

MISSOC 2000

Social protection in the EU Member States and the European Economic Area

ERRATUM

Due to a printing error, the Office for Official Publications of the European Communities (EUR-OP) regrets that the euro symbol is lacking in this publication. A bullet point is replacing it.

Readers should therefore consider the bullet points followed by figures in brackets as amounts in euro.

MIS SOC

2000

**Social protection in the EU Member States
and the European Economic Area**
Situation on 1 January 2000



Employment & social affairs





MISSOC 2000



MISSOC

Mutual information system on social protection

Social protection in the EU Member States and the European Economic Area

Situation on 1 January 2000

Employment & social affairs

Social security and social integration

European Commission

Directorate-General for Employment and Social Affairs

Unit E.2

2000

The contents of this publication do not necessarily reflect the opinion or position of the European Commission, Directorate-General for Employment and Social Affairs.

Missoc Secretariat
ISG Sozialforschung und Gesellschaftspolitik GmbH
Barbarossaplatz 2
D-50674 Cologne
Tel. (49-221) 23 54 73
Fax (49-221) 21 52 67

A great deal of additional information on the European Union is available on the Internet. It can be accessed through the Europa server (<http://europa.eu.int>).

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INTRODUCTION

The mutual information system on social protection MISSOC, created by the European Commission, Directorate-General for Employment and Social Affairs presents its annual publication in a new way: since the Helsinki meeting which brought together the MISSOC members in October 1999, the three States from the European Economic Area - Iceland, Liechtenstein and Norway - have joined the mutual information system. The present edition concerns 18 European States and provides information on the situation of social protection systems on the 1st of January 2000.

MISSOC consists of representatives of the Ministries and authorities responsible for social protection in the Member States of the European Union and of the European Economic Area.

For the preparation of this latest publication, MISSOC work was carried out by the following representatives of the Member States:

Belgium	Jacques Donis Hendrick Hermans Ministère des Affaires Sociales, de la Santé publique et de l'Environnement B-1000 Bruxelles	Greece	Nikos Gryllis Vassiliki Sideri Ministère du Travail et de la Sécurité Sociale EL-10110 Athènes
Denmark	Kirsten Söderblom Socialministeriet DK-1060 København K Anni Banke Birgitte Borker-Rasmussen National Social Security Agency DK-1119 København K	Spain	Maria-Luisa Goya Laza Pilar García Perea Instituto Nacional de la Seguridad Social E-28003 Madrid
Germany	Arno Bokeloh Renate Fritsch Bundesministerium für Arbeit und Sozialordnung D-53123 Bonn	France	Marie-Agnès Goupil Ministère de l'Emploi et de la Solidarité F-75700 Paris Nicole Deletang Centre de Sécurité Sociale des Travailleurs Migrants F-75436 Paris
		Ireland	Darragh Doherty John Maher Denis Moynihan Department of Social Community and Family Affairs, Aras Mhic Dhiarmada Dublin 1
		Iceland	Vilborg Hauksdottir Ministry of Health and Social Security IS-150 Reykjavik Hildur Sverrisdottir State Social Security Institute IS-150 Reykjavik
		Italy	Bianca Bottoni Cordialina Coppola Ministero del Lavoro e della Previdenza Sociale I-00187 Roma Vera Donatini I.N.P.S. - Sede Regionale Lazio I-00196 Roma

Liechtenstein Melanie Lampert
 Amt für Volkswirtschaft
 FL-9490 Vaduz
 Walter Kaufmann
 Liechtensteinische Alters- und
 Hinterlassenenversicherung
 FL-9490 Vaduz

Luxembourg Claude Ewen
 Mady Kries
 Ministère de la Sécurité Sociale
 L-1013 Luxembourg

Netherlands Irene Josten
 Henny W. Zunderman
 Ministerie van Sociale Zaken en Werkgelegenheid
 NL-2509 Den Haag LV
 Herman J. Scholtens
 Ministerie van Volksgezondheid, Welzijn en Sport
 NL- 2500 Den Haag EJ

Norway Odd Helge Askevold
 Ministry of Health and Social Affairs
 N - 0030 Oslo
 Svein Kirkeleite
 National Insurance Administration
 N-0241 Oslo

Austria Christoph Pramhas
 Bernhard Spiegel
 Bundesministerium für Arbeit,
 Gesundheit und Soziales
 A-1010 Wien

Portugal Gláucia Varzielas
 Ministerio do Trabalho e da Solidariedade
 P-1200 Lisboa

Finland Carin Lindqvist-Virtanen
 Marja-Terttu Mäkiranta
 Tiina Heino
 Ministry of Social Affairs and Health
 SF-00171 Helsinki

Sweden Bengt Sibbmark
 Socialdepartement
 S-10333 Stockholm
 Lena Larsson
 National Social Insurance Board
 S-10351 Stockholm

United Kingdom Paul Campbell
 Satish Parmar
 Ruth Saunders
 Department of Social Security
 UK-London WC2N 6HT

In the European Commission, MISSOC is supervised by Directorate-General for Employment and Social Affairs, Unit E/2. The technical co-ordination and the editorial preparation of the publications is the responsibility of the MISSOC Secretariat. The work is carried out by the ISG Sozialforschung und Gesellschaftspolitik GmbH, Cologne, Germany.

