Special conditions
<ul style="list-style-type: none"> <li>• Help in case of death.</li> <li>• Pension.</li> <li>• Orphan's pension.</li> <li>• Benefits to the members of the family.</li> </ul> See table VIII.	Flat rate pension of the deceased + 50 % of the contribution-related pension (in case the widower/widow does not have their own pensions respectively).	See table VIII.	Pension for widower/ widow and orphans. <ul style="list-style-type: none"> <li>• Spouse: 60 % of the invalidity/old-age pension of the insured/pensioner.</li> <li>• Orphans: In conjunction with surviving spouse's pension: 20 % of the invalidity/old-age pension of the insured/pensioner. If the surviving spouse does not have a pension: 40 % (30 % from 3 children onwards) of the invalidity/old-age pension of the insured/pensioner for each orphan.</li> <li>• Parents, brothers/sisters: 15 % of the invalidity/old-age pension of the insured/pensioner if there are no other survivors.</li> </ul>	• Kind and amounts of benefits
Unlimited unless suspension on the grounds of legal reasons.		See table VIII.	<ul style="list-style-type: none"> <li>• Spouses: All their life if spouse does not remarry.</li> <li>• Orphans: Until 18 or 21 if student, or 26 if university student, unlimited if invalid.</li> <li>• Parent, brothers/sisters: All their life.</li> </ul>	• Duration
See table VIII.	In accordance with general scheme.	See table VIII.	Adjustment every year on the basis of the variations of the cost of living.	• Adjustment
Contributions.	See Old-age.	See table II.	See "Old-age".	8. Financing • Source of finance
		See table II.		• Contributions

	Luxembourg	Netherlands	Austria	Portugal
<b>7. Benefits</b>				
• Special conditions		No special conditions.	See Table VIII. The surviving spouse may also continue to run the farm if he or she chooses to do so. In this case there is no entitlement to widow's/widower's pension and the insurance periods of the deceased have to be taken account of for the surviving spouse's own pension entitlements.	No special conditions.
• Kind and amounts of benefits	See table VIII.	See table VIII.	See Table VIII.	See Table VIII.
• Duration	See table VIII.	See table VIII.	See Table VIII.	See Table VIII.
• Adjustment	See table VIII.	See table VIII.	See Table VIII.	See Table VIII.
<b>8. Financing</b>				
• Source of finance	See Health Insurance.	See table II.	See "Invalidity".	See Table II.
• Contributions		See table II.	See "Invalidity".	See Table II.

	Finland	Sweden	United Kingdom	
<b>7. Benefits</b>				<b>7. Benefits</b>
• <b>Special conditions</b>	Special scheme: widow/widower shall have common child/children with deceased spouse or widow/widower shall be over 50 years old or invalid and married to the deceased spouse for at least 5 years.	No special conditions.		• <b>Special conditions</b>
• <b>Kind and amounts of benefits</b>	General scheme: widow's/widower's pension, child's pension. Special scheme: widow's/widower's pension, child's pension: widow/widower receives 1/2 - 1/6 of the pension of the deceased spouse and children 1/2 - 5/6 of the pension each. Income may reduce the amount of the pension. (See Table VII).	See Table VIII.	Basic widows benefits: see table VIII. No access to any earnings-related additions.	• <b>Kind and amounts of benefits</b>
• <b>Duration</b>	General scheme: see table VII. Special scheme: widow/widower: lifelong, children: until the age of 18.	See Table VIII.	Basic widows benefits: see table VIII.	• <b>Duration</b>
• <b>Adjustment</b>	General scheme: annually according to the cost-of-living index. Special scheme: annually according to average of wage and price changes (TEL-index).	See Table VIII.	Basic widows benefits: see table VIII.	• <b>Adjustment</b>
<b>8. Financing</b>				<b>8. Financing</b>
• <b>Source of finance</b>	General scheme: see table II. Special scheme: see invalidity.	See Table II.	As for "Sickness - Cash Benefits".	• <b>Source of finance</b>
• <b>Contributions</b>	General scheme: see table II. Special scheme: see invalidity.	See Table II.		• <b>Contributions</b>

Table XIII

## Social Protection of Self-Employed: 1. Agriculture

	Belgium	Denmark	Germany	Greece
<b>VIII. Employment injuries and occupational diseases</b>				
<b>1. Scheme</b>	No scheme.	General scheme (see table IX).	General scheme (see table IX).	See "Health Care".
<b>2. Beneficiaries</b>	No scheme.	See table IX.	See table IX.	See "Health Care".
<b>3. Legislation</b>	No scheme.	See table IX.	See table IX.	Act 1287/82.
<b>4. Administration</b>	No scheme.	See table I.	Agricultural accident insurance companies.	OGA.
<b>5. Membership</b>	No scheme.	See table IX.	See table IX.	Compulsory membership
<b>6. Qualifying period</b>	No scheme.	See table IX.	See table IX.	
<b>7. Benefits</b>	No scheme.	See table IX.	By non-compliance with general scheme, a lump sum will be paid. The amount depends on a degree of incapacity. The benefits will be reassessed every 4 years and will cease when retirement age is reached.	Fixed rate of DR 21,000 (ECU 69) per month.
<b>8. Financing</b>				
• <b>Source of finance</b>	No scheme.	See table II.	51.81 % contributions; 37.48 % taxes; 10.71 % other.	
• <b>Contributions</b>	No scheme.	See table II.	Contributions according to amount of land and yield.	

Social Protection of Self-Employed: 1. Agriculture

Table XIII

Spain	France	Ireland	Italy	VIII. Employment injuries and occupational diseases
No protection system for farmers.	Special scheme A.A.E.X.A., subdivided according to a compulsory basic scheme and additional voluntary scheme.	No scheme. But see table XII.	General scheme. See table IX.	1. Scheme
No protection system for farmers.	All family members working on the farm free of charge.	No scheme.	See table IX.	2. Beneficiaries
No protection system for farmers.	Act 66-950.	No scheme.	See table IX.	3. Legislation
No protection system for farmers.	Private insurance companies.	No scheme.	See table I.	4. Administration
No protection system for farmers.	Compulsory membership.	No scheme.	See table IX.	5. Membership
No protection system for farmers.		No scheme.	See table IX.	6. Qualifying period
No protection system for farmers.	All benefits in kind to 100 %. Flat rate invalidity pensions (total or partial).	No scheme.	See table IX.	7. Benefits
No protection system for farmers.	Insurance premium.	No scheme.	100 % contribution.	8. Financing • Source of finance
No protection system for farmers.		No scheme.	Flat rate contribution of LIT 500,000 (ECU 227) per year reduced to LIT 295,000 (ECU 134) for mountainous regions.	• Contributions

Table XIII

## Social Protection of Self-Employed: 1. Agriculture

	Luxembourg	Netherlands	Austria	Portugal
<b>VIII. Employment injuries and occupational diseases</b>				
<b>1. Scheme</b>	Special scheme.	No scheme in the Netherlands.	Special provisions in the general scheme.	General scheme (see Table IX).
<b>2. Beneficiaries</b>	Exclusively self-employed farmers and their helpers.	No scheme.	Self-employed farmers, helping family members.	See Table IX.
<b>3. Legislation</b>	Book II Part II of the Social Insurance Code.	No scheme.	General Social Insurance Act of 9 September 1955 (ASVG) in combination with the Act on the Social Insurance for Farmers (BSVG) of 11 October 1978 and respective amendments.	See Table IX.
<b>4. Administration</b>	Insurance Association against accidents at work, agricultural section.	No scheme.	Social Insurance Institute for Farmers.	See Table I.
<b>5. Membership</b>	Compulsory membership.	No scheme.	Compulsory membership.	Voluntary membership.
<b>6. Qualifying period</b>	None.	No scheme.	See Table IX.	See Table IX.
<b>7. Benefits</b>	No cash benefits. The calculation of the pension is based on an average annual flat-rate income. According to seriousness and consequences of injury.	No scheme.	See Table IX. For the pension calculation: lump-sum assessment ceiling ("L"): S 123,175 (ECU 9,417) (for cases with "t" at least 50% and for widow's and widower's pensions) or S 61,583 (ECU 4,708) (in all other cases).	See Table IX.
<b>8. Financing</b>				
• <b>Source of finance</b>	Premium and public fund.	No scheme.	74.4 % contributions; 24.8 % State; 0.8 % others.	See Table II.
• <b>Contributions</b>	According to contribution group.	No scheme.	1.9 % of the insurance value of the real estate - calculated in principle according to the size of the land - up to the assessment ceiling of S 44,100 (ECU 3,372) per month.	See Table II.

	Finland	Sweden	United Kingdom	
<b>VIII. Employment injuries and occupational diseases</b>				<b>VIII. Employment injuries and occupational diseases</b>
<b>1. Scheme</b>	Special scheme.	General Scheme (see Table IX).	No access to Industrial Injuries Disablement Benefit for self-employed. Access to other incapacity or invalidity benefits as described in this table.	<b>1. Scheme</b>
<b>2. Beneficiaries</b>	Farmers, self-employed fishermen, reindeer herders and their spouses and other persons working on the farm.	See Table IX.	No access to Industrial Injuries Disablement Benefit for self-employed.	<b>2. Beneficiaries</b>
<b>3. Legislation</b>	The Act on Farmers' Employment Accident Insurance.	See Table IX.	No access to Industrial Injuries Disablement Benefit for self-employed.	<b>3. Legislation</b>
<b>4. Administration</b>	The Farmers' Social Insurance Institution.	See Table I.	No access to Industrial Injuries Disablement Benefit for self-employed.	<b>4. Administration</b>
<b>5. Membership</b>	Compulsory, if the farm contains more than 5 ha of arable land. Voluntary membership for unpaid family members and farmers over the age 65.	See Table IX.	No access to Industrial Injuries Disablement Benefit for self-employed.	<b>5. Membership</b>
<b>6. Qualifying period</b>		See Table IX.	No access to Industrial Injuries Disablement Benefit for self-employed.	<b>6. Qualifying period</b>
<b>7. Benefits</b>	Accident insurance covers the costs arising from accident or occupational disease (medicines, treatment, travels), daily allowances and pensions. Benefits are generally the same as in the Employment Accident Insurance Scheme (See Table IX).	See Table IX.	No access to Industrial Injuries Disablement Benefit for self-employed.	<b>7. Benefits</b>
<b>8. Financing</b>				<b>8. Financing</b>
• <b>Source of finance</b>	Insured and state 33,8 % each. The remaining part is financed by transfers from other social security insurance schemes.	See Table II.	No access to Industrial Injuries Disablement Benefit for self-employed.	• <b>Source of finance</b>
• <b>Contributions</b>	Insured pay 0,77 % of their annual insured income.	See Table II.	No access to Industrial Injuries Disablement Benefit for self-employed.	• <b>Contributions</b>

Table XIII

## Social Protection of Self-Employed: 1. Agriculture

	Belgium	Denmark	Germany	Greece
<b>IX. Family benefits</b>				
<b>1. Scheme</b>	Special scheme.	General scheme (see table X).	General scheme (see table X).	See "Health Care".
<b>2. Beneficiaries</b>	Self-employed in general.	See table X.	See table X.	See "Health Care".
<b>3. Legislation</b>	Act of 29 March 1976 and Royal Decree of 8 April 1976.	See table X.	See table X.	Act 4169/61.
<b>4. Administration</b>	Social insurance funds.	See table I.	See table X.	
<b>5. Membership</b>	Compulsory membership.	See table X.	See table X.	Compulsory membership.
<b>6. Qualifying period</b>	Waiting period of 3 months.	See table X.	See table X.	
<b>7. Benefits</b>				
• Kind and amounts of benefits	Regular, flat rate benefits as well as one-off lump sum benefits for birth. Varies according to age. Special provisions for orphans and handicapped children and children of invalid parents.	See table X.	See table X.	Monthly (fixed rate) lump sum. DR 750 (ECU 2.50) for couples under 65, who do not draw any pension. Otherwise DR 1,500 (ECU 5).
• Duration	Without reservations: until age of 16. During training: Until age of 25. For students: Until age of 25. For handicapped persons: Until age of 21.	See table X.	See table X.	
<b>8. Financing</b>				
• Source of finance	67.1 % contributions; 32.9 % taxes.	See table II.	See table II.	
• Contributions	Income-related contributions with a minimum contribution.	See table II.	No contributions.	



## Social Protection of Self-Employed: 1. Agriculture

Table XIII

Spain	France	Ireland	Italy	
No protection system for farmers.	General scheme (see table X).	General scheme (see Table X).	General scheme with special provisions.	<b>IX. Family benefits</b>
				<b>1. Scheme</b>
No protection system for farmers.	See table X.	See table X.		<b>2. Beneficiaries</b>
No protection system for farmers.	See table X.	See table X.	Law of 14 July 1967, No. 585, Law of 25 March 1983, No. 79.	<b>3. Legislation</b>
No protection system for farmers.	Social insurance funds for farmers.	See table X.	National Social Welfare Institute (INPS).	<b>4. Administration</b>
No protection system for farmers.	Compulsory membership.	See table X.	Compulsory membership.	<b>5. Membership</b>
No protection system for farmers.		See table X.	None.	<b>6. Qualifying period</b>
No protection system for farmers.	See table X.	See table X.	Active: Family allowances of LIT 20,000 (ECU 9.10) per month for each dependent member of the household of the insured. Pensioners: Family allowances and supplements in the inverse function of the family income and in direct function of the number of the family members.	<b>7. Benefits</b> • Kind and amounts of benefits
No protection system for farmers.	See table X.	See table X.	For children normally 18; if students, 21 or if university students, 26; unlimited if invalid.	• Duration
No protection system for farmers.		See table II.	100 % State.	<b>8. Financing</b> • Source of finance
No protection system for farmers.	Contribution in relation to income from work. Rates fixed every year.	See table II.	No contributions.	• Contributions

Table XIII

## Social Protection of Self-Employed: 1. Agriculture

	Luxembourg	Netherlands	Austria	Portugal
<b>IX. Family benefits</b>				
<b>1. Scheme</b>	General scheme. See table X.	General scheme. See Table X.	General scheme. See Table X. For child-raising: part-time help from special scheme for farmers and persons engaged in a business or trade (including self-employed craftsmen).	General scheme (see Table X).
<b>2. Beneficiaries</b>	See table X.	See table X.	Part-time help: self-employed farmers, helping family members.	See Table X.
<b>3. Legislation</b>	See table X.	See table X.	Part-time help: Temporary Helps Act ( <i>BHG</i> ) of 30 June 1982 and amendments.	See Table X.
<b>4. Administration</b>		See table I.	Part-time help: Social Insurance Institute for Farmers.	See Table X.
<b>5. Membership</b>	See table X.	See table X.	Part-time help: Compulsory membership.	Voluntary membership.
<b>6. Qualifying period</b>	See table X.	See table X.	Part-time help: No minimum.	See Table X.
<b>7. Benefits</b>				
• Kind and amounts of benefits	See table X.	See table X.	Part-time help: Flat-rate benefit per day S 90 (ECU 6.90) per day for married mothers or for mothers living in a relationship similar to marriage. S 136 (ECU 10) per day for single mothers.	See Table X.
• Duration	See table X.	See table X.	Part-time help: Subsequent to temporary help according to <i>BHG</i> (see "Sickness - cash benefits") until the child's second birthday.	See Table X.
<b>8. Financing</b>				
• Source of finance	See table II.	See table II.	Part-time help: Funds for the Compensation of Family Expenses.	See Table II.
• Contributions	See table II.	See table II.	Temporary help and part-time help: 0.40 % of the insurance value of the real estate - calculated in principle according to the size of the land - up to the assessment ceiling of S 44,100 (ECU 3,372) per month. Special provisions for helping family members.	See Table II.

	Finland	Sweden	United Kingdom	
<b>IX. Family benefits</b>				<b>IX. Family benefits</b>
<b>1. Scheme</b>	General scheme (see table X).	General scheme (see table X).	General scheme. No special rules for self-employed: Access on same basis as others. See Table X for details.	<b>1. Scheme</b>
<b>2. Beneficiaries</b>	See Table X.	See Table X.	See table X.	<b>2. Beneficiaries</b>
<b>3. Legislation</b>	See Table X.	See Table X.	See table X.	<b>3. Legislation</b>
<b>4. Administration</b>	See Table I.	See Table I.	See table X.	<b>4. Administration</b>
<b>5. Membership</b>	See Table X.	See Table X.	See table X.	<b>5. Membership</b>
<b>6. Qualifying period</b>	See Table X.	See Table X.	See table X.	<b>6. Qualifying period</b>
<b>7. Benefits</b>				<b>7. Benefits</b>
• Kind and amounts of benefits	See Table X.	See Table X.	See table X.	• Kind and amounts of benefits
• Duration	See Table X.	See Table X.	See table X.	• Duration
<b>8. Financing</b>				<b>8. Financing</b>
• Source of finance	See Table II.	See Table II.	See table II.	• Source of finance
• Contributions	See Table II.	See Table II.		• Contributions

Table XIII

## Social Protection of Self-Employed: 2. Crafts and Commerce

	Belgium	Denmark	Germany	Greece
<b>I. Health Care - Benefits in kind</b>				
<b>1. Scheme</b>	Special scheme.	General scheme (see table III)	In principle not covered by the <u>statutory</u> health insurance.	
<b>2. Beneficiaries</b>	Self-employed in general.	See table III.	No statutory scheme.	
<b>3. Legislation</b>	Royal order of 30 July 1964.	See table III.	No statutory scheme.	
<b>4. Administration</b>	Social insurance funds and insurance companies.	See table I.	No statutory scheme.	
<b>5. Membership</b>	Compulsory membership to insure against "major risks", voluntary membership for "minor risks".	See table III.	No statutory scheme.	
<b>6. Qualifying period</b>	6 months waiting period.	See table III.	No statutory scheme.	

Spain	France	Ireland	Italy	i. Health Care - Benefits in kind
Special scheme for self-employed.	Autonomous scheme for self-employed.	General scheme (see table III).		1. Scheme
insured and registered independents, pensioners, family members or persons assimilated thereto	<ul style="list-style-type: none"> <li>• Non-salaried workers following an occupation in the craftsmen's trade, in industry or commerce,</li> <li>• the liberal professions,</li> <li>• pensioners belonging to these professional groups.</li> </ul>	See table III.		2. Beneficiaries
Decree 2530/1970 of 20 August. Legislative Royal Order 1/94 of 20 June.	Law of 12 July 1966.	See table III.		3. Legislation
<i>Instituto Nacional de la Salud</i> (National Institute of Health) or the corresponding institution of the Autonomous Region.	<ul style="list-style-type: none"> <li>• Sickness insurance fund for self-employed (CANAM),</li> <li>• regional sickness insurance funds,</li> <li>• agreed institutions.</li> </ul>	See table III.		4. Administration
Compulsory membership.	Compulsory membership.	See table III.		5. Membership
No minimum period required.	The insured must be up-to-date with regard to the payment of contributions.	See table III.		6. Qualifying period

	Luxembourg	Netherlands	Austria	Portugal
<b>I. Health Care - Benefits in kind</b>				
<b>1. Scheme</b>	General scheme. See table III.	Where serious risks are concerned: AWBZ. See General scheme, Table III.	Special scheme for persons engaged in a business or trade (including self-employed craftsmen).	General scheme. See Table III.
<b>2. Beneficiaries</b>	See table III.	AWBZ: see table III.	Members of the Chamber of Trade and Industry (in principle all persons engaged in a trade or business) and certain persons having influence on companies under commercial law, recipients of a pension for persons engaged in a business or trade.	See Table III.
<b>3. Legislation</b>	See table III.	AWBZ: see table III.	Act on Social Insurance for Trade and Industry (GSVG) of 11 October 1978 and amendments.	See Table III.
<b>4. Administration</b>	See table I.	AWBZ: see table I.	Social Insurance Institute for Trade and Industry.	See Table I.
<b>5. Membership</b>	See table III.	AWBZ covers all residents.	Compulsory membership. When membership no longer necessary, possibility to voluntarily continue insurance scheme. Voluntary membership possible for certain persons who are not considered as family members (e.g. partners).	See Table III.
<b>6. Qualifying period</b>	See table III.	AWBZ: see table III.	None. (Exception: certain benefits in addition to the essential benefits, the provision of which are within the fund's discretion).	See Table III.