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The regular MISSOC readers will notice that the usual first chapter is missing. This chapter contained a comprehensive analysis of the development of social protection and an account of the most important measures introduced in the member states. This publication has been reduced because of the integration of new countries and in order to ease its lecture. For these reasons, both the national reports and the synopsis are published separately, through a new cover of "MISSOC-Info", realised and distributed by the Office for Official Publications of the European Communities. The "MISSOC-Info" will shortly be

available on the Internet. This separate product allows a quicker production of the "comparative tables" and therefore permits to reach our objective of providing the most updated information.

Otherwise, the publication keeps its structure as in the past. First of all, it deals with the organisation of the social protection schemes in the Member States thanks to a flow chart complemented by a short description of the respective organisation. The following part presented in form of comparative tables consists of the description of the regulation in force on 1st January 2000 and provides information on the central areas of social protection in the 18 Member States of the European Union as well as of the European Economic Area. Table I gives a survey of different aspects concerning the financing of social protection. The tables II to X 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. Lastly, the existing regulations on the guaranteed minimum level of resources are given in Table XI.

The topics dealt with in the tables were agreed upon jointly by the European Commission and the MISSOC representatives of the member states. The selection was made solely for the means of the community 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 is not to present every benefit in detail, but to demonstrate the main features of legislation in individual countries and to facilitate quick comparison. The most important concepts come with their designation in the original language. This facilitates an in-depth research for those readers who want to examine some questions in detail. The information contained in the comparative tables generally refers to the situation as of 1 January 2000.

In the interest of comparability, the amount of benefits has been given in Euro as well as in the respective national currencies. For those Member States which have introduced the Euro, the exchange rates 31 December 1998 are applied; for the others, the exchange rates of 3 January 2000 are applied. The following figures reflect the exchange rates for 1 Euro (•):

Belgium	40,3399	BEF
Denmark	7,4404	DKK
Germany	1,95583	DEM
Greece	329,85	GRD
Spain	166,386	ESP
France	6,55957	FRF
Ireland	0,787564	IEP
Iceland	73,0318	ISK
Italy	1936,27	ITL
Liechtenstein	1,6043	CHF
Luxembourg	40,3399	LUF
Netherlands	2,20371	NLG
Norway	8,062	NOK
Austria	13,7603	ATS
Portugal	200,482	PTE
Finland	5,94573	FIM
Sweden	8,552	SEK
United Kingdom	0,6246	GBP

MISSOC secretariat

Organisation of Social Protection
in the EU-Member States and in the European Economic Area

Charts and Descriptions

Situation on 1st January 2000

Belgium

In proper terms social security is a national affair which is subject to the competence of the Ministry in charge of social affairs and pensions (with the exception of the field of "unemployment" which is subject to the competence of the Ministry of Employment).

The National Social Security Office is an institution of public interest which has the task to collect contributions (with the exception of employment injuries) and to allocate 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 benefits and health care.

The Committee is presided by an independent person, frequently a member of Parliament or a highrank 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 resources between the different insurance funds responsible for the benefits (mutual insurance companies, which are affiliated to one of the five national associations of recognised mutual insurance companies, regional offices 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.

Employment injuries and occupational diseases

Employment injuries: 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 Employment 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 benefits

The implementation of legislation is carried out on the one hand by the National Family Benefits Offices for Employees and the special Compensation Funds for Family Benefits and on the other hand by the independent Compensation Funds. The main tasks of the National Office are: to distribute the financial resources 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.

Important addresses

MINISTERE DES AFFAIRES SOCIALES,
DE LA SANTE PUBLIQUE ET DE
L'ENVIRONNEMENT
Rue de la Vierge Noire, n° 3c
B-1000 Bruxelles

et

Cité administrative de l'Etat
Quartier Esplanade
Boulevard Pachéco, 19
B-1010 Bruxelles

MINISTERE DE L'EMPLOI
ET DU TRAVAIL
Rue Belliard, 51
B-1040 Bruxelles

OFFICE NATIONAL DE SECURITE
SOCIALE
Boulevard de Waterloo, 76
B-1000 Bruxelles

INSTITUT NATIONAL D'ASSURANCE
MALADIE-INVALIDITE
Avenue de Tervuren, 211
B-1150 Bruxelles