	Finland	Sweden	United Kingdom	
<b>I. Health Care - Benefits in kind</b>				<b>I. Health Care - Benefits in kind</b>
<b>1. Scheme</b>	General scheme (see table III).	Sweden has no special scheme for farmers. See General Scheme.	General scheme (see table III). Self-employed persons have access to health care on the same basis as other residents.	<b>1. Scheme</b>
<b>2. Beneficiaries</b>	See Table III.	See Table III.	See table III.	<b>2. Beneficiaries</b>
<b>3. Legislation</b>	See Table III.	See Table III.	See table III.	<b>3. Legislation</b>
<b>4. Administration</b>	See Table I.	See Table I.	National Health Service (NHS).	<b>4. Administration</b>
<b>5. Membership</b>	See Table III.	See Table III.	All residents.	<b>5. Membership</b>
<b>6. Qualifying period</b>	See Table III.	See Table III.	See Table III.	<b>6. Qualifying period</b>

Table XIII

## Social Protection of Self-Employed: 2. Crafts and Commerce

	Belgium	Denmark	Germany	Greece
<b>7. Free cover for members of family</b>	No, additional contributions must be made for members of the family.	See table III.	No statutory scheme.	
<b>8. Benefits</b>				
• <b>Special conditions</b>	No special conditions.	No special conditions.	No statutory scheme.	
• <b>Kind and amounts of benefits</b>	<ul style="list-style-type: none"> <li>• Out patient: No.</li> <li>• Dental treatment: No.</li> <li>• In-patient: Yes.</li> <li>• Pharmaceutical products: Yes, in hospital.</li> <li>• Prosthesis: Yes.</li> <li>• Psychotherapy: Yes.</li> </ul>	See table III.	No statutory scheme.	
<b>9. Financing</b>				
• <b>Source of finance</b>	65.8 % contributions 27.1 % taxes 7.1 % other.	See table II.	No statutory scheme.	
• <b>Contributions</b>	Income-related progressive contributions with a minimum contribution. Indivisible total social insurance contribution.	See table II.	No statutory scheme.	



Spain	France	Ireland	Italy
See Table III.	Yes.	See table III.	<b>7. Free cover for members of family</b>
	Benefits in case of sickness, maternity or accident (regardless whether the accident is caused by work or not).	No special conditions.	<b>8. Benefits</b> • Special conditions
<ul style="list-style-type: none"> <li>• Out-Patient treatment: Yes</li> <li>• Dental treatment (only extractions; with the exception of beneficiaries under the age of 14, who get additional assistance).</li> <li>• Hospitalization: Yes.</li> <li>• Pharmaceutical products: Yes, payment of 40 % of the price of medicaments.</li> <li>• Prosthesis: Yes.</li> <li>• Psychotherapy: Yes.</li> </ul>	<ul style="list-style-type: none"> <li>• Out-Patient treatment: Yes.</li> <li>• Dental treatment: Yes.</li> <li>• Hospitalisation: Yes.</li> <li>• Pharmaceutical products: Yes.</li> <li>• Prosthesis: Yes.</li> <li>• Psychotherapy: Yes.</li> <li>• Others: Thermal cures, costs of transportation in case of hospitalization, vaccinations.</li> </ul>	See table III.	• Kind and amounts of benefits
Contributions.	Contributions.	See table II.	<b>9. Financing</b> • Source of finance
28,3 % of the contribution basis chosen by the insured person within the annually fixed lower and upper limits.	<p><i>Craftsmen:</i> 13,15 % (3,10 % within the limit of the social security ceiling and 10,05 % within the limit of 5 times the ceiling).</p> <p><i>Merchants:</i> 12,90 % (3,10 % within the limit of the ceiling and 9,80 % within the limit of 5 times the ceiling).</p>	See table II.	• Contributions

Table XIII

## Social Protection of Self-Employed: 2. Crafts and Commerce

	Luxembourg	Netherlands	Austria	Portugal
<b>7. Free cover for members of family</b>	See table III.	AWBZ covers all residents.	Yes. Voluntary membership possible for persons who are not considered as family members (e.g. partners).	See Table III.
<b>8. Benefits</b>				
• <b>Special conditions</b>	See general scheme (Table III).	No special conditions.	In principle beneficiary's participation 20 %. Insured persons with an annual contribution assessment ceiling of over S 529,199 (ECU 40,459) receive cash benefits instead of benefits in kind (reimbursement of expenses for services provided by the contract partners of the Social Insurance Institute).	No special conditions.
• <b>Kind and amounts of benefits</b>	See table III.	AWBZ: see table III.	<ul style="list-style-type: none"> <li>• Out-treatment: Yes.</li> <li>• Dental treatment: Yes.</li> <li>• In-treatment: Yes.</li> <li>• Pharmaceutical products: Yes.</li> <li>• Prosthesis: Yes.</li> <li>• Psychotherapy: Yes.</li> <li>• Other: Rehabilitation measures.</li> </ul>	See Table III.
<b>9. Financing</b>				
• <b>Source of finance</b>	See table II.	AWBZ: see table II.	Contributions.	See Table II.
• <b>Contributions</b>	Contribution rate as general scheme. The level of contribution base is flat rate and is assessed on the basis of the professional income according to the taxation laws. The income of the preceeding tax year as communicated by the tax authorities serves as a calculation base for the contribution.	AWBZ: see table II.	9.3 % of earnings subject to income taxation up to the assessment ceiling of S 44,100 (ECU 3,372) per month.	See Table II.

	Finland	Sweden	United Kingdom	
<b>7. Free cover for members of family</b>	See Table III.	See Table III.	Yes.	<b>7. Free cover for members of family</b>
<b>8. Benefits</b> • <b>Special conditions</b>	No special conditions.	No special conditions.	No special conditions.	<b>8. Benefits</b> • <b>Special conditions</b>
• <b>Kind and amounts of benefits</b>	See Table III.	See Table III.	Primary care, out-patient and in-patient treatment free of charge under NHS, except where patient ask for special amenities or for extra treatment which is not clinically necessary.	• <b>Kind and amounts of benefits</b>
<b>9. Financing</b> • <b>Source of finance</b>	See Table II.	See Table II.	82,8 % General taxation 13,0 % Contributions; 3,5 % Charges; 0,8 % Others. Figures for 1993-4	<b>9. Financing</b> • <b>Source of finance</b>
• <b>Contributions</b>	See Table II.	See Table II.	See Table III.	• <b>Contributions</b>

	Belgium	Denmark	Germany	Greece
<b>II. Sickness - Cash benefits</b>				
<b>1. Scheme</b>	Special scheme.	General scheme (see table IV)	In principle not covered by the <u>statutory</u> health insurance.	
<b>2. Beneficiaries</b>	Self-employed in general.	See table IV.	No statutory scheme.	
<b>3. Legislation</b>	Royal order of 20 July 1971.	See table IV.	No statutory scheme.	
<b>4. Administration</b>	Social insurance funds and insurance companies.	See table I.	No statutory scheme.	
<b>5. Membership</b>	Compulsory membership. Voluntary membership for assisting spouse.	Special provisions in general scheme.	No statutory scheme.	
<b>6. Qualifying period</b>	6 months waiting period for compulsory members, 12 months for voluntary members.	See table IV.	No statutory scheme.	

Spain	France	Ireland	Italy	II. Sickness - Cash benefits
Special scheme for self-employed	See "Health Care".	No scheme exists however, supplementary welfare allowance (see table XII).		1. Scheme
Insured and registered self-employed.	Craftsmen.	No scheme.		2. Beneficiaries
Decree 2530/1970 of 20 August. Law 42/1994 of 30 December.	Decree no. 556 of 6 May 1995.	No scheme.		3. Legislation
<i>Instituto Nacional de la Seguridad Social.</i>	See "Health care".	No scheme.		4. Administration
Voluntary membership.	Compulsory membership.	No scheme.		5. Membership
180 days.	One year.	No scheme.		6. Qualifying period

	Luxembourg	Netherlands	Austria	Portugal
<b>II. Sickness - Cash benefits</b>				
<b>1. Scheme</b>	General scheme with certain special provisions for independents. 3 months waiting period. Benefit is paid in proportion to income taken into account for contributions.	General scheme. See table IV.	Special scheme for persons engaged in a business or trade (including self-employed craftsmen).	General scheme (see Table IV).
<b>2. Beneficiaries</b>	See table IV.	See table IV.	Members of the Chamber of Trade and Industry (in principle all persons engaged in a trade or business) and certain persons having influence on companies under commercial law, in so far as they conclude a corresponding voluntary insurance.	See Table IV.
<b>3. Legislation</b>	Book I of the Social Insurance Code.	See table IV.	Act on Social Insurance for Trade and Industry (GSVG) of 11 October 1978 and amendments.	See Table IV.
<b>4. Administration</b>	Health Insurance Fund for independent professions.	See table I.	Social Insurance Institute for Trade and Industry.	See Table I.
<b>5. Membership</b>	Compulsory membership.	Voluntary membership.	Voluntary membership.	Voluntary membership.
<b>6. Qualifying period</b>		See table IV.	Qualifying period 6 months.	See Table IV.

	Finland	Sweden	United Kingdom	
<b>II. Sickness - Cash benefits</b>				<b>II. Sickness - Cash benefits</b>
<b>1. Scheme</b>	General Scheme (see Table IV).	General Scheme (see Table IV).	General scheme with special provisions. The Class 2 National Insurance. Contributions paid by self-employed persons give access to Short-term Incapacity Benefits, but not Statutory Sick Pay.	<b>1. Scheme</b>
<b>2. Beneficiaries</b>	See Table IV.	See Table IV.	Special provisions for all self-employed persons covered by general scheme.	<b>2. Beneficiaries</b>
<b>3. Legislation</b>	See Table IV.	See Table IV.	See table IV.	<b>3. Legislation</b>
<b>4. Administration</b>	See Table I.	See Table I.	Benefits Agency.	<b>4. Administration</b>
<b>5. Membership</b>	See Table IV.	See Table IV.	National Insurance Contributions are compulsory for all those liable to pay.	<b>5. Membership</b>
<b>6. Qualifying period</b>	See Table IV.	See Table IV.	See table IV.	<b>6. Qualifying period</b>

Table XIII

## Social Protection of Self-Employed: 2. Crafts and Commerce

	Belgium	Denmark	Germany	Greece
<b>7. Benefits</b>				
• <b>Special conditions</b>	3 months waiting period.	See table IV.	No statutory scheme.	
• <b>Kind and amounts of benefits</b>	Regular financial benefits. Amounts according to whether there are dependants or not.	See table IV.	No statutory scheme.	
• <b>Commencement and duration</b>	After termination of waiting period. Maximum 9 months.	See table IV.	No statutory scheme.	
<b>8. Financing</b>				
• <b>Source of finance</b>	52.2 % contributions; 38.4 % taxes; 9.4 % other.	See table II.	No statutory scheme.	
• <b>Contributions</b>	Income-related contributions with a minimum contribution. Indivisible total social insurance contribution.	See table II.	No statutory scheme.	



Spain	France	Ireland	Italy
The benefit is paid from the 15th day of absence from work.	The insured person must be up-to-date with regard to the payment of the basic and supplementary contributions.	No scheme.	<b>7. Benefits</b> <ul style="list-style-type: none"> <li>• Special conditions</li> </ul>
Sickness benefit: 75 % of the contribution basis.	Sickness benefit. Minimum: FF 87 (ECU 13), maximum: FF 208 (ECU 32) per day.	No scheme.	<ul style="list-style-type: none"> <li>• Kind and amounts of benefits</li> </ul>
12 months; however, an extension for a further 6 months is possible, if it is supposed that the worker has a medical chance of recovery within this period of time.	Waiting period: 15 days. 90 days.	No scheme.	<ul style="list-style-type: none"> <li>• Commencement and duration</li> </ul>
Contributions.	See „Health care“.	No scheme.	<b>8. Financing</b> <ul style="list-style-type: none"> <li>• Source of finance</li> </ul>
	See „Health care“.	No scheme.	<ul style="list-style-type: none"> <li>• Contributions</li> </ul>

Table XIII

## Social Protection of Self-Employed: 2. Crafts and Commerce

	Luxembourg	Netherlands	Austria	Portugal
<b>7. Benefits</b>				
• <b>Special conditions</b>	Waiting period from the month of the treatment and for the following three month.	No special conditions.	Waiting period 3 days.	No special conditions.
• <b>Kind and amounts of benefits</b>	Benefit is calculated with reference to income liable to contributions.	See table IV.	Daily sick pay: 80% of the monthly assessment ceiling divided by 30.	See Table IV.
• <b>Commencement and duration</b>		See table IV.	After waiting period for 28 weeks.	See Table IV.
<b>8. Financing</b>				
• <b>Source of finance</b>		See table II.	Contributions.	See Table II.
• <b>Contributions</b>	See table II.	See table II.	4.4 % of earnings subject to income taxation up to the assessment ceiling of S 44,100 (ECU 3,372) per month.	Global contribution (voluntary and compulsory schemes): General rate: 20 %. Rising up to 28 %. Voluntary contribution base between 1 and 12 minimum wages.

	Finland	Sweden	United Kingdom	
<b>7. Benefits</b>				<b>7. Benefits</b>
• <b>Special conditions</b>	No special conditions.	No special conditions.	Incapacity Benefit (IB) as in table IV. Not entitled to Statutory Sick Pay.	• <b>Special conditions</b>
• <b>Kind and amounts of benefits</b>	See Table IV.	See Table IV.	IB as in table IV. Not entitled to Statutory Sick Pay.	• <b>Kind and amounts of benefits</b>
• <b>Commencement and duration</b>	See Table IV.	See Table IV.	IB as in table IV. Not entitled to Statutory Sick Pay.	• <b>Commencement and duration</b>
<b>8. Financing</b>				<b>8. Financing</b>
• <b>Source of finance</b>	See Table II.	See Table II.	National Insurance Fund - current income financing.	• <b>Source of finance</b>
• <b>Contributions</b>	See Table II.	See Table II.	Self-employed persons are required to pay National Insurance Contributions on a different basis to employed earners, as follows: Class 2 contributions are required from self-employed people at a flat rate of £ 5.75 (ECU 6.90) per week. Self-employed people who expect their income to be less than £ 3,260 (ECU 3,881) in the current year can apply to be exempted from paying. Class 4 contributions are required in addition to Class 2 as a percentage (7.3 %) of profits between the lower and upper profit limits of £ 6,640 (ECU 7,905) and £ 22,880 (ECU 27,238) p.a. respectively. Class 4 contributions do not give any additional benefits rights to Class 2: They are intended to share the costs of benefits available to the self-employed in a more equitable way.	• <b>Contributions</b>

	Belgium	Denmark	Germany	Greece
<b>III. Maternity - Benefits in kind</b>				
<b>1. Scheme</b>	Special scheme.	General scheme (see table V).	In principle not covered by the <u>statutory</u> health insurance.	
<b>2. Beneficiaries</b>	Self-employed in general.	See table V.	No statutory scheme.	
<b>3. Legislation</b>	Royal order of 30 July 1964.	See table V.	No statutory scheme.	
<b>4. Administration</b>	Social insurance funds and insurance companies.	See table I.	No statutory scheme.	
<b>5. Membership</b>	Compulsory membership to insure against "major risks", voluntary membership for "minor risks".	See table V.	No statutory scheme.	
<b>6. Qualifying period</b>	6 months waiting period.	See table V.	No statutory scheme.	
<b>7. Free cover for members of family</b>	No, additional contributions must be made for members of the family.	See table V.	No statutory scheme.	
<b>8. Benefits</b>	See "Health - benefits in kind".	See table V.	No statutory scheme.	
<b>9. Financing</b>				
• <b>Source of finance</b>	65.8 % contributions; 27.1 % taxes; 7.1 % other.	See table II.	No statutory scheme.	
• <b>Contributions</b>	Income-related contributions with a minimum contribution. Indivisible total national insurance contribution.	See table II.	No statutory scheme.	

Spain	France	Ireland	Italy
			<b>III. Maternity - Benefits in kind</b>
Special scheme for self-employed.	See „Health care“.	General scheme (see table V).	<b>1. Scheme</b>
insured and registered workers, pensioners, family members or persons assimilated thereto.	See „Health care“.	See table V.	<b>2. Beneficiaries</b>
Decree 2530/1970 of 20 August. Legislative Royal Order 1/94 of 20 June.	See „Health care“.	See table V.	<b>3. Legislation</b>
<i>Instituto Nacional de la Salud</i> or the corresponding institution of the Autonomous Region.	See „Health care“.	See table V.	<b>4. Administration</b>
Voluntary membership.	Compulsory membership.	See table V.	<b>5. Membership</b>
No minimum period required.	See „Health care“.	See table V.	<b>6. Qualifying period</b>
See Table V.	Yes.	See table V.	<b>7. Free cover for members of family</b>
Medical treatment and pharmaceutical products.	See „Health care“.	See table V.	<b>8. Benefits</b>
Contributions.	See „Health care“.	See table II.	<b>9. Financing</b> • <b>Source of finance</b>
Contribution is included in the flat rate shown under „Health care“.	See „Health care“.	See table II.	• <b>Contributions</b>

Table XIII

## Social Protection of Self-Employed: 2. Crafts and Commerce

	Luxembourg	Netherlands	Austria	Portugal
<b>III. Maternity - Benefits in kind</b>				
<b>1. Scheme</b>	General scheme. See table V.	General scheme. See "Health care".	See "Health care".	General scheme (see Table V).
<b>2. Beneficiaries</b>		General scheme. See "Health care".	See "Health care".	See Table V.
<b>3. Legislation</b>	Book I of the Social Insurance Code.	General scheme. See "Health care".	See "Health care".	See Table V.
<b>4. Administration</b>	Health Insurance Fund for independent professions.	See Table I.	See "Health care".	See Table I.
<b>5. Membership</b>	See table V.	General scheme. See "Health care".	See "Health care".	See Table V.
<b>6. Qualifying period</b>	See table V.	General scheme. See "Health care".	See "Health care".	See Table V.
<b>7. Free cover for members of family</b>	See table V.	General scheme. See "Health care".	See "Health care".	See Table V.
<b>8. Benefits</b>	See table V.	General scheme. See "Health care".	See "Health care", no participation of insured. Temporary help (see "Maternity - cash benefits").	See Table V.
<b>9. Financing</b>				
• Source of finance	See table II.	See table II.	See "Health care".	See Table II.
• Contributions	See table II.	See table II.	See "Health care".	See Table II.