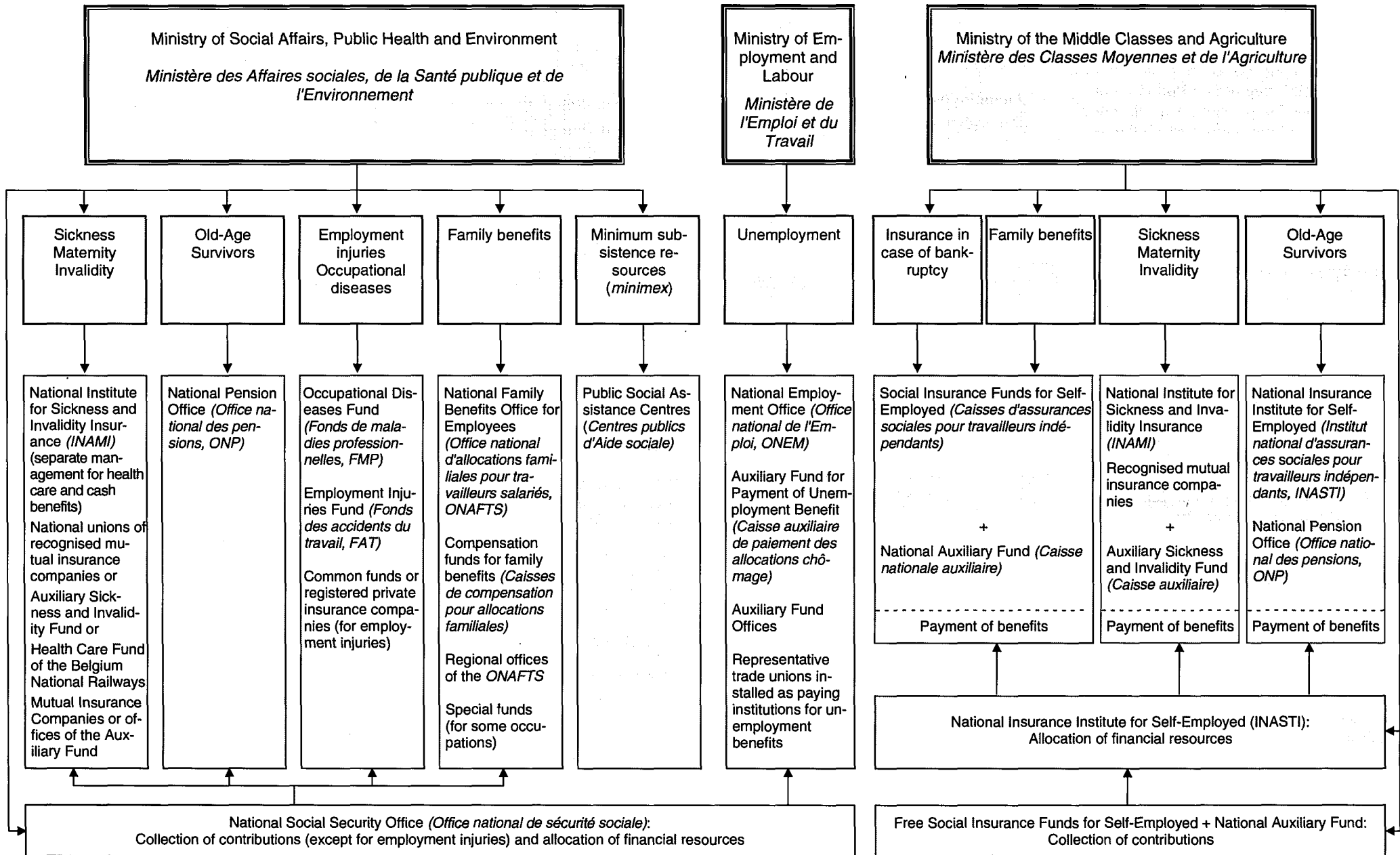
OFFICE NATIONAL DES PENSIONS
Tour du Midi
B-1060 Bruxelles

OFFICE NATIONAL
D'ALLOCATIONS FAMILIALES
POUR TRAVAILLEURS SALARIES
Rue de Trèves, 70
B-1040 Bruxelles

FONDS DES MALADIES
PROFESSIONNELLES
Avenue de l'Astronomie, 1
B-1210 Bruxelles

FONDS DES ACCIDENTS DU TRAVAIL
Rue du Trône, 100
B-1040 Bruxelles

OFFICE NATIONAL DE L'EMPLOI
Boulevard de l'Empereur, 7
B-1000 Bruxelles



Denmark

Pension Systems

All Danish citizens resident in Denmark are entitled to different categories of early retirement pensions (invalidity pensions), at the age of 67 (65 for those born after July 1st, 1939) 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 (*Socialministeriet*) supervises the implementation of the legislation, however, it does not have the right to interfere in individual cases.

The system of the supplementary pensions (*Arbejdsmarkedets Tillægspension, 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 (*Arbejdsministeriet*).

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. 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 Benefits

The general family benefits and the various other family allowances are administered by the local authorities (within the scope of the Ministry for Taxes and Duties *Ministeriet for skatter og afgifter* 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.