	Finland	Sweden	United Kingdom	
<b>III. Maternity - Benefits in kind</b>				<b>III. Maternity - Benefits in kind</b>
<b>1. Scheme</b>	General scheme (see table V).	General scheme (see table V).	General scheme (see Table V). No special provisions.	<b>1. Scheme</b>
<b>2. Beneficiaries</b>	See Table V.	See Table V.	See table V.	<b>2. Beneficiaries</b>
<b>3. Legislation</b>	See Table V.	See Table V.	See table V.	<b>3. Legislation</b>
<b>4. Administration</b>	See Table V.	See Table V.	See table I.	<b>4. Administration</b>
<b>5. Membership</b>	See Table V.	See Table V.	See table V.	<b>5. Membership</b>
<b>6. Qualifying period</b>	See Table V.	See Table V.	See table V.	<b>6. Qualifying period</b>
<b>7. Free cover for members of family</b>	See Table V.	See Table V.	See table V.	<b>7. Free cover for members of family</b>
<b>8. Benefits</b>	See Table V.	See Table V.	See table V.	<b>8. Benefits</b>
<b>9. Financing</b>				<b>9. Financing</b>
• <b>Source of finance</b>	See Table II.	See Table II.	As for other groups. No special provisions.	• <b>Source of finance</b>
• <b>Contributions</b>	See Table II.	See Table II.	See table II.	• <b>Contributions</b>

	Belgium	Denmark	Germany	Greece
<b>IV. Maternity - Cash benefits</b>				
<b>1. Scheme</b>	Special scheme.	General scheme (see table V).	In principle not covered by the statutory health insurance.	
<b>2. Beneficiaries</b>	Self-employed in general.	See table V.	No statutory scheme.	
<b>3. Legislation</b>	Royal decree of 20 July 1971.	See table V.	No statutory scheme.	
<b>4. Administration</b>	Social insurance funds and insurance companies.	See table I.	No statutory scheme.	
<b>5. Membership</b>	Compulsory membership. Voluntary membership for assisting spouse.	See table V.	No statutory scheme.	
<b>6. Qualifying period</b>	6 months waiting period for compulsory members, 12 months for voluntary members.	See table V.	No statutory scheme.	



Spain	France	Ireland	Italy
Special scheme for self-employed.	See „Health care“.	No scheme.	<b>IV. Maternity - Cash benefits 1. Scheme</b>
insured and registered self-employed.	Personally insured women, helping spouses.	No scheme.	<b>2. Beneficiaries</b>
Decree 2530/1970 of 20 August. Law 42/1994 of 30 December.	Law 82-596 of 10 July 1982. Law 95-116 of 4 February 1995.	No scheme.	<b>3. Legislation</b>
<i>Instituto Nacional de la Seguridad Social.</i>	See „Health care“.	No scheme.	<b>4. Administration</b>
Voluntary membership.	Compulsory membership.	No scheme.	<b>5. Membership</b>
	The insured person must be up-to-date with regard to the payment of contributions.	No scheme.	<b>6. Qualifying period</b>

Table XIII

## Social Protection of Self-Employed: 2. Crafts and Commerce

	Luxembourg	Netherlands	Austria	Portugal
<b>IV. Maternity - Cash benefits</b>				
<b>1. Scheme</b>	General scheme. See table V.	General scheme. See Table V.	Special scheme for farmers and persons engaged in a business or trade (including self-employed craftsmen).	General scheme (see Table V).
<b>2. Beneficiaries</b>	See table V.	See table V.	Members of the Chamber of Trade and Industry (in principle all persons engaged in a trade or business) and certain persons having influence on companies under commercial law.	See Table V.
<b>3. Legislation</b>	See table V.	See table V.	Temporary Helps Act ( <i>BHG</i> ) of 30 June 1982 and amendments.	See Table V.
<b>4. Administration</b>	Health Insurance Fund for independent professions.	See table I.	Social Insurance Institute for Trade and Industry.	See Table I.
<b>5. Membership</b>	Compulsory membership.	Voluntary membership.	Compulsory membership.	Voluntary membership.
<b>6. Qualifying period</b>	See table V.	See table V.	None.	See Table V.

	Finland	Sweden	United Kingdom	
<b>IV. Maternity - Cash benefits</b>				<b>IV. Maternity - Cash benefits</b>
<b>1. Scheme</b>	General scheme (see table V).	General scheme (see table V).	General scheme for self-employed persons covered by the scheme.	<b>1. Scheme</b>
<b>2. Beneficiaries</b>	See Table V.	See Table V.		<b>2. Beneficiaries</b>
<b>3. Legislation</b>	See Table V.	See Table V.	See table V.	<b>3. Legislation</b>
<b>4. Administration</b>	See Table I.	See Table I.	Benefits Agency.	<b>4. Administration</b>
<b>5. Membership</b>	See Table V.	See Table V.	National Insurance Contributions are compulsory for all those liable to pay.	<b>5. Membership</b>
<b>6. Qualifying period</b>	See Table V.	See Table V.		<b>6. Qualifying period</b>

Table XIII

## Social Protection of Self-Employed: 2. Crafts and Commerce

	Belgium	Denmark	Germany	Greece
<b>7. Benefits</b>				
• <b>Special conditions</b>		No special conditions.	No statutory scheme.	
• <b>Kind and amounts of benefits</b>	Lump sum financial benefit: BFR 35,236 (ECU 921).	See table V.	No statutory scheme.	
• <b>Commencement and duration</b>	After delivery.	See table V.	No statutory scheme.	
<b>8. Financing</b>				
• <b>Source of finance</b>	52.2 % contributions; 38.4 % taxes; 9.4 % other.	See table II.	No statutory scheme.	
• <b>Contributions</b>	Income-related contributions with a minimum contribution. Indivisible total national insurance contribution.	See table II.	No statutory scheme.	

Spain	France	Ireland	Italy
As within the general scheme (see Table IV).	<ul style="list-style-type: none"> <li>• Maternity recovery allowance for insured women or helping spouse regardless of whether the professional activity is ceased or not.</li> <li>• Substitution allowance for helping spouses, provided that the professional activity is ceased and a substitute is hired.</li> <li>• Lump-sum maternity allowance to be paid to insured women, provided that the professional activity is ceased for at least 30 consecutive days.</li> </ul>	No scheme.	<b>7. Benefits</b> <ul style="list-style-type: none"> <li>• Special conditions</li> </ul>
Cash benefit: 100 % of the contribution basis.	Lump sum payment: <ul style="list-style-type: none"> <li>• Monthly social security ceiling.</li> <li>• Real costs of hiring a substitute, up to a certain level.</li> <li>• 1/60 of the monthly social security ceiling.</li> </ul>	No scheme.	<ul style="list-style-type: none"> <li>• Kind and amounts of benefits</li> </ul>
From the first day after the confinement for 16 weeks or 18 weeks in case of multiple births.	30 days before the expected date of confinement. 60 days (30 days + 15 days + 15 days).	No scheme.	<ul style="list-style-type: none"> <li>• Commencement and duration</li> </ul>
Contributions.	See „Health care“.	No scheme.	<b>8. Financing</b> <ul style="list-style-type: none"> <li>• Source of finance</li> </ul>
Contributions are included in the global rate.	See „Health care“.	No scheme.	<ul style="list-style-type: none"> <li>• Contributions</li> </ul>

Table XIII

## Social Protection of Self-Employed: 2. Crafts and Commerce

	Luxembourg	Netherlands	Austria	Portugal
<b>7. Benefits</b>				
• <b>Special conditions</b>		No special conditions.	In principle benefits in kind in the form of helps provided by the insurance fund; in the case the fund cannot provide for helps and another help has to be engaged or in the case no help is available, maternity benefit is due for the wife.	No special conditions.
• <b>Kind and amounts of benefits</b>	See table V.	See table V.	Flat-rate benefit: S 250 (ECU 19) per day.	See Table V.
• <b>Commencement and duration</b>	See table V.	See table V.	8 weeks before the expected date of confinement. Up to 8 weeks (12 in case of problematic births) after confinement.	See Table V.
<b>8. Financing</b>				
• <b>Source of finance</b>	See table II.	See table II.	50 % contributions. 50 % Funds for the Compensation of Family Expenses.	See Table II.
• <b>Contributions</b>	See table II.	See table II.	For help and part-time help. 0.05 % of earnings subject to income taxation up to the assessment ceiling of S 44,100 (ECU 3,372) per month.	See Table II.

	Finland	Sweden	United Kingdom	
<b>7. Benefits</b>				<b>7. Benefits</b>
• <b>Special conditions</b>	No special conditions.	No special conditions.	Maternity Allowance as in table V. Not entitled to Statutory Maternity Pay.	• <b>Special conditions</b>
• <b>Kind and amounts of benefits</b>	See Table V.	See Table V.	Maternity Allowance as in table V. Not entitled to Statutory Maternity Pay.	• <b>Kind and amounts of benefits</b>
• <b>Commencement and duration</b>	See Table V.	See Table V.	Maternity Allowance as in table V. Not entitled to Statutory Maternity Pay.	• <b>Commencement and duration</b>
<b>8. Financing</b>				<b>8. Financing</b>
• <b>Source of finance</b>	See Table II.	See Table II.	As for "Health care".	• <b>Source of finance</b>
• <b>Contributions</b>	See Table II.	See Table II.		• <b>Contributions</b>

Table XIII

## Social Protection of Self-Employed: 2. Crafts and Commerce

	Belgium	Denmark	Germany	Greece
<b>V. Invalidity</b>				
<b>1. Scheme</b>	Special scheme. See "Health - benefits in kind".	General scheme (see table VI).	Special provisions in the general scheme.	
<b>2. Beneficiaries</b>	Self-employed in general.	See table VI.	Craftsmen, other self-employed people possible.	
<b>3. Legislation</b>	Royal order of 20 July 1971.	See table VI.	Social Code, Book VI.	
<b>4. Administration</b>	Social insurance funds and insurance companies.	See table I.	Pension Insurance Fund.	
<b>5. Membership</b>	Compulsory membership. Voluntary membership for assisting spouse.		Compulsory membership for craftsmen. Compulsory membership possible for other persons engaged in a trade or business.	
<b>6. Qualifying period</b>	6 months waiting period for compulsory members, 12 months for voluntary members.	See table VI.	Qualifying period 5 years.	



Social Protection of Self-Employed: 2. Crafts and Commerce

Table XIII

Spain	France	Ireland	Italy
Special scheme for self-employed.	Autonomous scheme for self-employed..	No scheme. However, see "Health - financial benefits" and Disabled Persons Maintenance Allowance (see table XII).	<b>V. Invalidity</b> <b>1. Scheme</b>
insured and registered self-employed or persons assimilated thereto.	Craftsmen, if compulsorily insured with an old-age pension fund for craftsmen. Industrials and merchants, if compulsorily insured with an ORGANIC old-age pension fund.	No scheme.	<b>2. Beneficiaries</b>
Decree 2530/1970 of 20 August.	<i>Craftsmen:</i> Decree no. 75-969 of 16 October 1975, Decree no. 86-232 of 18 February 1986. <i>Industrials and merchants:</i> Decree no. 75-19 of 8 January 1975.	No scheme.	<b>3. Legislation</b>
Instituto Nacional de la Seguridad Social.	<i>Craftsmen:</i> CANCAVA - AVA <i>Industrials and merchants:</i> ORGANIC	No scheme.	<b>4. Administration</b>
Compulsory membership.	Compulsory membership.	No scheme.	<b>5. Membership</b>
Varies according to the age of the beneficiary at the time when the incapacity occurs. In case of accident: no minimum period required.	To be up-to-date with regard to all contributions since 1 January 1975 - contributions to be paid to the scheme for at least 6 months.	No scheme.	<b>6. Qualifying period</b>

	Luxembourg	Netherlands	Austria	Portugal
<b>V. Invalidity</b>				
<b>1. Scheme</b>	General scheme. See table VI.	General scheme (AAW) and under certain conditions WAO.	Special scheme for persons engaged in a business or trade (including self-employed craftsmen), similar to general scheme.	General scheme (see Table VI).
<b>2. Beneficiaries</b>	See table VI.	See table VI.	Members of the Chamber of Trade and Industry (in principle all persons engaged in a trade or business) and certain persons having influence on companies under commercial law.	See Table VI.
<b>3. Legislation</b>	Book III of the Social Insurance Code.	See table VI.	Act on Social Insurance for Trade and Industry (GSVG) of 11 October 1978 and amendments.	See Table VI.
<b>4. Administration</b>	Pension Insurance Fund for craftsmen, traders and industrials.	See table VI.	Social Insurance Institute for Trade and Industry.	See Table I.
<b>5. Membership</b>	Compulsory membership.	AAW covers all residents. WAO on a voluntary basis.	Compulsory insurance. When membership no longer necessary, possibility to voluntarily continue insurance scheme.	Compulsory membership.
<b>6. Qualifying period</b>	See table VI.	See table VI.	See Table VI.	See Table VI.

	Finland	Sweden	United Kingdom	
<b>V. Invalidity</b>				<b>V. Invalidity</b>
<b>1. Scheme</b>	General Scheme (see Table VI).	General Scheme (see Table VI).	General scheme. Special provisions concerning National Insurance benefits and contributions for self-employed persons covered by the scheme.	<b>1. Scheme</b>
<b>2. Beneficiaries</b>	See Table VI.	See Table VI.		<b>2. Beneficiaries</b>
<b>3. Legislation</b>	See Table VI.	See Table VI.	See table VI.	<b>3. Legislation</b>
<b>4. Administration</b>	See Table I.	See Table I.	Benefits Agency.	<b>4. Administration</b>
<b>5. Membership</b>	See Table VI.	See Table VI.	National Insurance Contributions are compulsory for all those liable to pay.	<b>5. Membership</b>
<b>6. Qualifying period</b>	See Table VI.	See Table VI.		<b>6. Qualifying period</b>

Table XIII

## Social Protection of Self-Employed: 2. Crafts and Commerce

	Belgium	Denmark	Germany	Greece
<b>7. Benefits</b>				
• <b>Special conditions</b>	No special conditions.	No special conditions.	3 years of compulsory contribution period within the last 5 years before the reduction of earnings occurred.	
• <b>Kind and amounts of benefits</b>	Financial benefits. Amount according to whether there are dependants or not.	See table VI.	Pension on the grounds of occupational invalidity or pension on the grounds of earning incapacity. See Table VI.	
• <b>Commencement and duration</b>	After termination of health insurance benefit. Until old-age pension drawn.	See table VI.	After determination of occupational invalidity or earning incapacity. Until the age of 65.	
• <b>Adjustment</b>	According to the development of cost of living.	See table VI.	On 1 July each year.	
<b>8. Financing</b>				
• <b>Source of finance</b>	52.2 % contributions; 38.4 % taxes; 9.4 % other.	See table II.	Contributions (approx. 80%) Federal subsidy (approx. 20%)	
• <b>Contributions</b>	Income-related progressive contributions with a minimum contribution. Indivisible total national insurance contribution.	See table II.		

Spain	France	Ireland	Italy
<p>Contribution payments must have been made regularly. No permanent partial invalidity. Contrary to the general scheme, there is no 20 % increase in case of permanent total invalidity.</p>	<p><i>Craftsmen:</i></p> <ul style="list-style-type: none"> <li>• Definite total invalidity irrespective of the kind of work.</li> <li>• Invalidity caused by total (temporary) occupational disability.</li> </ul> <p><i>Industrials and merchants:</i> Incapacity to perform any remunerated work.</p>	No scheme.	<p>7. Benefits</p> <ul style="list-style-type: none"> <li>• Special conditions</li> </ul>
Pension. See Table VI.	<p><i>Craftsmen:</i> Percentage of the average basic old-age pension income per year.</p> <ul style="list-style-type: none"> <li>• Definite total invalidity: 50 % of the average basic old-age pension income per year; maximum: 50 % of the social security ceiling.</li> <li>• Temporary disability: 50 % during the first three years and 30 % in the following years.</li> </ul> <p><i>Industrials and merchants:</i> Lump sum: FF 39.900 per year.</p>	No scheme.	<ul style="list-style-type: none"> <li>• Kind and amounts of benefits</li> </ul>
<p>From the first day of the month following the onset of incapacity. Unlimited; except cessation due to legal reasons.</p>	<p><i>Craftsmen:</i> From the 91st day after the cessation of work. <i>Industrials and merchants:</i> From the first day of the month following the application. Both categories: until the age of 60.</p>	No scheme.	<ul style="list-style-type: none"> <li>• Commencement and duration</li> </ul>
See Table VI.	According to the rules of the general scheme.	No scheme.	<ul style="list-style-type: none"> <li>• Adjustment</li> </ul>
Contributions.	Contributions.	No scheme.	<p>8. Financing</p> <ul style="list-style-type: none"> <li>• Source of finance</li> </ul>
Contribution included in the global flat rate.	<p><i>Craftsmen:</i> 2 % within the limit of the social security ceiling. <i>Industrials and merchants:</i> FF 700 per year (invalidity insurance: FF 668, life insurance: FF 32).</p>	No scheme.	<ul style="list-style-type: none"> <li>• Contributions</li> </ul>

Table XIII

## Social Protection of Self-Employed: 2. Crafts and Commerce

	Luxembourg	Netherlands	Austria	Portugal
<b>7. Benefits</b>				
• <b>Special conditions</b>			Benefits according to the benefits of the general scheme. Difference: instead of invalidity permanent incapacity (person is not able to work regularly).	No special conditions.
• <b>Kind and amounts of benefits</b>	See table VI.	See table VI.	See Table VI.	See Table VI.
• <b>Commencement and duration</b>	See table VI.	See table VI.	From the first day of the month following the occurrence of permanent incapacity or the application.	See Table VI.
• <b>Adjustment</b>	See table VI.	See table VI.	See Table VI "Invalidity".	
<b>8. Financing</b>				
• <b>Source of finance</b>	See Health insurance.	See table II.	29.5 % contributions; 65.8 % State; 4.7 % others.	See Table II.
• <b>Contributions</b>		See table II.	12.5 % of earnings subject to income taxation up to the assessment ceiling of S 44,100 (ECU 3,372) per month (also for old-age and survivor's pensions).	See Table II.

	Finland	Sweden	United Kingdom	
<b>7. Benefits</b>				<b>7. Benefits</b>
• <b>Special conditions</b>	No special conditions.	No special conditions.	No access to earnings-related additions to Invalidity Benefit, which preceded Incapacity Benefit and is still in payment to some.	• <b>Special conditions</b>
• <b>Kind and amounts of benefits</b>	See Table VI.	See Table VI.	As in table VI, but no access to earnings-related additions to Invalidity Benefit, which preceded Incapacity Benefit and is still in payment to some.	• <b>Kind and amounts of benefits</b>
• <b>Commencement and duration</b>	See Table VI.	See Table VI.	See Table VI.	• <b>Commencement and duration</b>
• <b>Adjustment</b>	See Table VI.	See Table VI.	See Table VI.	• <b>Adjustment</b>
<b>8. Financing</b>				<b>8. Financing</b>
• <b>Source of finance</b>	See Table II.	See Table II.	Long-term Incapacity Benefit - as for short-term benefit at II.	• <b>Source of finance</b>
• <b>Contributions</b>	See Table II.	See Table II.	Non-contributory benefits funded from general Government revenue, as described in table II.	• <b>Contributions</b>

Table XIII

## Social Protection of Self-Employed: 2. Crafts and Commerce

	Belgium	Denmark	Germany	Greece
<b>VI. Old age</b>				
<b>1. Scheme</b>	Special scheme.	General scheme (see table VII).	Special provisions in the general scheme.	
<b>2. Beneficiaries</b>	Self-employed in general.	See table VII.	Craftsmen; other self-employed people possible.	
<b>3. Legislation</b>	Royal order No. 72 of 10 November 1967.	See table VII.	Social Code, Book VI	
<b>4. Administration</b>	Social insurance funds + INASTI + ONP.	See table I.	Pension insurance Fund	
<b>5. Membership</b>	Compulsory membership.	See table VII.	Compulsory membership for craftsmen. Compulsory membership possible for other persons engaged in a trade or business.	
<b>6. Qualifying period</b>	Waiting period of 3 months.	See table VII.	Qualifying period 5 years.	