Important addresses

ARBEJDSMINISTERIET
Holmens Kanal 20
DK-1060 København K

DIREKTORATET FOR
ARBEJDSLOSHEDSFORSIKRING
Finsensvej 78
DK-2000 Frederiksberg

ARBEJDSMARKEDETS
TILLÆGSPENSION (ATP)
ATP-huset
Kongens Vænge 8
DK-3400 Hillerød

SOCIALMINISTERIET
Holmens Kanal 22
DK-1060 København K

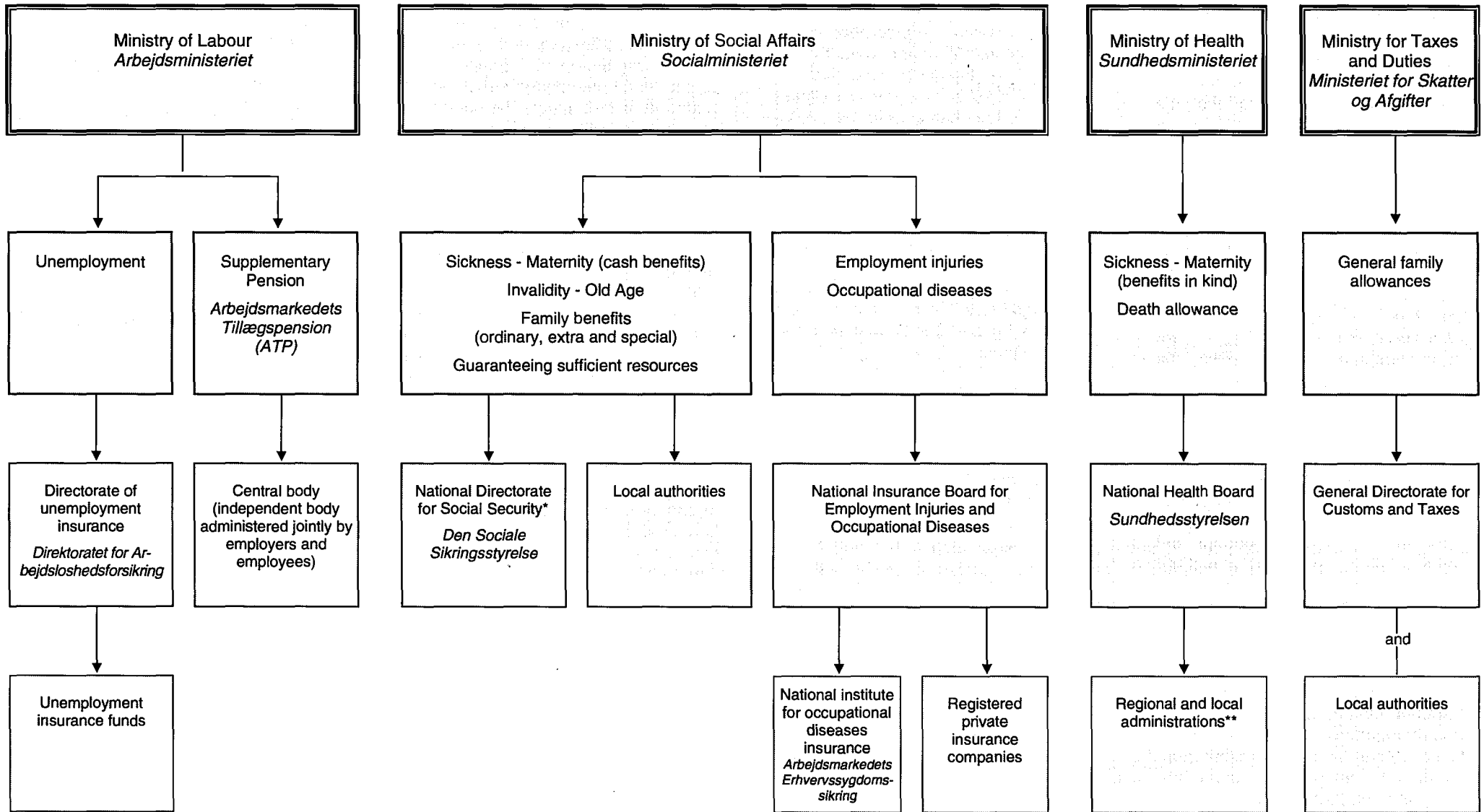
DEN SOCIALE SIKRINGSSTYRELSE
International Service
Landemaerket 11
DK-1119 København K

ARBEJDSKADESTYRELSEN
Æbelogade 1
P.O. Box 3000
DK-2100 København K

SUNDHEDSMINISTERIET
Holbergsgade 6
DK-1057 København K

SUNDHEDSSTYRELSEN
Amaliegade 13
P.O. Box 2020
DK-1012 København Ø

MINISTERIET FOR SKATTE
OG AFGIFTER
Slotsholmsgade 12
DK-1216 København K



* Institution which deals with pensions of persons living abroad, works in conjunction with municipalities in this field.

** A public-company (*Hovedstadens Sygehusfællesskab*) manages the hospitals in Copenhagen and Frederiksberg.

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 white-collar workers, the pension insurance for manual workers and the pension insurance for miners (mining industry). The following organisations are the respectively competent insurance funds: the Federal Insurance Institution for White-Collar Workers (*Bundesversicherungsanstalt für Angestellte*) for white-collar employees, the insurance institutions of the Länder (*Landesversicherungsanstalten*) for manual workers, the Railways' Insurance Institution (*Bahnversicherungsanstalt*) for the manual workers of the German Railway, the Seamen's Fund (*Seekasse*) for seamen, and the Federal Insurance Institution (*Bundesknappschaft*) for Miners.

• Statutory Sickness Insurance

The statutory sickness insurance is in the hands of roughly 540 insurance funds, some of which operate regionally (local funds, *Ortskrankenkassen*) and some of which operate at a national level (e.g. most of the substitute funds, *Ersatzkassen*). These funds are open to all members regardless of occupation or employment in a company. (Exceptions are occupational funds such as the *Bundesknappschaft* for miners, the *Seekrankenkasse* for seamen and the *landwirtschaftliche Krankenkassen* for farmers. Apart from a few special categories (e.g. civil servants, judges, soldiers) all employees are subject to compulsory insurance, unless the remuneration is above the annual assessment ceiling. For minor employment, special rules are applied.

The sickness 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 (*Pflegeversicherung*) was introduced in order to cover the risk of need for long-term care. Since 1 January 1995 each statutory sickness 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 sickness insurance fund are covered against the risk of need for long-term care in the same fund. Persons with private sickness insurance coverage must correspondingly conclude a private long-term care insurance contract.