Spain	France	Ireland	Italy
Special scheme for self-employed.	Autonomous scheme for self-employed.	General scheme. However, special provisions for self-employed in general (see table VII).	<b>VI. Old age</b> <b>1. Scheme</b>
Insured and registered self-employed or persons assimilated thereto.	Craftsmen and helping family members. Industrials and merchants.	See table VII.	<b>2. Beneficiaries</b>
Decree 2530/1970 of 20 August.	Law 48-101 of 17 January 1948.	See table VII.	<b>3. Legislation</b>
<i>Instituto Nacional de la Seguridad Social.</i>	Craftsmen: CANCAVA - AVA. Industrials and merchants: ORGANIC.	See table VII.	<b>4. Administration</b>
Compulsory membership.	Compulsory membership.	See table VII.	<b>5. Membership</b>
15 years.	No minimum period.	See table VII.	<b>6. Qualifying period</b>

Table XIII

## Social Protection of Self-Employed: 2. Crafts and Commerce

	Luxembourg	Netherlands	Austria	Portugal
<b>VI. Old age</b>				
<b>1. Scheme</b>	General scheme. See table VII.	General scheme. See Table VII.	See "Invalidity".	General scheme (see Table VII).
<b>2. Beneficiaries</b>	See table VII.	See table VII.	See "Invalidity".	See Table VII.
<b>3. Legislation</b>	Book III of the Social Insurance Code.	See table VII.	See "Invalidity".	See Table VII.
<b>4. Administration</b>	Pension Insurance Fund for craftsmen, traders and industrials.	See table I.	See "Invalidity".	See Table I.
<b>5. Membership</b>	Compulsory membership.	See table VII.	See "Invalidity".	Compulsory membership.
<b>6. Qualifying period</b>	See table VII.	See table VII.	See Table VII.	See Table VII.

	Finland	Sweden	United Kingdom	
<b>VI. Old age</b>				<b>VI. Old age</b>
<b>1. Scheme</b>	General Scheme (see Table VI).	General Scheme (see Table VII).	General scheme with special provisions concerning benefits and contributions for self-employed persons covered by general scheme.	<b>1. Scheme</b>
<b>2. Beneficiaries</b>	See Table VII.	See Table VII.		<b>2. Beneficiaries</b>
<b>3. Legislation</b>	See Table VII.	See Table VII.	See table VII.	<b>3. Legislation</b>
<b>4. Administration</b>	See Table VII.	See Table VII.	Benefits Agency.	<b>4. Administration</b>
<b>5. Membership</b>	See Table VII.	See Table VII.	National Insurance Contributions are compulsory for all those liable to pay.	<b>5. Membership</b>
<b>6. Qualifying period</b>	See Table VII.	See Table VII.		<b>6. Qualifying period</b>

	Belgium	Denmark	Germany	Greece
<b>7. Benefits</b>				
• <b>Special conditions</b>	No special conditions.	No special conditions.	see Table VII.	
• <b>General age limit</b>	Men: 65 years. Women: 60 years.	See table VII.		Completion of age 65.
• <b>Early age limit</b>	Men: 60 years.	See table VII.		60 and 63 years of age.
• <b>Kind and amounts of benefits</b>	Income-related for years of work post 1985, fixed rate amount for cases prior to 1985.	See table VII.		Old-age pension. See Table VII.
• <b>Adjustment</b>	According to development of cost of living.	See table VII.		On 1 July each year.
<b>8. Financing</b>				
• <b>Source of finance</b>	65.3 % contributions; 33.3 % taxes; 1.4 % other.	See table II.		see "Invalidity".
• <b>Contributions</b>	Income-related contributions with a minimum contribution. Indivisible total national insurance contribution.	See table II.		see "Invalidity".

## Social Protection of Self-Employed: 2. Crafts and Commerce

Table XIII

Spain	France	Ireland	Italy
The benefit is paid from the first day of the month following the date when the relevant age is reached.	Periods before 31 December 1972: the pension is calculated in points. Periods after 31 December 1972: adaptation to the general scheme.	See table VII.	<b>7. Benefits</b> <ul style="list-style-type: none"> <li>• Special conditions</li> </ul>
65 years.	60 years.	66 years.	<ul style="list-style-type: none"> <li>• General age limit</li> </ul>
none.	None.	No.	<ul style="list-style-type: none"> <li>• Early age limit</li> </ul>
See Table VII.	Basic pension ( <i>for both categories</i> ): <ul style="list-style-type: none"> <li>• periods before 1973: number of points obtained during the years until 1973, multiplied with the point value.</li> <li>• periods after 1973: see General scheme.</li> </ul> Supplementary benefits: <ul style="list-style-type: none"> <li>• <i>Craftsmen</i>: Supplementary pension in retirement points.</li> <li>• <i>Industrials and merchants</i>: Additional allowance for coexisting spouse.</li> </ul>	Old Age Contributory Pension.	<ul style="list-style-type: none"> <li>• Kind and amounts of benefits</li> </ul>
See Table VII.	See „General scheme“.	See table VII.	<ul style="list-style-type: none"> <li>• Adjustment</li> </ul>
Contributions.	Contribution.	See table II.	<b>8. Financing</b> <ul style="list-style-type: none"> <li>• Source of finance</li> </ul>
Contributions are included in the flat rate.	<ul style="list-style-type: none"> <li>• Basic pension (<i>for both categories</i>): 16,35% within the limit of the social security ceiling.</li> <li>• Supplementary pension (<i>for craftsmen</i>): 4,5% within the limit of 3 times the ceiling.</li> <li>• Additional allowance for spouse (<i>industrials and merchants</i>): up to one third of the ceiling; 0,50 %; between one third of the ceiling and the ceiling: 1,82 %.</li> </ul>	See table II.	<ul style="list-style-type: none"> <li>• Contributions</li> </ul>

Table XIII

## Social Protection of Self-Employed: 2. Crafts and Commerce

	Luxembourg	Netherlands	Austria	Portugal
<b>7. Benefits</b>				
• <b>Special conditions</b>	Up to a maximum total of 15 years for the periods of professional activity and assimilated insurance periods prior to the introduction of the system.	No special conditions.	No special conditions.	No special conditions.
• <b>General age limit</b>	See table VII.	See table VII.	See Table VII.	See Table VII.
• <b>Early age limit</b>	See table VII.	See table VII.	See Table VII.	See Table VII.
• <b>Kind and amounts of benefits</b>	See table VII.	See table VII.	See Table VII.	See Table VII.
• <b>Adjustment</b>	See table VII.	See table VII.	See Table VII.	See Table VII.
<b>8. Financing</b>				
• <b>Source of finance</b>	See Health Insurance.	See table II.	See "Invalidity".	See Table II.
• <b>Contributions</b>		See table II.	See "Invalidity".	See Table II.

	Finland	Sweden	United Kingdom	
<b>7. Benefits</b>				<b>7. Benefits</b>
• <b>Special conditions</b>	No special conditions.	No special conditions.	Basic Retirement Pension as in table VII, but no general access to earnings-related pension.	• <b>Special conditions</b>
• <b>General age limit</b>	See Table VII.	See Table VII.	Basic Retirement Pension: see Table VII.	• <b>General age limit</b>
• <b>Early age limit</b>	See Table VII.	See Table VII.	Basic Retirement Pension: see Table VII.	• <b>Early age limit</b>
• <b>Kind and amounts of benefits</b>	See Table VII.	See Table VII.	Basic Retirement Pension: see Table VII.	• <b>Kind and amounts of benefits</b>
• <b>Adjustment</b>	See Table VII.	See Table VII.	Basic Retirement Pension: see Table VII.	• <b>Adjustment</b>
<b>8. Financing</b>				<b>8. Financing</b>
• <b>Source of finance</b>	See Table II.	See Table II.	Retirement Pension as for Sickness Benefit. Non-Contributory Retirement Pension is funded by Government.	• <b>Source of finance</b>
• <b>Contributions</b>	See Table II.	See Table II.		• <b>Contributions</b>

Table XIII

## Social Protection of Self-Employed: 2. Crafts and Commerce

	Belgium	Denmark	Germany	Greece
<b>VII. Survivors</b>				
<b>1. Scheme</b>	Special scheme.	General scheme (see table VIII).	Special provision in the general scheme.	
<b>2. Beneficiaries</b>	Self-employed in general.	See table VIII.	Craftsmen; other self-employed people possible.	
<b>3. Legislation</b>	Royal order No. 72 of 10 November 1967.	See table VIII.	Social Code, Book VI.	
<b>4. Administration</b>	Social insurance funds + INASTI + ONP.	See table I.	Pension Insurance Fund.	
<b>5. Membership</b>	Compulsory membership.	See table VIII.	Compulsory membership for craftsmen. Compulsory membership possible for other persons engaged in a trade or business.	
<b>6. Qualifying period</b>	Waiting period of 3 months.	See table VIII.	See Table VIII.	



Spain	France	Ireland	Italy
Special scheme for self-employed (RETA).	See „Old-age“.	General scheme. However, special provisions for self-employed in general (see table VIII).	<b>VII. Survivors</b> <b>1. Scheme</b>
Spouses and relatives of the deceased in the ascending and descending lines.	See „Old-age“.	See table VIII.	<b>2. Beneficiaries</b>
Decree 2530/1970 of 20 August.	See „Old-age“.	See table VIII.	<b>3. Legislation</b>
<i>Instituto Nacional de la Seguridad Social.</i>	See „Old-age“.	See table VIII.	<b>4. Administration</b>
Compulsory membership.	See „Old-age“.	See table VIII.	<b>5. Membership</b>
Contributions paid for 500 days during the last 5 years of the deceased person's life. In case of death caused by accident: no minimum period required.	<i>Industrials and merchants.</i> Accumulation of the supplement for the spouse with personal rights: contributions paid for 15 years, 90 points each.	See table VIII.	<b>6. Qualifying period</b>

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## Social Protection of Self-Employed: 2. Crafts and Commerce

	Luxembourg	Netherlands	Austria	Portugal
<b>VII. Survivors</b>				
<b>1. Scheme</b>	General scheme. See table VIII.	General scheme. See Table VIII.	See "Invalidity".	General scheme (see Table VII).
<b>2. Beneficiaries</b>	See table VIII.	See table VIII.	See "Invalidity".	See Table VIII.
<b>3. Legislation</b>	Book III of the Social Insurance Code.	See table VIII.	See "Invalidity".	See Table VIII.
<b>4. Administration</b>	Pension Insurance Fund for craftsmen, traders and industrials.	See table I.	See "Invalidity".	See Table II.
<b>5. Membership</b>	Compulsory membership.	See table VIII.	See "Invalidity".	Compulsory membership.
<b>6. Qualifying period</b>	See table VIII.	See table VIII.	See Table VIII.	See Table VIII.

	Finland	Sweden	United Kingdom	
<b>VII. Survivors</b>				<b>VII. Survivors</b>
<b>1. Scheme</b>	General Scheme (see Table VIII).	General Scheme (see Table VIII).	General scheme with special provisions concerning benefits and contributions for self-employed persons covered by the scheme.	<b>1. Scheme</b>
<b>2. Beneficiaries</b>	See Table VIII.	See Table VIII.		<b>2. Beneficiaries</b>
<b>3. Legislation</b>	See Table VIII.	See Table VIII.	As table VIII.	<b>3. Legislation</b>
<b>4. Administration</b>	See Table I.	See Table I.	Benefits Agency.	<b>4. Administration</b>
<b>5. Membership</b>	See Table VIII.	See Table VIII.	National Insurance Contributions are compulsory for all those liable to pay.	<b>5. Membership</b>
<b>6. Qualifying period</b>	See Table VIII.	See Table VIII.		<b>6. Qualifying period</b>

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## Social Protection of Self-Employed: 2. Crafts and Commerce

	Belgium	Denmark	Germany	Greece
<b>7. Benefits</b>				
• <b>Special conditions</b>	No special conditions.	No special conditions.	No special conditions.	
• <b>Kind and amounts of benefits</b>	Contribution-related widow's/widower's pension; 80 % of old-age pension. In the case of where no old-age pension is paid: Benefits paid in reference to the insurance life of the deceased.	See table VIII.		Widow's/Widower's pensions, orphan's pensions. See Table VIII.
• <b>Duration</b>	Lifelong.	See table VIII.		Until remarriage.
• <b>Adjustment</b>	According to development of cost of living.	See table VIII.		On 1 July each year.
<b>8. Financing</b>				
• <b>Source of finance</b>	65.3 % contributions; 33.3 % taxes; 1.4 % other.	See table II.		see "Invalidity".
• <b>Contributions</b>	Income-related contributions with a minimum contribution. Indivisible total national insurance contribution.	See table II.		see "Invalidity".

Spain	France	Ireland	Italy
The benefit is paid from the first day of the month following the death of the insured.	<ul style="list-style-type: none"> <li>• Married for at least two years.</li> <li>• Resources must not exceed a certain ceiling.</li> </ul>	See table VIII.	<b>7. Benefits</b> <ul style="list-style-type: none"> <li>• Special conditions</li> </ul>
Death grant, widow's and orphan's pensions as well as benefits for the family members. See Table VIII.	Survivor's pension: 54 % of the insured person's pension.	See table VIII.	<ul style="list-style-type: none"> <li>• Kind and amounts of benefits</li> </ul>
Unlimited; except cessation due to legal reasons.	<i>Both categories:</i> from the age of 55. <i>Industrials and merchants:</i> supplement for the spouse: 65 years or 60 years in case of incapacity.	See table VIII.	<ul style="list-style-type: none"> <li>• Duration</li> </ul>
See Table VIII.	See „Old-age“.	See table VIII.	<ul style="list-style-type: none"> <li>• Adjustment</li> </ul>
Contributions.	See „Old-age“.	See table II.	<b>8. Financing</b> <ul style="list-style-type: none"> <li>• Source of finance</li> </ul>
Contributions are included in the flat rate.	See „Old-age“.	See table II.	<ul style="list-style-type: none"> <li>• Contributions</li> </ul>

Table XIII

## Social Protection of Self-Employed: 2. Crafts and Commerce

	Luxembourg	Netherlands	Austria	Portugal
<b>7. Benefits</b>				
• <b>Special conditions</b>		No special conditions.	The surviving spouse may also continue to run the business if he or she chooses to do so. In this case there is no entitlement to widow's / widower's pension and the insurance periods of the deceased have to be taken account of for the surviving spouse's own pension entitlements.	No special conditions.
• <b>Kind and amounts of benefits</b>	See table VIII.	See table VIII.	See Table VIII.	See Table VIII.
• <b>Duration</b>	See table VIII.	See table VIII.	See Table VIII.	See Table VIII.
• <b>Adjustment</b>	See table VIII.	See table VIII.	See Table VIII.	See Table VIII.
<b>8. Financing</b>				
• <b>Source of finance</b>	See Health Insurance.	See table II.	See "Invalidity".	See Table II.
• <b>Contributions</b>		See table II.	See "Invalidity".	See Table II.

	Finland	Sweden	United Kingdom	
<b>7. Benefits</b>				<b>7. Benefits</b>
• <b>Special conditions</b>	No special conditions.	No special conditions.		• <b>Special conditions</b>
• <b>Kind and amounts of benefits</b>	See Table VIII.	See Table VIII.	Basic widows benefits: see table VIII. No access to any earnings-related additions.	• <b>Kind and amounts of benefits</b>
• <b>Duration</b>	See Table VIII.	See Table VIII.	Basic widows benefits: see table VIII.	• <b>Duration</b>
• <b>Adjustment</b>	See Table VIII.	See Table VIII.	Basic widows benefits: see table VIII.	• <b>Adjustment</b>
<b>8. Financing</b>				<b>8. Financing</b>
• <b>Source of finance</b>	See Table II.	See Table II.	As for "Sickness - Cash Benefits".	• <b>Source of finance</b>
• <b>Contributions</b>	See Table II.	See Table II.		• <b>Contributions</b>

Table XIII

## Social Protection of Self-Employed: 2. Crafts and Commerce

	Belgium	Denmark	Germany	Greece
<b>VIII. Employment injuries and occupational diseases</b>				
<b>1. Scheme</b>	No scheme.	General scheme (see table IX).	Special provisions in the general scheme.	
<b>2. Beneficiaries</b>	No scheme.	See table IX.	Self-employed persons.	
<b>3. Legislation</b>	No scheme.	See table IX.	RVO Reich Insurance Code, Book III.	
<b>4. Administration</b>	No scheme.	See table I.	Accident Insurance Funds.	
<b>5. Membership</b>	No scheme.	See table IX.	Compulsory membership by virtue of statutes or voluntary.	
<b>6. Qualifying period</b>	No scheme.	See table IX.	Not of significance in accident insurance.	
<b>7. Benefits</b>	No scheme.	See table IX.	see Table IX. Particularities apply for example for the calculation of the annual income and the grounds of certain waiting periods.	
<b>8. Financing</b>				
• <b>Source of finance</b>	No scheme.	See table II.	Contributions.	
• <b>Contributions</b>	No scheme.	See table II.	Determination of contributions depending on risks.	



Spain	France	Ireland	Italy
No scheme for self-employed.	General scheme (see table IX).	No scheme. But see table XII.	<b>VIII. Employment injuries and occupational diseases</b> <b>1. Scheme</b>
No scheme for self-employed.	See table IX.	No scheme.	<b>2. Beneficiaries</b>
No scheme for self-employed.	See table IX.	No scheme.	<b>3. Legislation</b>
No scheme for self-employed.	Local sickness insurance fund.	No scheme.	<b>4. Administration</b>
No scheme for self-employed.	Voluntary membership.	No scheme.	<b>5. Membership</b>
No scheme for self-employed.	None.	No scheme.	<b>6. Qualifying period</b>
No scheme for self-employed.	Same kind of benefits as within the general scheme, with the exception of daily allowances.	No scheme.	<b>7. Benefits</b>
No scheme for self-employed.	Contributions.	No scheme.	<b>8. Financing</b> • <b>Source of finance</b>
No scheme for self-employed.	The contribution rate varies according to the kind of occupation. The reference income varies between a minimum and a maximum, depending on the insured person's choice.	No scheme.	• <b>Contributions</b>

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## Social Protection of Self-Employed: 2. Crafts and Commerce

	Luxembourg	Netherlands	Austria	Portugal
<b>VIII. Employment injuries and occupational diseases</b>				
<b>1. Scheme</b>	General scheme. See table IX.	No scheme in the Netherlands.	General scheme. See Table IX.	General scheme (see Table IX).
<b>2. Beneficiaries</b>	See table IX.	No scheme.	See Table IX.	See Table IX.
<b>3. Legislation</b>	See table IX.	No scheme.	See Table IX.	See Table IX.
<b>4. Administration</b>	See table IX.	No scheme.	See Table I.	See Table I.
<b>5. Membership</b>	See table IX.	No scheme.	See Table IX.	Voluntary membership.
<b>6. Qualifying period</b>	See table IX.	No scheme.	See Table IX.	See Table IX.
<b>7. Benefits</b>	See table IX.	No scheme.	See Table IX. For the pension calculation: lump-sum assessment ceiling ("L"): S 123,175 (ECU 9,417), unless voluntary higher insurance was concluded.	See Table IX.
<b>8. Financing</b>				
• <b>Source of finance</b>	See table II.	No scheme.	Contributions.	See Table II.
• <b>Contributions</b>	See table II.	No scheme.	Flat-rate contribution per year: S 907 (ECU 69).	See Table II.