• Statutory Accident Insurance

The relevant organisations are the insurance funds of the professional corporations (*Berufsgenossenschaften*) and the insurance funds at the federal and *Länder* level for manual and white-collar workers of the public service.

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 Labour Institution. It is divided into the main office, the labour offices of the *Länder* regional and the local labour offices.

All employees are covered (manual workers, white-collar workers, trainees including young disabled persons).

Self-administration

The individual branches of social insurance are self-governed by representative's meetings and board 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 (old-age and invalidity) pension, accident and unemployment insurance. The Federal Ministry of Health is responsible for statutory sickness insurance and long-term care insurance. As regards the competence of the supervisory authorities it is decisive whether the insurance fund is a *Länder* or a federal institution.

An insurance fund qualifies as a Land institution when its responsibilities do not extend beyond its Land. Furthermore, a fund whose responsibilities touch over onto other *Länder*, but do not exceed three is also to be considered a Land institution, provided the *Länder* involved stipulate one supervising Land. In such a case, supervision falls under the responsibility of the highest social insurance administrative body at a *Länder* level, or the authority stipulated by the Land's legislation. This is also the case for associations at a *Länder* level. In all other cases, the insurance fund qualifies as a federal institution as for instance the federal insurance institution for (white-collar) employees (*Bundesversicherungsanstalt für Angestellte*) and the insurance for miners (*Bundesknappschaft*). Supervision falls

under the responsibility of the federal insurance administration (*Bundesversicherungsamt*).

Other Benefits

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

* * * * *

Important addresses

BUNDESMINISTERIUM FÜR ARBEIT
UND SOZIALORDNUNG
Jägerstr. 9
D-11017 Berlin

BUNDESMINISTERIUM FÜR FAMILIE,
SENIOREN, FRAUEN UND JUGEND
Glinkastr. 18-24
D-10117 Berlin

BUNDESMINISTERIUM FÜR GESUNDHEIT
D-53108 Bonn

BUNDESMINISTERIUM FÜR VERKEHR,
BAU- UND WOHNUNGSWESEN
Krausenstr. 17-20
D-10117 Berlin

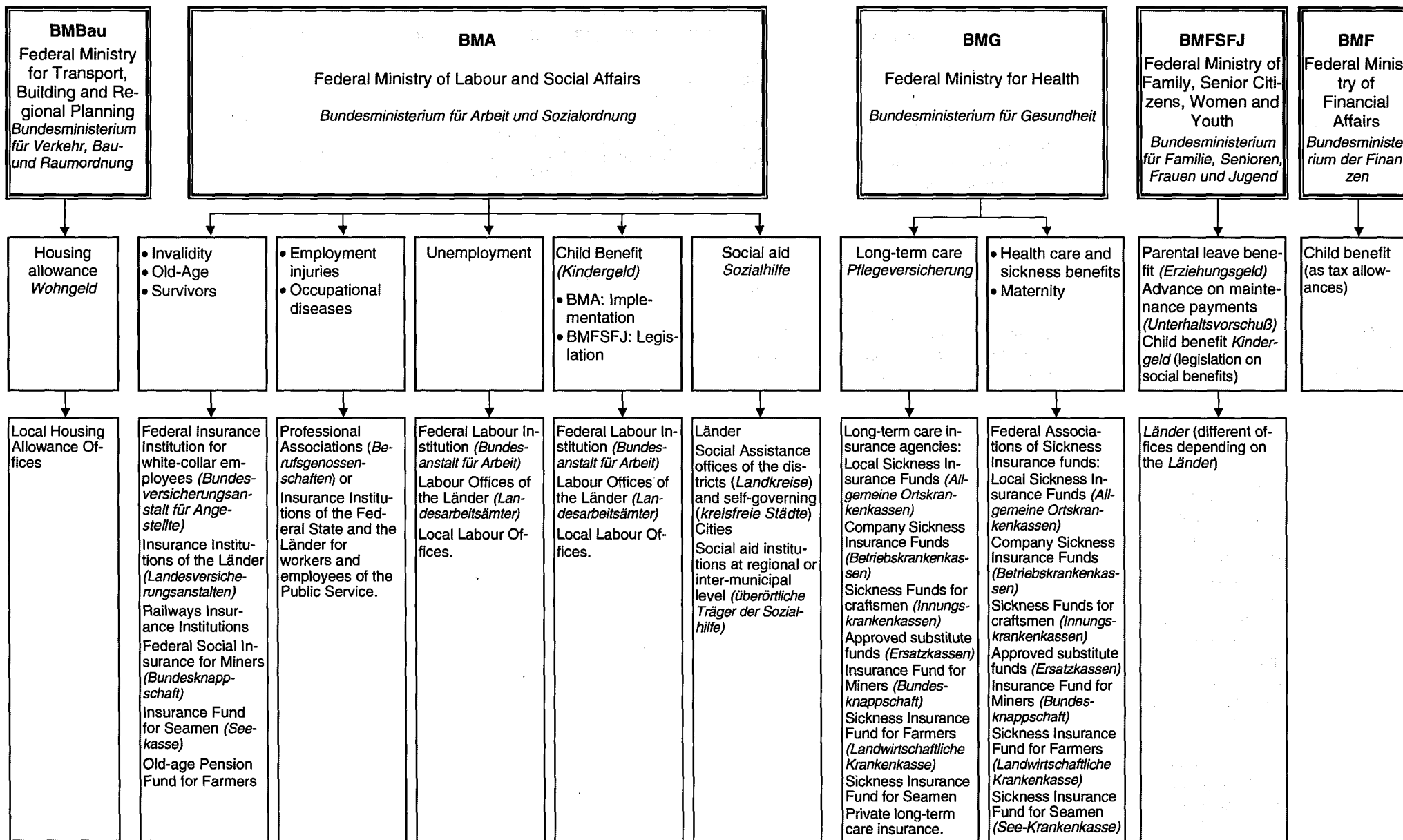
BUNDESVERSICHERUNGSANSTALT
FÜR ANGESTELLTE
D-10704 Berlin

BUNDESANSTALT FÜR ARBEIT
D-90327 Nürnberg

BUNDESVERSICHERUNGSAMT
D-10785 Berlin

HAUPTVERBAND DER GEWERBLICHEN
BERUFGENOSSENSCHAFTEN E.V.
Alte Heerstraße 111
D-53757 St. Augustin

AOK-BUNDESVERBAND
Postfach 20 03 44
D-53170 Bonn



Federal Insurance Administration (*Bundesversicherungsamt*): Supervisory body for insurance funds exceeding one Land; in other cases supervision by the Labour Ministries of the *Länder*.

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 workers and other categories of assimilated employees are members. The IKA scheme is the "general Greek scheme for the insurance of salaried workers". Apart from the IKA scheme there are special schemes for salaried workers, (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 ΕΡΓΑΣΙΑΣ ΚΑΙ
ΚΟΙΝΩΝΙΚΩΝ ΑΣΦΑΛΙΣΕΩΝ
ΓΕΝΙΚΗ ΓΡΑΜΜΑΤΕΙΑ ΚΟΙΝΩΝΙΚΩΝ
ΑΣΦΑΛΙΣΕΩΝ
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ΑΣΦΑΛΙΣΗΣ
ΣΤΑΔΙΟΥ 29
10110 ΑΘΗΝΑ