	Finland	Sweden	United Kingdom	
<b>VIII. Employment injuries and occupational diseases</b>				<b>VIII. Employment injuries and occupational diseases</b>
<b>1. Scheme</b>	General Scheme (see Table IX).	General Scheme (see Table IX).	No access to Industrial Injuries Disablement Benefit for self-employed. Access to other incapacity or invalidity benefits as described in this table.	<b>1. Scheme</b>
<b>2. Beneficiaries</b>	See Table IX.	See Table IX.	No access to Industrial Injuries Disablement Benefit for self-employed.	<b>2. Beneficiaries</b>
<b>3. Legislation</b>	See Table IX.	See Table IX.	No access to Industrial Injuries Disablement Benefit for self-employed.	<b>3. Legislation</b>
<b>4. Administration</b>	See Table I.	See Table I.	No access to Industrial Injuries Disablement Benefit for self-employed.	<b>4. Administration</b>
<b>5. Membership</b>	Voluntary membership for self-employed persons (if ownership alone or with a family is above 50%).	See Table IX.	No access to Industrial Injuries Disablement Benefit for self-employed.	<b>5. Membership</b>
<b>6. Qualifying period</b>	See Table IX.	See Table IX.	No access to Industrial Injuries Disablement Benefit for self-employed.	<b>6. Qualifying period</b>
<b>7. Benefits</b>	See Table IX.	See Table IX.	No access to Industrial Injuries Disablement Benefit for self-employed.	<b>7. Benefits</b>
<b>8. Financing</b>				<b>8. Financing</b>
• <b>Source of finance</b>	See Table II.	See Table II.	No access to Industrial Injuries Disablement Benefit for self-employed.	• <b>Source of finance</b>
• <b>Contributions</b>	See Table II.	See Table II.	No access to Industrial Injuries Disablement Benefit for self-employed.	• <b>Contributions</b>

Table XIII

## Social Protection of Self-Employed: 2. Crafts and Commerce

	Belgium	Denmark	Germany	Greece
<b>IX. Family benefits</b>				
<b>1. Scheme</b>	Special scheme.	General scheme (see table X).	General scheme (see table X).	
<b>2. Beneficiaries</b>	Self-employed in general.	See table X.	See table X.	
<b>3. Legislation</b>	Act of 29 March 1976 and Royal Decree of 8 April 1976.	See table X.	Federal Child Benefit Act.	
<b>4. Administration</b>	Social insurance funds.	See table I.	Labour Offices.	
<b>5. Membership</b>	Compulsory membership.	See table X.	Compulsory	
<b>6. Qualifying period</b>	Waiting period of 3 months.	See table X.	System of inhabitants.	
<b>7. Benefits</b>				
• Kind and amounts	Regular, flat rate benefits as well as one-off lump sum benefits for birth. Varies according to age. Special provisions for orphans and handicapped children and children of invalid parents.	See table X.	see Table X	
• Duration	Without reservations: until age of 16. During training: Until age of 25. For students: Until age of 25. For handicapped persons: Until age of 21.	See table X.	see Table X	
<b>8. Financing</b>				
• Source of finance	67.1 % contributions; 32.9 % taxes.	See table II.	Tax-financed.	
• Contributions	Income-related contributions with a minimum contribution.	See table II.	No contributions.	

Spain	France	Ireland	Italy
No scheme for self-employed.	General scheme (see table X).	General scheme (see Table X).	<b>IX. Family benefits</b> <b>1. Scheme</b>
No scheme for self-employed.	See table X.	See table X.	<b>2. Beneficiaries</b>
No scheme for self-employed.	See table X.	See table X.	<b>3. Legislation</b>
No scheme for self-employed.	CNAF, CAF.	See table X.	<b>4. Administration</b>
No scheme for self-employed.	Compulsory.	See table X.	<b>5. Membership</b>
No scheme for self-employed.	See table X.	See table X.	<b>6. Qualifying period</b>
No scheme for self-employed.	See table X.	See table X.	<b>7. Benefits</b> • Kind and amounts
No scheme for self-employed.	See table X.	See table X.	• Duration
No scheme for self-employed.	See table II.	See table II.	<b>8. Financing</b> • Source of finance
No scheme for self-employed.	See table II.	See table II.	• Contributions

Table XIII

## Social Protection of Self-Employed: 2. Crafts and Commerce

	Luxembourg	Netherlands	Austria	Portugal
<b>IX. Family benefits</b>				
<b>1. Scheme</b>	General scheme. See table X.	General scheme. See Table X.	Family benefits: General scheme (see Table X). For child-raising: part-time help from special scheme for farmers and persons engaged in a business or trade (including self-employed craftsmen).	General scheme (see Table X).
<b>2. Beneficiaries</b>	See table X.	See table X.	Part-time help: Members of the Chamber of Trade and Industry (in principle all persons engaged in a trade or business) and certain persons having influence on companies under commercial law.	See Table X.
<b>3. Legislation</b>	See table X.	See table X.	Part-time help: Temporary Helps Act ( <i>BHG</i> ) of 30 June 1982 and amendments.	See Table X.
<b>4. Administration</b>	See table I.	See table I.	Part-time help: Social Insurance Institute for Trade and Industry.	See Table X.
<b>5. Membership</b>	See table X.	See table X.	Part-time help: Compulsory membership.	Voluntary membership.
<b>6. Qualifying period</b>	See table X.	See table X.	Part-time help: No minimum period.	See Table X.
<b>7. Benefits</b>	See table X.	See table X.	Part-time help: Flat-rate per day S 90 (ECU 6.90) per day for married mothers or for mothers living in a relationship similar to marriage. S 136 (ECU 10) per day for single mothers.	See Table X.
• Kind and amounts				
• Duration	See table X.	See table X.	Part-time help: Subsequently to temporary help according to <i>BHG</i> (see "Sickness - cash benefits") until the child's second birthday.	See Table X.
<b>8. Financing</b>				
• Source of finance	See table II.	See table II.	Part-time help: Funds for the Compensation of Family Expenses.	See Table II.
• Contributions	See table II.	See table II.	(Temporary help and part-time help). 0.05 % of earnings subject to income taxation up to the assessment ceiling of S 44,100 (ECU 3,372) per month.	See Table II.

	Finland	Sweden	United Kingdom	
<b>IX. Family benefits</b>				<b>IX. Family benefits</b>
<b>1. Scheme</b>	General scheme (see table X).	General scheme (see table X).	General scheme. No special rules for self-employed: Access on same basis as others. See Table X for details.	<b>1. Scheme</b>
<b>2. Beneficiaries</b>	See Table X.	See Table X.	See table X.	<b>2. Beneficiaries</b>
<b>3. Legislation</b>	See Table X.	See Table X.	See table X.	<b>3. Legislation</b>
<b>4. Administration</b>	See Table I.	See Table I.	See table X.	<b>4. Administration</b>
<b>5. Membership</b>	See Table X.	See Table X.	See table X.	<b>5. Membership</b>
<b>6. Qualifying period</b>	See Table X.	See Table X.	See table X.	<b>6. Qualifying period</b>
<b>7. Benefits</b>	See Table X.	See Table X.	See table X.	<b>7. Benefits</b>
• <b>Kind and amounts</b>				• <b>Kind and amounts</b>
• <b>Duration</b>	See Table X.	See Table X.	See table X.	• <b>Duration</b>
<b>8. Financing</b>				<b>8. Financing</b>
• <b>Source of finance</b>	See Table II.	See Table II.	See table II.	• <b>Source of finance</b>
• <b>Contributions</b>	See Table II.	See Table II.		• <b>Contributions</b>





# APPENDIX



## Rates of Exchange, Purchase Power Parities and Price Level Index

July 1995

		Rate of exchange July 1995	Purchase Power Parity July 1995	Price Level Index
Currency		1 ECU = national currency	1 Unit = national currency	EUR 15 = 100
Belgium	BFR	38.40760	39.6400	103
Denmark	DKR	7.27576	9.7120	133
Germany	DMK	1.86783	2.0207	118
Greece	GRD	303.11600	225.8000	75
Spain	PTA	161.01300	130.5000	81
France	FF	6.49970	6.8890	106
Ireland	IR£	0.81981	0.7128	87
Italy	ITL	2164.71000	1690.0000	78
Luxembourg	LFR	38.40760	39.7200	103
Netherlands	HFL	2.09247	2.2130	106
Austria	ÖS	13.13680	14.9200	114
Portugal	ESC	196.27500	132.0000	67
Finland	FMK	5.70975	6.7060	117
Sweden	SKR	9.65233	10.7400	111
United Kingdom	UK£	0.84318	0.6872	81

Source: EUROSTAT



# **DICTIONARY OF KEYWORDS**



1. Dansk - English / English - Dansk	606
2. Ελληνικά - English / English - Ελληνικά	609
3. Español - English / English - Español	612
4. Italiano - English / English - Italiano	615
5. Nederlands - English / English - Nederlands	618
6. Português - English / English - Português	621
7. Suomi - English / English - Suomi	624
8. Svenska - English / English - Svenska	627

<b>Dansk</b>	<b>English</b>	<b>Dansk</b>	<b>English</b>
administrationsomkostninger	administrative costs	frivillig	voluntary
alder	old-age	funktionær	salaried employee
alderspension, folkepension	old-age pension, retirement pension	garanteret minimumsindkomst	guaranteed minimum income
arbejdsløshed	unemployment	handicap	disability
anvendelsesområde	field of application	helbred	health
arbejder	worker	hjælp, bistand	assistance
arbejdsgiver	employer	høreapparat	hearing-aid
arbejdsulykke, arbejdsskade	employment injury	hustru	spouse
ægtefælle	spouse	indkomst, indtægt	earnings
barn/børn	child	indtægtsbestemt	means tested
barselsorlov	maternity leave	invaliddepension	invalidity pension
behandling	treatment	invaliditet	incapacity, invalidity, general invalidity
berettiget	beneficiary, eligible	invaliditet på grund af arbejdsskade	occupational disability
betingelser (for at modtage en ydelse)	qualifying condition	jordemoder	midwife
bidrag	contributions	kapitalisering	capital cover
bopæl	residence	karenstid	waiting period
briller	spectacles	kontantydelse	cash benefits
bruttoindtægt	gross earnings	kur	courses of treatment
dagpenge	cash benefits	læge	doctor
død	death	lægemiddel, medicin	medicament, medicine, drug, pharmaceutical product
efterlevende, efterladte	survivor	lægevalg	choice of doctor
enke/enkemand	widow(er)	loft	ceiling, membership ceiling
erhvervsgren	occupational sector	lønmodtager	employee
erhvervsudygtighed	incapacity for work	medhjælpende ægtefælle	spouse helping
erhvervs sygdom	occupational disease	minimalløn	minimum wage
faglig uddannelse	vocational training	minimumsbidrag	minimum contributions
familieydelse	family benefits	moderskab	maternity
fikseret beløb	flat-rate	modtagere, berettigede	beneficiary
finansiering	financing	naturalydelse	benefits in kind
fødsel	confinement	nyt ægteskab	remarriage
førtidspension	anticipatory pension	obligatorisk, tvungen	compulsory
førtidspension, invalidepension	invalidity pension	ophold på sygehus	hospitalization
forældreløs	orphan	patientens egenandel	patient's contribution
fordeling	current income financing	(af udgifter til sygebehandling)	
forebyggelse	prevention	pensionist	pensioner
forsikring	insurance	pensionsalder	retirement age
forsikringsperiode	period of insurance	person, der forsørges	dependent
forsikringspræmie	insurance premiums		



**Dansk**

regulering  
ret til ydelser, berettigelse  
selvstændigt erhvervsdrivende  
skat/skatter  
social beskyttelse  
spædbarn  
stat  
statstilskud  
størrelse af ydelser  
svagelighed  
sygdom  
sygehjælp  
sygehus, hospital  
tandbehandling  
tilladelse  
tillæg  
tillægs-, supplerende  
tillægspension  
tvungent/obligatorisk medlemskab  
udgifter  
ugentlig  
varighed af ydelser  
vederlag, løn, betaling  
ventetid  
voksen  
ydelse  
ydelser

**English**

adjustment  
entitlement  
self-employed  
taxes  
social protection  
baby  
state  
state subsidy exchequer supplement  
amount of the benefits  
infirmary  
sickness  
health care  
hospital  
dental treatment  
approval  
supplement  
additional  
supplementary pension  
compulsory membership  
expenditures  
weekly  
duration of benefits  
payment  
qualifying period  
adult  
grant, allowance  
benefits

**English**

additional  
adjustment  
administrative costs  
adult  
amount of the benefits  
anticipatory pension  
approval  
assistance  
baby  
beneficiary  
beneficiary, eligible  
benefits  
benefits in kind  
capital cover  
cash benefits  
ceiling  
child  
choice of doctor  
compulsory  
compulsory membership  
confinement  
contributions  
courses of treatment  
current income financing  
death  
dental treatment  
dependent  
disability  
doctor  
duration of benefits  
earnings  
employee  
employer  
employment injury  
entitlement  
expenditures  
family benefits  
field of application  
financing

**Dansk**

tillægs-, supplerende  
regulering  
administrationsomkostninger  
voksen  
størrelse af ydelser  
førtidspension  
tilladelse  
hjælp, bistand  
spædbarn  
modtagere, berettigede  
berettiget  
ydelser  
naturalydelser  
kapitalisering  
dagpenge, kontantydelser  
loft  
barn/børn  
lægevalg  
obligatorisk, tvungen  
tvungent/obligatorisk medlemskab  
fødsel  
bidrag  
kur  
fordeling  
død  
tandbehandling  
person, der forsørges  
handicap  
læge  
varighed af ydelser  
indkomst, indtægt  
lønmodtager  
arbejdsgiver  
arbejdsulykke, arbejdsskade  
ret til ydelser, berettigelse  
udgifter  
familieydelser  
anvendelsesområde  
finansiering

**English**

flat-rate  
 general invalidity  
 grant, allowance  
 gross earnings  
 guaranteed minimum income  
 health  
 health care  
 hearing-aid  
 hospital  
 hospitalization  
 incapacity  
 incapacity for work  
 infirmity  
 insurance  
 insurance premiums  
 invalidity  
 invalidity pension  
 maternity  
 maternity leave  
 means tested  
 medicament, medicine, drug  
 membership ceiling  
 midwife  
 minimum contributions  
 minimum wage  
 occupational disability  
 occupational disease  
 occupational sector  
 old-age  
 old-age pension  
 orphan  
 patient's contribution  
  
 payment  
 pensioner  
 period of insurance  
 pharmaceutical product,  
 drug, medicament  
 prevention

**Dansk**

fikseret beløb  
 invaliditet  
 ydelse  
 bruttoindtægt  
 garanteret minimumsindkomst  
 helbred  
 sygehjælp  
 høreapparat  
 sygehus, hospital  
 ophold på sygehus  
 invaliditet  
 erhvervsudygtighed  
 svagelighed  
 forsikring  
 forsikringspræmie  
 invaliditet  
 invalidepension  
 moderskab  
 barselsorlov  
 indtægtsbestemt  
 lægemiddel, medicin  
 loft  
 jordemoder  
 minimumsbidrag  
 minimalløn  
 invaliditet på grund af arbejdsskade  
 erhvervs sygdom  
 erhvervsgren  
 alder  
 alderspension, folkepension  
 forældreløs  
 patientens egenandel  
 (af udgifter til sygebehandling)  
 vederlag, løn, betaling  
 pensionist  
 forsikringsperiode  
 lægemiddel, medicin  
  
 forebyggelse

**English**

qualifying condition  
 qualifying period  
 remarriage  
 residence  
 retirement age  
 retirement pension  
 salaried employee  
 self-employed  
 sickness  
 social protection  
 spectacles  
 spouse  
 spouse helping  
 state  
 state subsidy, exchequer supplement  
 supplement  
 supplementary pension  
 survivor  
 taxes  
 treatment  
 unemployment  
 vocational training  
 voluntary  
 waiting period  
 weekly  
 widow(er)  
 worker

**Dansk**

betingelser (for at modtage en ydelse)  
 ventetid  
 nyt ægteskab  
 bopæl  
 pensionsalder  
 alderspension, folkepension  
 funktionær  
 selvstændigt erhvervsdrivende  
 sygdom  
 social beskyttelse  
 briller  
 hustru, ægtefælle  
 medhjælpende ægtefælle  
 stat  
 statstilskud  
 tillæg  
 tillægspension  
 de efterlevende, efterladte  
 skat/skatte  
 behandling  
 arbejdsløshed  
 faglig uddannelse  
 frivillig  
 karenstid  
 ugentlig  
 enke/enkemand  
 arbejder

## Ελληνικά

άδεια μητρότητας  
ακουστικό βαρηκοΐας  
αναπηρία  
ανεργία  
ανικανότητα λόγω ασθένειας  
ανικανότητα  
ανικανότητα προς εργασία  
ασθένεια  
ασφαλιστική περίοδος  
ασφάλιση  
ασφάλιστρο  
αυτοτελώς απασχολούμενος  
βιοποριστική ανικανότητα  
βρέφος  
γήρας  
γιατρός  
γυαλιά  
δαπάνες  
διαμονή μόνιμη  
(προσωρινή διαμονή)  
διάρκεια των παροχών  
διανεμητική διαδικασία  
δικαιούχος  
δικαιώμα για παροχές  
διοικητικά έξοδα  
εβδομαδιαία  
εγγυημένη ελάχιστη ασφάλεια  
ειδική ανάγκη  
εισφορά (-ες)  
εισόδημα  
ελάχιστη εισφορά (-ες)  
έλεγχος εισοδήματος  
ενήλικος  
επαγγελματική ανικανότητα  
επαγγελματική κατάρτιση  
επαγγελματικός κλάδος  
επαγγελματική νόσος  
επιζώντες  
επιλογή γιατρού

## English

maternity leave  
hearing-aid  
invalidity  
unemployment  
infirmity  
incapacity  
incapacity for work  
sickness  
period of insurance  
insurance  
insurance premiums  
self-employed  
general invalidity  
baby  
old-age  
doctor  
spectacles  
expenditures  
residence  
  
duration of benefits  
current income financing  
beneficiary, eligible  
entitlement  
administrative costs  
weekly  
guaranteed minimum income  
disability  
contributions  
earnings  
minimum contributions  
means tested  
adult  
occupational disability  
vocational training  
occupational sector  
occupational disease  
survivor  
choice of doctor