ΥΠΟΥΡΓΕΙΟ ΕΡΓΑΣΙΑΣ ΚΑΙ
ΚΟΙΝΩΝΙΚΩΝ ΑΣΦΑΛΙΣΕΩΝ
ΔΙΕΥΘΥΝΣΗ ΚΟΙΝΟΤΙΚΩΝ ΠΡΩΤΟΒΟΥΛΙΩΝ
ΤΗΜΑ Ε.Ε
ΠΕΙΡΑΙΩΣ 40
10182 ΑΘΗΝΑ

ΙΔΡΥΜΑ ΚΟΙΝΩΝΙΚΩΝ ΑΣΦΑΛΙΣΕΩΝ
ΔΙΕΥΘΥΝΣΗ ΔΙΕΘΝΩΝ ΣΧΕΣΕΩΝ
ΚΗΦΙΣΙΑΣ 178-ΧΑΛΑΝΔΡΙ
15231 ΑΘΗΝΑ

ΟΡΓΑΝΙΣΜΟΣ ΓΕΩΡΠΙΚΩΝ ΑΣΦΑΛΙΣΕΩΝ
ΤΜΗΜΑ ΕΟΚ ΔΙΕΘΝΕΙΣ
ΣΧΕΣΕΙΣ
ΠΑΤΗΣΙΩΝ 30
10170 ΑΘΗΝΑ

ΟΡΓΑΝΙΣΜΟΣ ΑΠΑΣΧΟΛΗΣΕΩΣ
ΕΡΓΑΤΙΚΟΥ ΔΥΝΑΜΙΚΟΥ
ΔΙΕΥΘΥΝΣΗ ΑΣΦΑΛΙΣΗΣ
ΕΘΝΙΚΗΣ ΑΝΤΙΣΤΑΣΗΣ 8
17342 ΑΝΩ ΚΑΛΑΜΑΚΙ

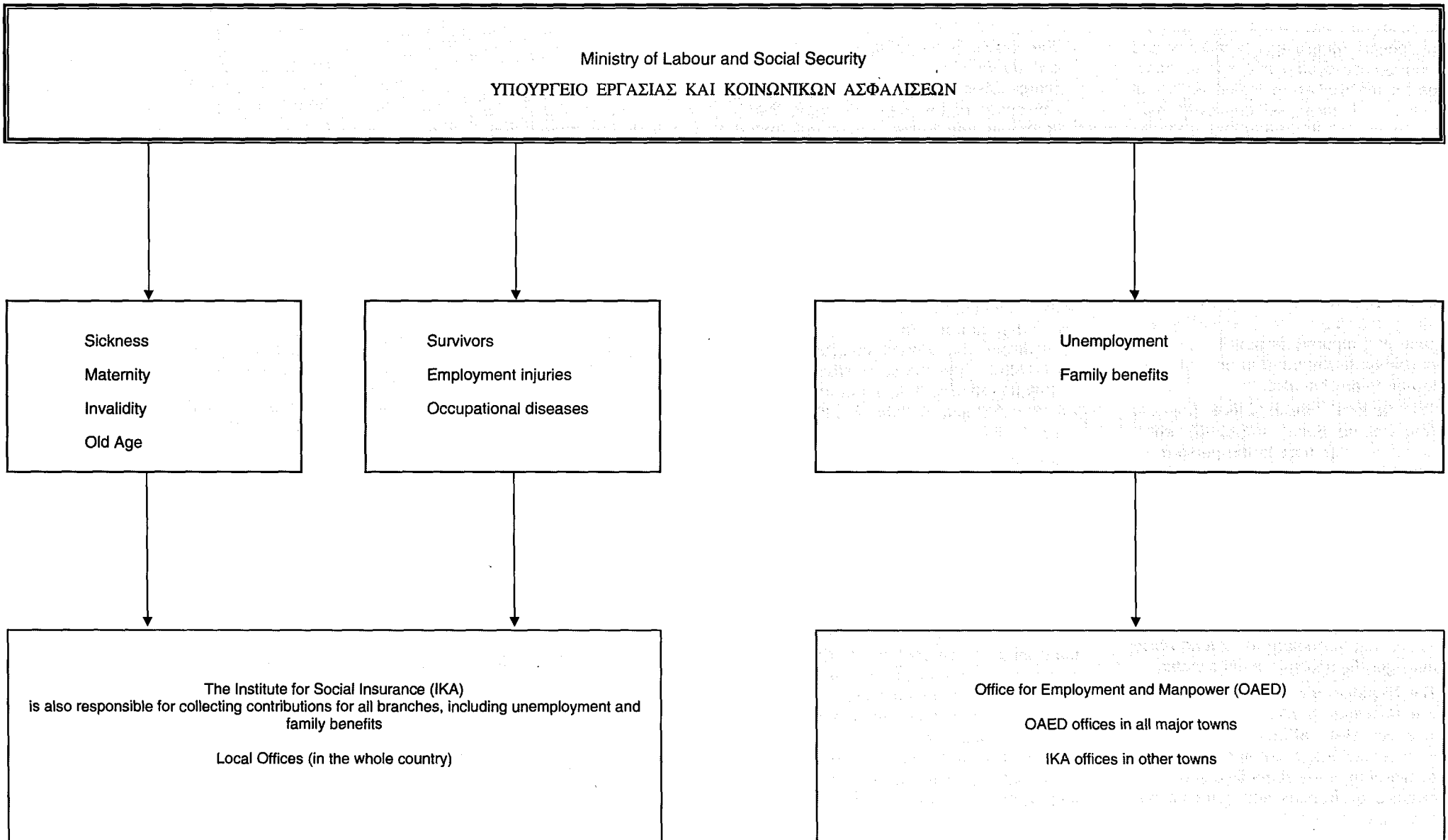
MINISTRY OF LABOUR
AND SOCIAL SECURITY
General Secretariat for Social Security
Directorate for International Relations
Stadiou Street 29
EL-10110 Athens

MINISTRY OF LABOUR
AND SOCIAL SECURITY
Directorate Initiatives
Section E.U.
Pireos Street 40
EL-10182 Athens C.P.

INSTITUTE FOR SOCIAL
INSURANCES (I.K.A.)
Directorate for International Relations
Kifissias Street 178-Chalandri
EL-15231 Athens C.P.

ORGANISATION FOR AGRICULTURAL
INSURANCES (O.G.A.)
International Relations
Patission Street 30
EL-10170 Athens C.P.

OFFICE FOR EMPLOYMENT (O.A.E.D.)
Directorate Insurance
Ethnikis Antistassis Street 8
EL-17342 Ano Kalamaki C.P.



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 workers 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 cash benefits, i.e. old-age pensions, permanent invalidity, widower's and widow's pensions, orphans' pensions, pensions for family members, cash benefits in the case of temporary incapacity 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 sickness insurance funds and to the population which has no resources (the public health care system covers 98 per cent of the population). This competence can be transferred to the health care services of the autonomous regions.
- The National Employment Office (*Instituto Nacional de Empleo, INEM*) which manages the unemployment benefits.
- The Migration and Social Services Office (*Instituto de Migraciones y Servicios Sociales, IMSERSO*), which determines additional social services and administers at the same time social assistance allowances and non-contributory benefits. The IMSERSO is also in charge of assistance with internal migrations, the promotion and social integration of the migrants, assistance to

political asylum seekers and the promotion and social integration of refugees. This competence can be attributed to the public bodies of the autonomous regions.

- The Navy's Social Office (*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 (*Tesorería 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 Affairs is in charge of INSS, INEM, IMSERSO, ISM and TGSS; the Ministry of Health and Consumer Affairs is in charge of INSALUD.

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, workers and the representatives of the public administration are equally represented in a tripartite structure.

The public administration of the bodies mentioned can co-operate itself with the employers' associations (Mutual insurance associations for employment injuries and occupational diseases) and the companies. For such a co-operation 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 co-operation. The co-operation 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.