## Ελληνικά

εργαζόμενος, μισθωτός  
εργαζόμενος  
εργάτης  
εργατικό ατύχημα  
εργοδότης  
εφάπαξ (παροχή)  
ημέρες αποχής (απουσίας),  
χρόνος αναμονής  
θάνατος  
θεραπεία, θεραπευτική αγωγή  
θεραπεία  
ιδιωτικός υπάλληλος  
καθαρός μισθός, καθαρές  
αποδοχές  
κατώτατος μισθός  
κεφαλαιοποίηση  
κράτος  
κρατική επιχορήγηση  
κοινωνική προστασία  
μαία  
μητρότητα  
μισθός αναφοράς  
μικτός μισθός, μικτές αποδοχές  
μισθός, αποδοχές  
νέος γάμος  
νοσηλεία, νοσοκομική περίθαλψη  
νοσοκομείο  
οδοντιατρική περίθαλψη  
οικογενειακά βοηθήματα  
οικογένεια με ένα γονέα  
όριο ηλικίας συνταξιοδότησης  
όριο υποχρεωτικής ασφάλισης  
ορφανός  
παιδί  
παροχές  
παροχές σε είδος  
παροχές σε είδος σε περίπτωση  
ασθένειας  
παροχές σε χρήμα

## English

employee  
  
worker  
employment injury  
employer  
flat-rate  
waiting period  
  
death  
courses of treatment  
treatment  
salaried employee  
net earnings  
  
minimum wage  
capital  
state  
state subsidy, exchequer supplement  
social protection  
midwife  
maternity  
earnings taken as reference  
gross earnings  
earnings  
remarriage  
hospitalization  
hospital  
dental treatment  
family benefits  
single parent  
retirement age  
membership ceiling  
orphan  
child  
benefits  
benefits in kind  
health care  
  
cash benefits

## Ελληνικά

παροχή  
πεδίο εφαρμογής  
πλαφόν (ανώτατο όριο)  
πληρωμή  
προαιρετικά  
πρόληψη  
πρόνοια  
προσαρμογή  
προσαύξηση  
προστατευόμενα μέλη, μέλος  
οικογένειας  
προυποθέσεις χορηγής  
πρόωρη σύνταξη, προσύνταξη  
σύζυγος  
σύζυγος(η)  
συμμετοχή στις ιατρικές δαπάνες  
συμμέτεχουσα σύζυγος,  
σύμβουθηούσα σύζυγος  
σύμπληρωματικά  
συμπληρωματική σύνταξη  
συναίνεση, συγκατάθεση  
σύνταξη γήρατος  
σύνταξη αποχώρησης  
σύνταξη αναπηρίας  
συνταξιούχος  
τοκετός  
υγεία  
υποχρεωτική υπαγωγή/ασφάλιση  
(στην ασφάλιση)  
υποχρεωτικός  
ύψος παροχών  
φαρμακευτικόν προιόν  
  
φάρμακο  
φόροι  
χήρα/χήρος  
χρηματοδότηση  
χρόνος αναμονής

## English

grant, allowance  
field of application  
ceiling  
payment  
voluntary  
prevention  
assistance  
adjustment  
supplement  
dependent  
  
qualifying condition  
early pension  
spouse  
spouse  
patient's contribution  
spouse helping  
  
additional  
supplementary pension  
approval  
old-age pension  
retirement pension  
invalidity pension  
pensioner  
confinement  
health  
compulsory membership  
  
compulsory  
amount of the benefits  
pharmaceutical product,  
drug, medicament  
medicament, medicine, drug  
taxes  
widow(er)  
financing  
qualifying period

## English

additional  
adjustment  
administrative costs  
adult  
amount of the benefits  
approval  
assistance  
baby  
beneficiary  
beneficiary, eligible  
benefits  
benefits in kind  
capital  
cash benefits  
ceiling  
child  
choice of doctor  
compulsory  
compulsory membership  
  
confinement  
contributions  
courses of treatment  
current income financing  
death  
dental treatment  
dependent  
  
disability  
doctor  
duration of benefits  
early pension  
earnings  
earnings taken as reference  
employee  
  
employer  
employment injury  
entitlement

## Ελληνικά

συμπληρωματικά  
προσαρμογή  
διοικητικά έξοδα  
ενήλικος  
ύψος παροχών  
συναίνεση, συγκατάθεση  
πρόνοια  
βρέφος  
δικαιούχος  
δικαιούχος  
παροχές  
παροχές σε είδος  
κεφαλαιοποίηση  
παροχές σε χρήμα, εισόδημα  
πλαφόν (ανώτατο όριο)  
παιδί  
επιλογή γιατρού  
υποχρεωτικός  
υποχρεωτική υπαγωγή/ασφάλιση  
(στην ασφάλιση)  
τοκετός  
εισφορά (-ες)  
θεραπεία, θεραπευτική αγωγή  
διανεμητική διαδικασία  
θάνατος  
οδοντιατρική περιθαλψη  
προστατευόμενα μέλη, μέλος  
οικογένειας  
ειδική ανάγκη  
γιατρός  
διάρκεια των παροχών  
πρόωρη σύνταξη, προσύνταξη  
εισόδημα, μισθός, αποδοχές  
μισθός αναφοράς  
εργαζόμενος, μισθωτός  
εργαζόμενος  
εργοδότης  
εργατικό ατύχημα  
δικαιώμα για παροχές

**English**

expenditures  
family benefits  
field of application  
financing  
flat-rate  
general invalidity  
gross earnings  
guaranteed minimum income  
health  
health care

hearing-aid  
hospital  
hospitalization  
incapacity  
incapacity for work  
infirmity  
insurance  
insurance premiums  
invalidity  
invalidity pension  
maternity  
maternity leave  
means tested  
medicament, medicine, drug  
membership ceiling  
midwife  
minimum contributions  
minimum wage  
net earnings

occupational disability  
occupational disease  
occupational sector  
old-age  
old-age pension  
orphan  
patient's contribution  
payment

**Ελληνικά**

δαπάνες  
οικογενειακά βοηθήματα  
πεδίο εφαρμογής  
χρηματοδότηση  
εφάπαξ (παροχή)  
βιοποριστική ικανότητα  
μικτός μισθός, μικτές αποδοχές  
εγγυημένο ελάχιστο ασφάλεια  
υγεία  
παροχές σε είδος σε περίπτωση  
ασθένειας  
ακουστικό βαρηκοΐας  
νοσοκομείο  
νοσηλεία, νοσοκομική περίθαλψη  
ανικανότητα  
ανικανότητα προς εργασία  
ανικανότητα λόγω ασθeneΐας  
ασφάλιση  
ασφάλιστρο  
αναπηρία  
σύνταξη αναπηρίας  
μητρότητα  
άδεια μητρότητας  
έλεγχος εισοδήματος  
φάρμακο  
όριο υποχρεωτικής ασφάλισης  
μαΐα  
ελάχιστη εισφορά (-ες)  
κατώτατος μισθός  
καθαρός μισθός, καθαρές  
αποδοχές  
επαγγελματική ανικανότητα  
επαγγελματική νόσος  
επαγγελματικός κλάδος  
γήρας  
σύνταξη γήρατος  
ορφανός  
συμμετοχή στις ιατρικές δαπάνες  
πληρωμή

**English**

pensioner  
period of insurance  
pharmaceutical product,  
drug, medicament  
prevention  
qualifying condition  
qualifying period  
remarriage  
residence

retirement age  
retirement pension  
salaried employee  
self-employed  
sickness  
single parent  
social protection  
spectacles  
spouse  
spouse helping

state  
state subsidy, exchequer supplement  
supplement  
supplementary pension  
survivor  
taxes  
treatment  
unemployment  
vocational training  
voluntary  
waiting period

weekly  
widow(er)  
worker

**Ελληνικά**

συνταξιούχος  
ασφαλιστική περίοδος  
φαρμακευτικόν προϊόν

πρόληψη  
προυποθέσεις χορήγησης  
χρόνος αναμονής  
νέος γάμος  
διαμονή μόνιμη  
(προσωρινή διαμονή)  
όριο ηλικίας συνταξιοδότησης  
σύνταξη αποχώρησης  
ιδιωτικός υπάλληλος  
αυτοτελώς απασχολούμενος  
ασθένεια  
οικογένεια με ένα γονέα  
κοινωνική προστασία  
γυαλιά  
σύζυγος(η), σύζυγος  
συμμετεχούσα σύζυγος,  
συμβοηθούσα σύζυγος  
κράτος  
κρατική επιχορήγηση  
προσαύξηση  
συμπληρωματική σύνταξη  
επιζώντες  
φόροι  
θεραπεία  
ανεργία  
επαγγελματική κατάρτιση  
προαιρετικά  
ημέρες αποχής (απουσίας),  
χρόνος αναμονής  
εβδομαδιαία  
χήρα/χήρος  
εργάτης

**Español**

accidente de trabajo  
 actualización, revalorización  
 adulto  
 afiliación obligatoria (alta)  
 aportación del Estado  
 asignación económica  
 asistencia  
 asistencia sanitaria  
 autorización, aprobación  
 beneficiarios  
 campo de aplicación  
 cantidad a tanto alzado  
 capitalización  
 comadrona  
 complementario  
 complemento  
 condiciones de acceso al derecho  
 cónyuge  
 cónyuge colaborador  
 cotización  
 cotización mínima  
 cuantía de las prestaciones  
 derecho a las prestaciones  
 descanso por maternidad  
 desempleo  
 duración de las prestaciones  
 edad legal de jubilación  
 elección de médico  
 empresario  
 enfermedad  
 enfermedad profesional  
 Estado  
 financiación  
 formación profesional  
 gafas  
 gastos  
 gastos de administración  
 hijo(s)  
 hospital

**English**

employment injury  
 adjustment  
 adult  
 compulsory membership  
 state subsidy, exchequer supplement  
 grant, allowance  
 assistance  
 health care  
 approval  
 beneficiary  
 field of application  
 flat-rate  
 capital cover  
 midwife  
 additional  
 supplement  
 qualifying condition  
 spouse  
 spouse helping  
 contributions  
 minimum contributions  
 amount of the benefits  
 entitlement  
 maternity leave  
 unemployment  
 duration of benefits  
 retirement age  
 choice of doctor  
 employer  
 sickness  
 occupational disease  
 state  
 financing  
 vocational training  
 spectacles  
 expenditures  
 administrative costs  
 child  
 hospital

**Español**

hospitalización  
 huérfano  
 impuestos  
 incapacidad  
 incapacidad laboral  
 ingresos  
 invalidez  
 invalidez (general)  
 invalidez (profesional)  
 lactante  
 maternidad  
 medicamento  
 médico  
 minusvalía  
 muerte  
 nuevas nupcias  
 obligatorio  
 participación en los gastos médicos  
 parto  
 pensión anticipada  
 pensión complementaria  
 pensión de invalidez  
 pensión de jubilación  
  
 pensionista  
 período de espera  
 período de seguro  
 período mínimo de cotización  
 persona a cargo  
 prestación  
 prestaciones económicas  
 prestaciones en especie  
 prestaciones familiares  
 prevención  
 primas de seguro  
 producto farmacéutico  
  
 protección social  
 prótesis auditiva

**English**

hospitalization  
 orphan  
 taxes  
 incapacity  
 incapacity for work  
 earnings  
 invalidity  
 general invalidity  
 occupational disability  
 baby  
 maternity  
 medicament, medicine, drug  
 doctor  
 disability  
 death  
 remarriage  
 compulsory  
 patient's contribution  
 confinement  
 early pension  
 supplementary pension  
 invalidity pension  
 old-age pension,  
 retirement pension  
 pensioner  
 waiting period  
 period of insurance  
 qualifying period  
 dependent  
 benefits  
 cash benefits  
 benefits in kind  
 family benefits  
 prevention  
 insurance premiums  
 pharmaceutical product,  
 drug, medicament  
 social protection  
 hearing-aid

**Español**

reducción anatómica o funcional  
 remuneración, pago  
 reparto  
 residencia  
 salario bruto  
 salario mínimo  
 salario mínimo de integración  
 salud  
 sector profesional  
 seguro  
 semanal  
 sometido a examen de rentas  
 supervivientes  
 titular  
 tope máximo  
 tope máximo de cotización  
 trabajador  
 trabajador por cuenta ajena  
 trabajador por cuenta propia  
 tratamiento  
 trabajador  
 tratamiento  
 tratamiento odontológico  
 vejez  
 viudo/viuda  
 voluntario

**English**

infirmity  
 payment  
 current income financing  
 residence  
 gross earnings  
 minimum wage  
 guaranteed minimum income  
 health  
 occupational sector  
 insurance  
 weekly  
 means tested  
 survivor  
 beneficiary, eligible  
 ceiling  
 membership ceiling  
 employee  
 salaried employee  
 self-employed  
 courses of treatment  
 worker  
 treatment  
 dental treatment  
 old-age  
 widow(er)  
 voluntary

**English**

additional  
 adjustment  
 administrative costs  
 adult  
 amount of the benefits  
 approval  
 assistance  
 baby  
 beneficiary  
 beneficiary, eligible  
 benefits  
 benefits in kind  
 capital cover  
 cash benefits  
 ceiling  
 child  
 choice of doctor  
 compulsory  
 compulsory membership  
 confinement  
 contributions  
 courses of treatment  
 current income financing  
 death  
 dental treatment  
 dependent  
 disability  
 doctor  
 duration of benefits  
 early pension  
 earnings  
 employee  
 employer  
 employment injury  
 entitlement  
 expenditures  
 family benefits  
 field of application  
 financing

**Español**

complementario  
 actualización, revalorización  
 gastos de administración  
 adulto  
 cuantía de las prestaciones  
 autorización, aprobación  
 asistencia  
 lactante  
 beneficiario  
 titular  
 prestación  
 prestaciones en especie  
 capitalización  
 prestaciones económicas  
 tope máximo  
 hijo(s)  
 elección de médico  
 obligatorio  
 afiliación obligatoria (alta)  
 parto  
 cotización  
 tratamiento  
 reparto  
 muerte  
 tratamiento odontológico  
 persona a cargo  
 minusvalía  
 médico  
 duración de las prestaciones  
 pensión anticipada  
 ingresos  
 trabajador  
 empresario  
 accidente de trabajo  
 derecho a las prestaciones  
 gastos  
 prestaciones familiares  
 campo de aplicación  
 financiación

**English**

flat-rate  
 general invalidity  
 grant, allowance  
 gross earnings  
 guaranteed minimum income  
 health  
 health care  
 hearing-aid  
 hospital  
 hospitalization  
 incapacity  
 incapacity for work  
 infirmity  
 insurance  
 insurance premiums  
 invalidity  
 invalidity pension  
 maternity  
 maternity leave  
 means tested  
 medicament, medicine, drug  
 membership ceiling  
 midwife  
 minimum contributions  
 minimum wage  
 occupational disability  
 occupational disease  
 occupational sector  
 old-age  
 old-age pension  
 orphan  
 patient's contribution  
 payment  
 pensioner  
 period of insurance  
 pharmaceutical product,  
 drug, medicament  
 prevention  
 qualifying condition

**Español**

cantidad a tanto alzado  
 invalidez (general)  
 asignación económica  
 salario bruto  
 salario mínimo de integración  
 salud  
 asistencia sanitaria  
 prótesis auditiva  
 hospital  
 hospitalización  
 incapacidad  
 incapacidad laboral  
 reducción anatómica o funcional  
 seguro  
 primas de seguro  
 invalidez  
 pensión de invalidez  
 maternidad  
 descanso por maternidad  
 sometido a examen de rentas  
 medicamento  
 tope máximo de cotización  
 comadrona  
 cotización mínima  
 salario mínimo  
 invalidez (profesional)  
 enfermedad profesional  
 sector profesional  
 vejez  
 pensión de jubilación  
 huérfano  
 participación en los gastos médicos  
 remuneración, pago  
 pensionista  
 período de seguro  
 producto farmacéutico  
  
 prevención  
 condiciones de acceso al derecho

**English**

qualifying period  
 remarriage  
 residence  
 retirement age  
 retirement pension  
 salaried employee  
 self-employed  
 sickness  
 social protection  
 spectacles  
 spouse  
 spouse helping  
 state  
 state subsidy, exchequer supplement  
 supplement  
 supplementary pension  
 survivor  
 taxes  
 treatment  
 unemployment  
 vocational training  
 voluntary  
 waiting period  
 weekly  
 widow(er)  
 worker

**Español**

período mínimo de cotización  
 nuevas nupcias  
 residencia  
 edad legal de jubilación  
 pensión de jubilación  
 trabajador por cuenta ajena  
 trabajador por cuenta propia  
 enfermedad  
 protección social  
 gafas  
 cónyuge  
 cónyuge colaborador  
 Estado  
 aportación del Estado  
 complemento  
 pensión complementaria  
 supervivientes  
 impuestos  
 tratamiento  
 desempleo  
 formación profesional  
 voluntario  
 período de espera  
 semanal  
 viudo/viuda  
 trabajador



**Italiano**

a condizione di reddito  
 accordo  
 adulto  
 ammontare delle prestazioni  
 assegno  
 assistenza  
 assistenza sanitaria  
 assicurazione  
 aventi diritto  
 bambino  
 beneficiario  
 campo di applicazione  
 capitalizzazione  
 complementare  
 congedo di maternità  
 coniuge  
 coniuge coadiuvante  
 contribuzione  
 contribuzione minima  
 cura  
 cure dentarie  
 datore di lavoro  
 dipendente  
 diritto a prestazione  
 disoccupazione  
 durata delle prestazioni  
 età pensionabile  
 figlio  
 finanziamento  
 forfettario  
 formazione professionale  
 gravidanza  
 handicap  
 imposta  
 in caso di nuovo matrimonio  
 incapacità  
 incapacità di lavoro  
 indennità pecuniarie  
 infermità

**English**

means tested  
 approval  
 adult  
 amount of the benefits  
 grant, allowance  
 assistance  
 health care  
 insurance  
 beneficiary, eligible  
 baby  
 beneficiary  
 field of application  
 capital cover  
 additional  
 maternity leave  
 spouse  
 spouse helping  
 contributions  
 minimum contributions  
 courses of treatment  
 dental treatment  
 employer  
 employee  
 entitlement  
 unemployment  
 duration of benefits  
 retirement age  
 child  
 financing  
 flat-rate  
 vocational training  
 confinement  
 disability  
 taxes  
 remarriage  
 incapacity  
 incapacity for work  
 cash benefits  
 infirmity

**Italiano**

infortunio sul lavoro  
 intervento, partecipazione dello Stato  
 invalidità  
 invalidità (generale)  
 invalidità (professionale)  
 iscrizione obbligatoria  
 lavoratori autonomi e liberi  
 professionisti  
 limite massimo/tetto  
 maggiorazione/supplemento  
 malattia  
 malattia professionale  
 maternità  
 medico  
 medicina  
 moglie  
 morte  
 obbligatorio  
 occhiali  
 operaio  
 orfano  
 ospedale  
 ospedalizzazione  
 ostetrica  
 partecipazione alle spese  
 per cure mediche  
 partecipazione dello Stato  
 pensionato  
 pensione anticipata  
 pensione complementare  
 pensione di anzianità  
 pensione di invalidità  
 pensione di vecchiaia  
 periodo assicurativo  
 periodo necessario per l'acquisizione  
 del diritto  
 persona a carico  
 premio di assicurazione  
 prestazione

**English**

employment injury  
 state subsidy, exchequer supplement  
 invalidity  
 general invalidity  
 occupational disability  
 compulsory membership  
 self-employed  
  
 membership ceiling  
 supplement  
 sickness  
 occupational disease  
 maternity  
 doctor  
 medicament, medicine, drug  
 spouse  
 death  
 compulsory  
 spectacles  
 worker  
 orphan  
 hospital  
 hospitalization  
 midwife  
 patient's contribution  
  
 state subsidy, exchequer supplement  
 pensioner  
 early pension  
 supplementary pension  
 old-age pension  
 invalidity pension  
 retirement pension  
 period of insurance  
 waiting period  
  
 dependent  
 insurance premiums  
 benefits

**Italiano**

prestazione in denaro  
prestazioni familiari  
prestazioni in natura  
prevenzione  
prodotto farmaceutico

protesi-auricolare  
protezione sociale  
ramo o settore di attività  
reddito  
reddito minimo/garanzia di risorse  
remunerazione  
requisito  
requisito minimo di iscrizione  
residenza  
retribuzione di riferimento  
retribuzione lorda  
retribuzione minima  
retribuzione netta  
ripartizione  
rivalutazione  
(in caso di aggiustamento di salario)  
salarinato/dipendente  
salute  
scelta del medico  
settimanale  
spese  
spese di amministrazione  
Stato  
superstiti  
tetto  
trattamento  
vecchiaia  
vedovo/a  
volontario

**English**

cash benefits  
family benefits  
benefits in kind  
prevention  
pharmaceutical product,  
drug, medicament  
hearing-aid  
social protection  
occupational sector  
earnings  
guaranteed minimum income  
payment  
qualifying condition  
qualifying period  
residence  
earnings taken as reference  
gross earnings  
minimum wage  
net earnings  
current income financing  
adjustment

salaried employee  
health  
choice of doctor  
weekly  
expenditures  
administrative costs  
state  
survivor  
ceiling  
treatment  
old-age  
widow(er)  
voluntary

**English**

additional  
adjustment

administrative costs  
adult  
amount of the benefits  
approval  
assistance  
baby  
beneficiary  
beneficiary, eligible  
benefits  
benefits in kind  
capital cover  
cash benefits

ceiling  
child  
choice of doctor  
compulsory  
compulsory membership  
confinement  
contributions  
courses of treatment  
current income financing  
death  
dental treatment  
dependent  
disability  
doctor  
duration of benefits  
early pension  
earnings  
earnings taken as reference  
employee  
employer  
employment injury  
entitlement  
expenditures

**Italiano**

complementare  
rivalutazione  
(in caso di aggiustamento di salario)  
spese di amministrazione  
adulto  
ammontare delle prestazioni  
accordo  
assistenza  
bambino  
beneficiario  
aventi diritto  
prestazione  
prestazioni in natura  
capitalizzazione  
prestazione in denaro indennità  
pecuniarie  
tetto  
figlio  
scelta del medico  
obbligatorio  
iscrizione obbligatoria  
gravidanza  
contribuzione  
cura  
ripartizione  
morte  
cure dentarie  
persona a carico  
handicap  
medico  
durata delle prestazioni  
pensione anticipata  
reddito, retribuzione, salario  
retribuzione di riferimento  
dipendente  
datore di lavoro  
infortunio sul lavoro  
diritto a prestazione  
spese

**English**

family benefits  
 field of application  
 financing  
 flat-rate  
 general invalidity  
 grant, allowance  
 gross earnings  
 guaranteed minimum income  
 health  
 health care  
 hearing-aid  
 hospital  
 hospitalization  
 incapacity  
 incapacity for work  
 infirmity  
 insurance  
 insurance premiums  
 invalidity  
 invalidity pension  
 maternity  
 maternity leave  
 means tested  
 medicament, medicine, drug  
 membership ceiling  
 midwife  
 minimum contributions  
 minimum wage  
 net earnings  
 occupational disability  
 occupational disease  
 occupational sector  
 old-age  
 old-age pension  
 orphan  
 patient's contribution  
  
 payment  
 pensioner

**Italiano**

prestazioni familiari  
 campo di applicazione  
 finanziamento  
 forfettario  
 invalidità (generale)  
 assegno  
 retribuzione lorda  
 reddito minimo/garanzia di risorse  
 salute  
 assistenza sanitaria  
 protesi-auricolare  
 ospedale  
 ospedalizzazione  
 incapacità  
 incapacità di lavoro  
 infermità  
 assicurazione  
 premio di assicurazione  
 invalidità  
 pensione di invalidità  
 maternità  
 congedo di maternità  
 a condizione di reddito  
 medicina  
 limite massimo/tetto  
 ostetrica  
 contribuzione minima  
 retribuzione minima  
 retribuzione netta  
 invalidità (professionale)  
 malattia professionale  
 ramo o settore di attività  
 vecchiaia  
 pensione di anzianità  
 orfano  
 partecipazione alle spese  
 per cure mediche  
 remunerazione  
 pensionato

**English**

period of insurance  
 pharmaceutical product,  
 drug, medicament  
 prevention  
 qualifying condition  
 qualifying period  
 remarriage  
 residence  
 retirement age  
 retirement pension  
 salaried employee  
 self-employed  
  
 sickness  
 single parent  
  
 social protection  
 spectacles  
 spouse  
 spouse helping  
 state  
 state subsidy, exchequer supplement  
 supplement  
 supplementary pension  
 survivor  
 taxes  
 treatment  
 unemployment  
 vocational training  
 voluntary  
 waiting period  
  
 weekly  
 widow(er)  
 worker

**Italiano**

periodo assicurativo  
 prodotto farmaceutico  
  
 prevenzione  
 requisito  
 requisito minimo di iscrizione  
 in caso di nuovo matrimonio  
 residenza  
 età pensionabile  
 pensione di vecchiaia  
 salariato/dipendente  
 lavoratori autonomi e liberi  
 professionisti  
 malattia  
 famiglia monoparentale, genitore  
 singolo  
 protezione sociale  
 occhiali  
 coniuge, moglie  
 coniuge coadiuvante  
 Stato  
 intervento, partecipazione dello Stato  
 maggiorazione/supplemento  
 pensione complementare  
 superstiti  
 imposta  
 trattamento  
 disoccupazione  
 formazione professionale  
 volontario  
 periodo necessario per l'acquisizione  
 del diritto  
 settimanale  
 vedovo/a  
 operaio

**Nederlands**

aanpassing  
aanvullend  
aanvullend pensioen  
alleenstaande ouder/éénouder-gezin  
arbeidsongeschiktheid

arbeidsongeval  
arts  
bedrijfssector  
behandeling  
belasting  
beloning  
beroepsopleiding  
beroepsziekte  
bevalling  
bijstand  
brillen  
bruto loon  
duur van de prestaties  
echtgen(o)t(e)  
echtgenote  
eigen bijdrage  
in medische kosten  
financiering  
gebrek  
gehoorapparaat  
genes- en verbandmiddelen

gepensioneerde  
gerechtigde  
gewaarborgd minimum inkomen  
gezinsbijslagen  
gezondheid  
handicap  
hertrouwen  
hoogte van de uitkeringen  
inkomen  
inkomensafhankelijk

**English**

adjustment  
additional  
supplementary pension  
single parent  
incapacity, incapacity for work  
general invalidity,  
occupational disability  
employment injury  
doctor  
occupational sector  
treatment  
taxes  
payment  
vocational training  
occupational disease  
confinement  
assistance  
spectacles  
gross earnings  
duration of benefits  
spouse  
spouse  
patient's contribution

financing  
infirmity  
hearing-aid  
pharmaceutical product,  
drug, medicament  
pensioner  
beneficiary, eligible  
guaranteed minimum income  
family benefits  
health  
disability  
remarriage  
amount of the benefits  
earnings  
means tested

**Nederlands**

invaliditeit  
invaliditeitspensioen  
kapitaaldekking  
keuze van arts  
kind  
kuur  
medicijnen  
medische zorg  
meewerkende echtgenote  
minimumloon  
minimumpremie  
moederschap  
moederschapsverlof  
nagelaten betrekking  
netto loon  
omslagstelsel  
ouderdom  
ouderdomspensioen

overheidsbijdrage  
overlijden  
plafond  
premie  
prestaties  
preventie  
recht op prestaties  
rechthebbende  
referteperiode  
referentie loon  
sociale zekerheid  
Staat  
tandheelkundige behandeling  
te laste komende gezinsleden  
toelating  
toepassingsgebied  
toeslag  
uitgaven  
uitkering  
uitkeringen

**English**

invalidity  
invalidity pension  
capital cover  
choice of doctor  
child  
courses of treatment  
medicament, medicine, drug  
health care  
spouse helping  
minimum wage  
minimum contributions  
maternity  
maternity leave  
survivor  
net earnings  
current income financing  
old-age  
old-age pension,  
retirement pension  
state subsidy, exchequer supplement  
death  
ceiling  
contributions  
benefits  
prevention  
entitlement  
beneficiary  
qualifying period  
earnings taken as reference  
social protection  
state  
dental treatment  
dependent  
approval  
field of application  
supplement  
expenditures  
grant, allowance  
cash benefits

**Nederlands**

uitvoeringskosten  
 vast bedrag  
 verloskundige  
 verplicht  
 verplicht lidmaatschap  
 verstrekkingen  
 vervroegde pensionering  
 verzekering  
 verzekeringsgrens  
 verzekeringspremie  
 verzekeringstijdvak  
 volwassen  
 voorwaarden voor het recht  
 vrijwillig  
 wachtdagen  
 weduwe/weduwnaar  
 wees  
 wekelijks  
 werkgever  
 werkloosheid  
 werknemer  
 wettelijke pensioenleeftijd  
 woonplaats  
 zelfstandige  
 ziekenhuis  
 ziekenhuisopname  
 ziekte  
 zuigeling

**English**

administrative costs  
 flat-rate  
 midwife  
 compulsory  
 compulsory membership  
 benefits in kind  
 early pension  
 insurance  
 membership ceiling  
 insurance premiums  
 period of insurance  
 adult  
 qualifying condition  
 voluntary  
 waiting period  
 widow(er)  
 orphan  
 weekly  
 employer  
 unemployment  
 salaried employee, worker, employee  
 retirement age  
 residence  
 self-employed  
 hospital  
 hospitalization  
 sickness  
 baby

**English**

additional  
 adjustment  
 administrative costs  
 adult  
 amount of the benefits  
 approval  
 assistance  
 baby  
 beneficiary  
 beneficiary, eligible  
 benefits  
 benefits in kind  
 capital cover  
 cash benefits  
 ceiling  
 child  
 choice of doctor  
 compulsory  
 compulsory membership  
 confinement  
 contributions  
 courses of treatment  
 current income financing  
 death  
 dental treatment  
 dependent  
 disability  
 doctor  
 duration of benefits  
 early pension  
 earnings  
 earnings taken as reference  
 employee  
 employer  
 employment injury  
 entitlement  
 expenditures  
 family benefits  
 field of application

**Nederlands**

aanvullend  
 aanpassing  
 uitvoeringskosten  
 volwassen  
 hoogte van de uitkeringen  
 toelating  
 bijstand  
 zuigeling  
 rechthebbende  
 gerechtigde  
 prestaties  
 verstrekkingen  
 kapitaaldekking  
 uitkeringen  
 plafond  
 kind  
 keuze van arts  
 verplicht  
 verplicht lidmaatschap  
 bevalling  
 premie  
 kuur  
 omslagstelsel  
 overlijden  
 tandheelkundige behandeling  
 te laste komende gezinsleden  
 handicap  
 arts  
 duur van de prestaties  
 vervroegde pensionering  
 inkomen, loon  
 referentie loon  
 werknemer  
 werkgever  
 arbeidsongeval  
 recht op prestaties  
 uitgaven  
 gezinsbijslagen  
 toepassingsgebied

<b>English</b>	<b>Nederlands</b>	<b>English</b>	<b>Nederlands</b>
financing	financiering	prevention	preventie
flat-rate	vast bedrag	qualifying condition	voorwaarden voor het recht
general invalidity	arbeidsongeschiktheid	qualifying period	referteperiode
grant, allowance	uitkering	remarriage	hertrouwen
gross earnings	bruto loon	residence	woonplaats
guaranteed minimum income	gewaarborgd minimum inkomen	retirement age	wettelijke pensioenleeftijd
health	gezondheid	retirement pension	ouderdomspensioen
health care	medische zorg	salaried employee	werknemer
hearing-aid	gehoorapparaat	self-employed	zelfstandige
hospital	ziekenhuis	sickness	ziekte
hospitalization	ziekenhuisopname	single parent	alleenstaande ouder/éénouder-gezin
incapacity	arbeidsongeschiktheid	social protection	sociale zekerheid
incapacity for work	arbeidsongeschiktheid	spectacles	brillen
infirmary	gebrek	spouse	echtgen(o)t(e), echtgenote
insurance	verzekering	spouse helping	meewerkende echtgenote
insurance premiums	verzekeringspremie	state	Staat
invalidity	invaliditeit	state subsidy, exchequer supplement	overheidsbijdrage
invalidity pension	invaliditeitspensioen	supplement	toeslag
maternity	moederschap	supplementary pension	aanvullend pensioen
maternity leave	moederschapsverlof	survivor	nagelaten betrekking
means tested	inkomensafhankelijk	taxes	belasting
medicament, medicine, drug	medicijnen	treatment	behandeling
membership ceiling	verzekeringsgrens	unemployment	werkloosheid
midwife	verloskundige	vocational training	beroepsopleiding
minimum contributions	minimumpremie	voluntary	vrijwillig
minimum wage	minimumloon	waiting period	wachtdagen
net earnings	netto loon	weekly	wekelijks
occupational disability	arbeidsongeschiktheid	widow(er)	weduwe/weduwnaar
occupational disease	beroepsziekte	worker	werknemer
occupational sector	bedrijfssector		
old-age	ouderdom		
old-age pension	ouderdomspensioen		
orphan	wees		
patient's contribution	eigen bijdrage in medische kosten		
payment	beloning		
pensioner	gepensioneerde		
pharmaceutical product, drug, medicament	genees- en verbandmiddelen		
period of insurance	verzekeringstijdvak		

**Português**

acidente de trabalho  
 actividade profissional  
 assistência médica e medicamentosa  
 adulto  
 ajustamento  
 alimentação, aleitação  
 âmbito, campo de aplicação  
 assistência  
 autorização, acordo  
 capitalização  
 complementar  
 condições de atribuição  
 cônjuge  
 cônjuge colaborador  
 contribuição  
 contribuição mínima  
 cuidados dentários  
 cura  
 custos de administração  
 deficiência  
 dependente do beneficiário  
 que confere direito a prestações  
 descendentes  
 desemprego  
 despesas  
 destinatários das prestações  
 direito às prestações  
 doença  
 doença profissional  
 duração das prestações  
 empregado  
 empregador, patrão  
 escolha de médico  
 esposa  
 Estado  
 financiamento  
 fixo  
 formação profissional  
 garantia de recursos

**English**

employment injury  
 occupational sector  
 health care  
 adult  
 adjustment  
 baby  
 field of application  
 assistance  
 approval  
 capital cover  
 additional  
 qualifying condition  
 spouse  
 spouse helping  
 contributions  
 minimum contributions  
 dental treatment  
 courses of treatment  
 administrative costs  
 disability  
 beneficiary, eligible  
  
 child  
 unemployment  
 expenditures  
 beneficiary  
 entitlement  
 infirmity, sickness  
 occupational disease  
 duration of benefits  
 salaried employee  
 employer  
 choice of doctor  
 spouse  
 state  
 financing  
 flat-rate  
 vocational training  
 guaranteed minimum income

**Português**

hospital  
 hospitalização  
 idade legal de reforma  
 imposto  
 incapacidade  
 incapacidade para o trabalho  
 independente  
 intervenção do Estado  
 invalidez  
 invalidez para a profissão  
 invalidez total e absoluta  
 licença por maternidade  
 limite de remuneração para  
 vinculação  
 limite máximo  
 majoração  
 maternidade  
 médico  
 medicamentos  
 monoparental  
 montante das prestações  
 morte  
 nascimento  
 novo casamento  
 obrigatório  
 óculos  
 orfão  
 parteira  
 participação nos custos médicos  
 pensão antecipada  
 pensão complementar  
 pensão de invalidez  
 pensão de reforma  
 pensão de velhice  
 pensionista  
 período de espera  
 período de vinculação  
 pessoas a cargo  
 prazo de garantia

**English**

hospital  
 hospitalization  
 retirement age  
 taxes  
 incapacity  
 incapacity for work  
 self-employed  
 state subsidy, exchequer supplement  
 invalidity  
 occupational disability  
 general invalidity  
 maternity leave  
 membership ceiling  
  
 ceiling  
 supplement  
 maternity  
 doctor  
 medicament, medicine, drug  
 single parent  
 amount of the benefits  
 death  
 confinement  
 remarriage  
 compulsory  
 spectacles  
 orphan  
 midwife  
 patient's contribution  
 early pension  
 supplementary pension  
 invalidity pension  
 old-age pension  
 retirement pension  
 pensioner  
 waiting period  
 period of insurance  
 dependent  
 qualifying period

**Português**

prémio de seguro  
prestação  
prevenção  
prestações pecuniárias  
prestações em espécie  
prestações familiares  
prestações pecuniárias  
produto farmacêutico

protecção social  
prótese auditiva  
remuneração, salário  
rendimento  
repartição  
residência  
salário de referência  
salário líquido  
salário líquido  
salário mínimo  
saúde  
seguro  
semanal  
sob condição de recurso  
sobrevivos  
trabalhador manual  
trabalhador por conta de outrem  
tratamento  
velhice  
vinculação obrigatória  
viuvo/a  
voluntário

**English**

insurance premiums  
grant, allowance, benefits  
prevention  
cash benefits  
benefits in kind  
family benefits  
cash benefits  
pharmaceutical product,  
drug, medicament  
social protection  
hearing-aid  
payment  
earnings  
current income financing  
residence  
earnings taken as reference  
gross earnings  
net earnings  
minimum wage  
health  
insurance  
weekly  
means tested  
survivor  
worker  
employee  
treatment  
old-age  
compulsory membership  
widow(er)  
voluntary

**English**

additional  
adjustment  
administrative costs  
adult  
amount of the benefits  
approval  
assistance  
baby  
beneficiary  
beneficiary, eligible

benefits  
benefits in kind  
capital cover  
cash benefits  
ceiling  
child  
choice of doctor  
compulsory  
compulsory membership  
confinement  
contributions  
courses of treatment  
current income financing  
death  
dental treatment  
dependent  
disability  
doctor  
duration of benefits  
early pension  
earnings  
earnings taken as reference  
employee  
employer  
employment injury  
entitlement  
expenditures  
family benefits

**Português**

complementar  
ajustamento  
custos de administração  
adulto  
montante das prestações  
autorização, acordo  
assistência  
alimentação, aleitação  
destinatários das prestações  
dependente do beneficiário  
que confere direito a prestação  
prestação  
prestações em espécie  
capitalização  
prestações pecuniárias  
limite máximo  
descendentes  
escolha de médico  
obrigatório  
vinculação obrigatória  
nascimento  
contribuição  
cura  
repartição  
morte  
cuidados dentários  
pessoas a cargo  
deficiência  
médico  
duração das prestações  
pensão antecipada  
rendimento  
salário de referência  
trabalhador por conta de outrem  
empregador, patrão  
acidente de trabalho  
direito às prestações  
despesas  
prestações familiares



**English**

field of application  
financing  
flat-rate  
general invalidity  
grant, allowance  
gross earnings  
guaranteed minimum income  
health  
health care  
hearing-aid  
hospital  
hospitalization  
incapacity  
incapacity for work  
infirmity  
insurance  
insurance premiums  
invalidity  
invalidity pension  
maternity  
maternity leave  
means tested  
medicament, medicine, drug  
membership ceiling  
  
midwife  
minimum contributions  
minimum wage  
net earnings  
occupational disability  
occupational disease  
occupational sector  
old-age  
old-age pension  
orphan  
patient's contribution  
payment  
pharmaceutical product,  
drug, medicament

**Português**

âmbito, campo de aplicação  
financiamento  
fixo  
invalidez total e absoluta  
prestação  
salário ilíquido  
garantia de recursos  
saúde  
assistência médica e medicamentosa  
prótese auditiva  
hospital  
hospitalização  
incapacidade  
incapacidade para o trabalho  
doença  
seguro  
prémio de seguro  
invalidez  
pensão de invalidez  
maternidade  
licença por maternidade  
sob condição de recurso  
medicamentos  
limite de remuneração para  
vinculação  
parteira  
contribuição mínima  
salário mínimo  
salário líquido  
invalidez para a profissão  
doença profissional  
actividade profissional  
velhice  
pensão de reforma  
orção  
participação nos custos médicos  
remuneração, salário  
produto farmacêutico

**English**

pensioner  
period of insurance  
prevention  
qualifying condition  
qualifying period  
remarriage  
residence  
retirement age  
retirement pension  
salaried employee  
self-employed  
sickness  
single parent  
social protection  
spectacles  
spouse  
spouse helping  
state  
state subsidy, exchequer supplement  
supplement  
supplementary pension  
survivor  
taxes  
treatment  
unemployment  
vocational training  
voluntary  
waiting period  
weekly  
widow(er)  
worker

**Português**

pensionista  
período de vinculação  
prevenção  
condições de atribuição  
prazo de garantia  
novo casamento  
residência  
idade legal de reforma  
pensão de velhice  
empregado  
independente  
doença  
monoparental  
protecção social  
óculos  
cônjuge, esposa  
cônjuge colaborador  
Estado  
intervenção do Estado  
majoração  
pensão complementar  
sobrevivos  
imposto  
tratamento  
desemprego  
formação profissional  
voluntário  
período de espera  
semanal  
viuvo/a  
trabalhador manual

<b>Suomi</b>	<b>English</b>	<b>Suomi</b>	<b>English</b>
aikuinen	adult	lääkärin valintamahdollisuus	choice of doctor
äitiys	maternity	lääke	medicament, medicine, drug
äitiysloma	maternity leave	lääkevalmiste	pharmaceutical product, drug, medicament
ammattillinen koulutus	vocational training		
ammattillinen työkyvyttömyys	occupational disability		
ammattiala	occupational sector	lapsi/lapset	child
ammattitauti	occupational disease	leski	widow(er)
ansiot	earnings	lisä	supplement
apu, avustus	assistance	lisä-	additional
asuinpaikka	residence	lisäeläke	supplementary pension
avustava puoliso	spouse helping	luontoisetuudet	benefits in kind
avustus	grant, allowance	maksu	payment
bruttoansiot	gross earnings	menot, kulut	expenditures
edellytykset etuuden saamiseen	qualifying condition	nettoansiot	net earnings
edunsaaja	beneficiary	oikeus	entitlement
eläkeikä	retirement age	orpo	orphan
eläkeläinen	pensioner	pääomakate/pääomitus	capital cover
ennaltaehkäisy	prevention	pakollinen	compulsory
etuudet	benefits	pakollinen jäsenyys	compulsory membership
etuuksien suuruus	amount of the benefits	perhe-etuudet	family benefits
etuuskausi	duration of benefits	pikkulapsi, vauva	baby
etuuteen oikeutettu	beneficiary, eligible	potilaan maksuosuus	patient's contribution
hallintokulut	administrative costs	puoliso	spouse
hammashoito	dental treatment	rahaetuudet	cash benefits
heikkous	infirmity	rahoitus	financing
hoito	treatment	sairaala	hospital
hoitosarja	courses of treatment	sairaalahoito	hospitalization
huollettava	dependent	sairaus	sickness
hyväksyntä	approval	silmälasit	spectacles
jälkeenjäänyt	survivor	sopeutus	adjustment
jäsenrajoite	membership ceiling	sosiaaliturva	social protection
karenssi, omavastuu-aika, odotusaika	waiting period	soveltamisala	field of application
kätilö	midwife	synnytys	confinement
katto	ceiling	taattu vähimmäistoimeentulo	guaranteed minimum income
kuolema	death	tarveharkintainen	means tested
kuukausipalkkainen työntekijä	salaried employee	tasasuuruinen	flat-rate
kuulolaite	hearing-aid	terveydenhuolto	health care
kyvyttömyys	incapacity	terveys	health
lääkäri	doctor	tulorahoitteinen	current income financing
		työkyvyttömyys	incapacity for work, invalidity

**Suomi**

työkyvyttömyyseläke  
työnantaja  
työntekijä  
työtaturma  
työttömyys  
uusi avioliitto  
vähimmäismaksu  
vähimmäispalkka  
vaimo  
vakuutus  
vakuutuskausi  
(vakuutus)maksu  
vakuutusmaksu  
valtio  
valtion osuus  
vamma  
vanhuus  
vanhuuseläke  
  
vapaiehtoinen  
varhaiseläke  
verot  
vertailuansiot  
viikottainen  
yksinhuoltaja  
(yleinen) työkyvyttömyys  
yrittäjä

**English**

invalidity pension  
employer  
employee, worker  
employment injury  
unemployment  
remarriage  
minimum contributions  
minimum wage  
spouse  
insurance  
period of insurance  
contributions  
insurance premiums  
state  
state subsidy, exchequer supplement  
disability  
old-age  
old-age pension,  
retirement pension  
voluntary  
early pension  
taxes  
earnings taken as reference  
weekly  
single parent  
general invalidity  
self-employed

**English**

additional  
adjustment  
administrative costs  
adult  
amount of the benefits  
approval  
assistance  
baby  
beneficiary  
beneficiary, eligible  
benefits  
benefits in kind  
capital cover  
cash benefits  
ceiling  
child  
choice of doctor  
compulsory  
compulsory membership  
confinement  
contributions  
courses of treatment  
current income financing  
death  
dental treatment  
dependent  
disability  
doctor  
duration of benefits  
early pension  
earnings  
earnings taken as reference  
employee  
employer  
employment injury  
entitlement  
expenditures  
family benefits  
field of application

**Suomi**

lisä-  
sopeutus  
hallintokulut  
aikuinen  
etuuksien suuruus  
hyväksyntä  
apu, avustus  
pikkulapsi, vauva  
eduunsaja  
etuuteen oikeutettu  
etuudet  
luontoisetuudet  
pääomakate/pääomitus  
rahaetuudet  
katto  
lapsi/lapset  
lääkärin valintamahdollisuus  
pakollinen  
pakollinen jäsenyys  
synnytys  
(vakuutus) maksu  
hoitosarja  
tulorahoitteinen  
kuolema  
hammashoito  
huollettava  
vamma  
etuuskausi  
etuuskaisi  
varhaiseläke  
ansiot  
vertailuansiot  
työntekijä  
työnantaja  
työtaturma  
oikeus  
menot, kulut  
perhe-etuudet  
soveltamisala

**English**

financing  
flat-rate  
general invalidity  
grant, allowance  
gross earnings  
guaranteed minimum income  
health  
health care  
hearing-aid  
hospital  
hospitalization  
incapacity  
incapacity for work  
infirmity  
insurance  
insurance premiums  
invalidity  
invalidity pension  
maternity  
maternity leave  
means tested  
medicament, medicine, drug  
membership ceiling  
midwife  
minimum contributions  
minimum wage  
net earnings  
occupational disability  
occupational disease  
occupational sector  
old-age  
old-age pension  
orphan  
patient's contribution  
payment  
pensioner  
period of insurance  
pharmaceutical product,  
drug, medicament

**Suomi**

rahoitus  
tasasuuruinen  
(yleinen) työkyvyttömyys  
avustus  
bruttoansiot  
tattu vähimmäistoimeentulo  
terveys  
terveydenhuolto  
kuulolaite  
sairaala  
sairaalahoito  
kyvyttömyys  
työkyvyttömyys  
heikkous  
vakuutus  
vakuutusmaksu  
työkyvyttömyys  
vanhuusekäle  
äitiys  
äitiysloma  
tarveharkintainen  
lääke  
jäsenrajoite  
kättilö  
vähimmäismaksu  
vähimmäispalkka  
nettoansiot  
ammattillinen työkyvyttömyys  
ammattitauti  
ammattiala  
vanhuus  
työkyvyttömyyseläke  
orpo  
potilaan maksuosuus  
maksu  
eläkeläinen  
vakuutuskausi  
lääkevalmiste

**English**

prevention  
qualifying condition  
qualifying period  
remarriage  
residence  
retirement age  
retirement pension  
salaried employee  
self-employed  
sickness  
single parent  
social protection  
spectacles  
spouse  
spouse helping  
state  
state subsidy, exchequer supplement  
supplement  
supplementary pension  
survivor  
taxes  
treatment  
unemployment  
vocational training  
voluntary  
waiting period  
weekly  
widow(er)  
worker

**Suomi**

ennaltaehkäisy  
odotusaika  
edellytykset etuuden saamiseen  
uusi avioliitto  
asuinpaikka  
eläkeikä  
vanhuusekäle  
kuukausipalkkainen työntekijä  
yrittäjä  
sairaus  
yksinhuoltaja  
sosiaaliturva  
silmälasit  
puoliso, vaimo  
avustava puoliso  
valtio  
valtion osuus  
lisä  
lisäeläke  
jälkeenjäänyt  
verot  
hoito  
työttömyys  
ammattillinen koulutus  
vapaaehtoinen  
kaarensi, omavastuu-aika, odotusaika  
viikottainen  
leski  
työntekijä

**Svenska**

administrationskostnader  
 ålder  
 ålderspension

änka/änkling  
 arbetsgivare  
 arbetslöshet  
 arbetsförmåga  
 arbetsförmåga till följd av arbetskada  
 arbetssjukdom  
 arbetskada  
 arbetstagare  
 avgifter  
 barn  
 barn som mist en eller båda föräldrarna  
 barnmorska  
 behandling  
 bidrag, förmån  
 bosättning  
 bransch  
 bruttoinkomst  
 död, dödsfall  
 efterlevande  
 egenföretagare  
 ekonomiskt beroende  
 enhetligt belopp  
 ensam/ensamstående förälder  
 ersättning, utbetalning  
 familjeförmåner  
 finansiering  
 föräldraledighet  
 fördelningsfinansiering  
 förebyggande åtgärd  
 förmånens storlek  
 förmåner  
 förmånsberättigad  
 förmånstagare  
 försäkring  
 försäkringsperiod

**English**

administrative costs  
 old-age  
 old-age pension,  
 retirement pension  
 widow(er)  
 employer  
 unemployment  
 incapacity, incapacity for work  
 occupational disability  
 occupational disease  
 employment injury  
 worker  
 contributions  
 child  
 orphan  
 midwife  
 treatment, courses of treatment  
 grant, allowance  
 residence  
 occupational sector  
 gross earnings  
 death  
 survivor  
 self-employed  
 dependent  
 flat-rate  
 single parent  
 payment  
 family benefits  
 financing  
 maternity leave  
 current income financing  
 prevention  
 amount of the benefits  
 benefits  
 beneficiary, eligible, entitlement  
 beneficiary  
 insurance  
 period of insurance

**Svenska**

försäkringspremie  
 förtida uttag av pension  
 förtidspension, sjukbidrag  
 förvärvsoförmåga  
 frivillig  
 funktionshinder  
 garanterad minimiinkomst  
 glasögon  
 hälsa, gezonndheid  
 handikapp  
 hörapparat  
 hustru/maka  
 inkomst  
 inkomstprövad, behovsprövad  
 kapitalisering  
 karenstid  
 kontantförmåner, dagersättning  
 kvalifikationsperiod, karenstid  
 kvalifikationsvillkor  
 lägsta avgift  
 läkare  
 läkarval  
 läkemedel, medicin

löntagare, anställd  
 löntagare, arbetstagare  
 make/maka  
 medelinkomst  
 minimilön  
 moderskap, föräldraskap  
 nedkomst  
 nedsatt funktionsförmåga  
 nettoinkomst  
 obligatorisk  
 obligatorisk anslutning  
 omgifte  
 patientavgift  
 pensionär  
 pensionsålder

**English**

insurance premiums  
 early pension  
 invalidity pension  
 general invalidity  
 voluntary  
 infirmity  
 guaranteed minimum income  
 spectacles  
 health  
 disability  
 hearing-aid  
 spouse  
 earnings  
 means tested  
 capital cover  
 waiting period  
 cash benefits  
 qualifying period  
 qualifying condition  
 minimum contributions  
 doctor  
 choice of doctor  
 medicament, medicine, drug,  
 pharmaceutical product  
 salaried employee  
 employee  
 spouse, spouse helping  
 earnings taken as reference  
 minimum wage  
 maternity  
 confinement  
 invalidity  
 net earnings  
 compulsory  
 compulsory membership  
 remarriage  
 patient's contribution  
 pensioner  
 retirement age

**Svenska**

per vecka  
 reglering  
 sjukdom  
 sjukhus  
 sjukhusvård  
 sjukvård  
 skatt/skatter  
 social trygghet  
 spädbarn  
 stat  
 statsbidrag  
 stöd, bidrag  
 tak  
 tandvård  
 tillägg, tillskott  
 tilläggs-  
 tilläggs-  
 tilläggs-  
 tilläggspension  
 tillämpningsområde  
 tillstånd  
 utgifter  
 varaktighet  
 vårdförmåner, naturaförmåner  
 vuxen  
 yrkesutbildning

**English**

waiting period  
 adjustment  
 sickness  
 hospital  
 hospitalization  
 health care  
 taxes  
 social protection  
 baby  
 state  
 state subsidy, exchequer supplement  
 assistance  
 ceiling, membership ceiling  
 dental treatment  
 supplement  
 additional  
 supplementary pension  
 field of application  
 approval  
 expenditures  
 duration of benefits  
 benefits in kind  
 adult  
 vocational training

**English**

additional  
 adjustment  
 administrative costs  
 adult  
 amount of the benefits  
 approval  
 assistance  
 baby  
 beneficiary  
 beneficiary, eligible  
 benefits  
 benefits in kind  
 capital cover  
 cash benefits  
 ceiling  
 child  
 choice of doctor  
 compulsory  
 compulsory membership  
 confinement  
 contributions  
 courses of treatment  
 current income financing  
 death  
 dental treatment  
 dependent  
 disability  
 doctor  
 duration of benefits  
 early pension  
 earnings  
 earnings taken as reference  
 employee  
 employer  
 employment injury  
 entitlement  
 expenditures  
 family benefits  
 field of application

**Svenska**

tilläggs-  
 reglering  
 administrationskostnader  
 vuxen  
 förmånens storlek  
 tillstånd  
 stöd, bidrag  
 spädbarn  
 förmånstagare  
 förmånsberättigad  
 förmåner  
 vårdförmåner, naturaförmåner  
 kapitalisering  
 kontantförmåner, dagersättning  
 tak  
 barn  
 läkarval  
 obligatorisk  
 obligatorisk anslutning  
 nedkomst  
 avgifter  
 behandling  
 fördelingsfinansiering  
 död, dödsfall  
 tandvård  
 ekonomiskt, beroende  
 handikapp  
 läkare  
 varaktighet  
 förtida uttag av pension  
 inkomst  
 medelinkomst  
 löntagare, arbetstagare  
 arbetsgivare  
 arbetsskada  
 förmånsberättigad  
 utgifter  
 familjeförmåner  
 tillämpningsområde

**English**

financing  
 flat-rate  
 general invalidity  
 grant, allowance  
 gross earnings  
 guaranteed minimum income  
 health  
 health care  
 hearing-aid  
 hospital  
 hospitalization  
 incapacity  
 incapacity for work  
 infirmity  
 insurance  
 insurance premiums  
 invalidity  
 invalidity pension  
 maternity  
 maternity leave  
 means tested  
 medicament, medicine, drug  
 membership ceiling  
 midwife  
 minimum contributions  
 minimum wage  
 net earnings  
 occupational disability  
  
 occupational disease  
 occupational sector  
 old-age  
 old-age pension  
 orphan  
  
 patient's contribution  
 payment  
 pensioner  
 period of insurance

**Svenska**

finansiering  
 enhetligt belopp  
 förvärvsoförmåga  
 bidrag, förmån  
 bruttoinkomst  
 garanterad minimiinkomst  
 hälsa  
 sjukvård  
 hörapparat  
 sjukhus  
 sjukhusvård  
 arbetsoförmåga  
 arbetsoförmåga  
 funktionshinder  
 försäkring  
 försäkringspremie  
 nedsatt funktionsförmåga  
 ålderspension  
 moderskap, föräldraskap  
 föräldraledighet  
 inkomstprövad, behovsprövad  
 läkemedel, medicin  
 tak  
 barmorska  
 längsta avgift  
 minimilön  
 nettoinkomst  
 arbetsoförmåga till följd av  
 arbetsskada  
 arbetssjukdom  
 bransch  
 ålder  
 förtidspension, sjukbidrag  
 barn som mist en eller båda  
 föräldrarna  
 patientavgift  
 ersättning, utbetalning  
 pensioner  
 försäkringsperiod

**English**

pharmaceutical product,  
 drug, medicament  
 prevention  
 qualifying condition  
 qualifying period  
 remarriage  
 residence  
 retirement age  
 retirement pension  
 salaried employee  
 self-employed  
 sickness  
 single parent  
 social protection  
 spectacles  
 spouse  
 spouse helping  
 state  
 state subsidy, exchequer supplement  
 supplement  
 supplementary pension  
 survivor  
 taxes  
 treatment  
 unemployment  
 vocational training  
 voluntary  
 waiting period  
 weekly  
 widow(er)  
 worker

**Svenska**

läkemedel, medicin  
  
 förebyggande åtgärd  
 kvalifikationsperiod, karenstid  
 kvalifikationsvillkor  
 omgifte  
 bosättning  
 pensionsålder  
 ålderspension  
 löntagare, anställd  
 egenföretagare  
 sjukdom  
 ensam/ensamstående förälder  
 social trygghet  
 glasögon  
 hustru/maka, make/maka  
 make/maka  
 stat  
 statsbidrag  
 tillägg, tillskott  
 tilläggs pension  
 efterlevande  
 skatt/skatter  
 behandling  
 arbetslöshet  
 yrkesutbildning  
 frivillig  
 karenstid  
 per vecka  
 änka/änkling  
 arbetstigare

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