* * * * *

Important addresses

MINISTERIO DE TRABAJO
Y ASUNTOS SOCIALES
c/ Agustín de Bethencourt, 4
E-28003 Madrid

MINISTERIO DE SANIDAD Y CONSUMO
Paseo del Prado, 18
E-28014 Madrid

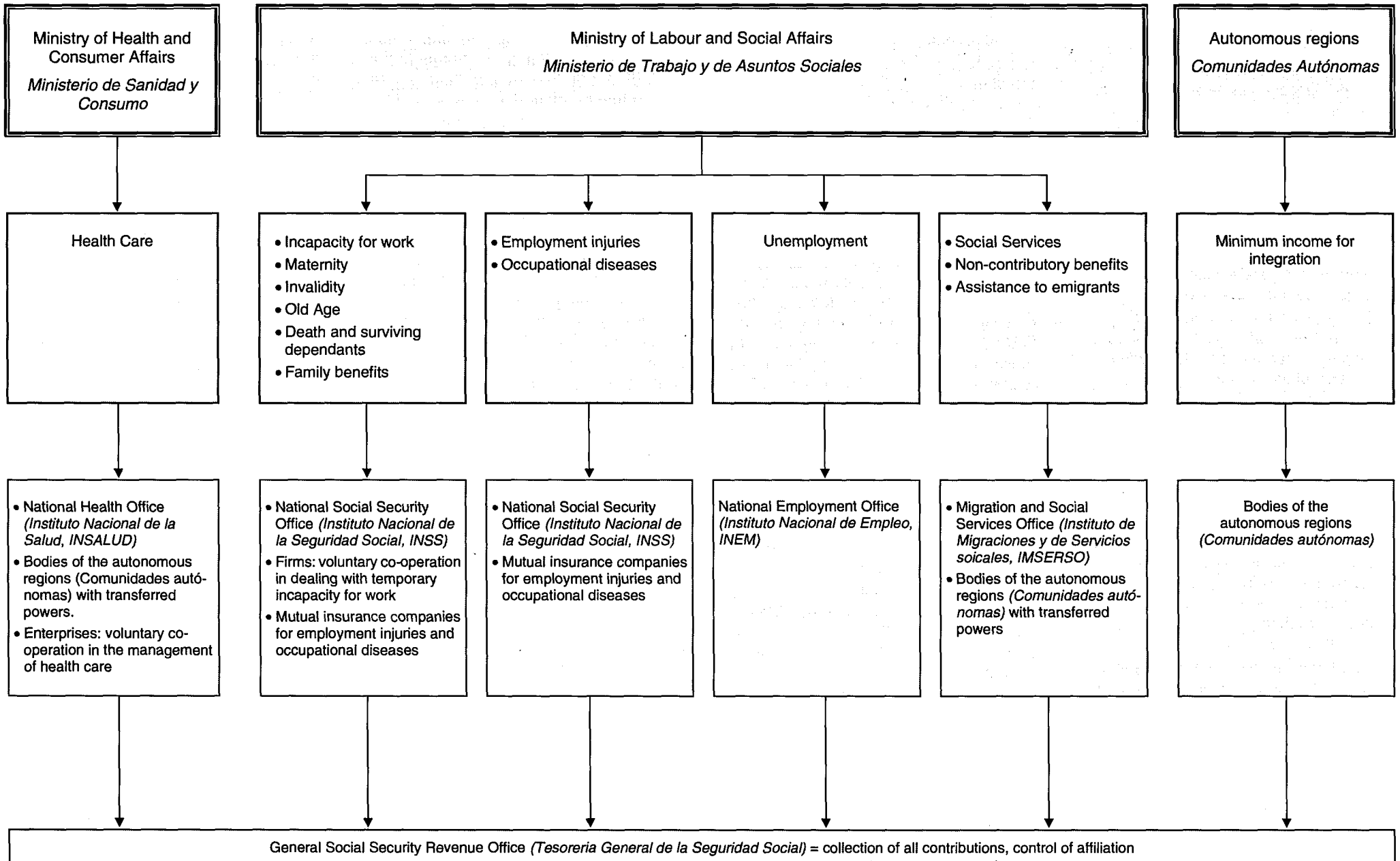
INSTITUTO NACIONAL
DE LA SEGURIDAD SOCIAL
c/ Padre Damián, 4
E-28036 Madrid

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

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

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

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



France

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 as well as other categories of persons (students, recipients of certain benefits, simple residents) who have been included into the general scheme in the course of the years;
- the special schemes for employees of which some 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 two different administrative bodies for farmers and employees of the agricultural sector;
- the schemes for self-employed persons of the non-agricultural sector where pension insurance are administered by three autonomous schemes, each of which includes a national fund (craftsmen, persons engaged in a business or trade, members of the professions). The sickness insurance scheme itself is unique as regards all the types of independent occupations and consists of a variety of different bodies with a common national fund.

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 Employment and Solidarity); 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 (*Directions régionales des affaires sanitaires et sociales, DRASS*) for non-agricultural workers and by the regional employment and social security offices for persons in the agricultural scheme.

The general scheme is organised in four branches:

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

The National Sickness Insurance Fund for Employees (*Caisse nationale d'assurance maladie des travailleurs salariés, CNAM-TS*) is in charge of the first two branches. At local level and supervised by the *CNAMTS*, 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 Employees (*Caisse nationale d'assurance vieillesse des travailleurs salariés CNAVTS*) which has transferred certain tasks to the regional Sickness Insurance funds.

The family branch is administered by the National Family Benefits Fund (*Caisse nationale des allocations familiales*) which is the supervisory body of the family benefits funds.

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

At the local level the collection of contributions is carried out by the union for the collection of social insurance and family benefit contributions (unions de recouvrement des cotisations de sécurité sociale et d'allocations familiales *URSSAF*)

which is subordinate to the Central Office of the Social Security Organisations (*Agence Centrale des Organismes de Sécurité Sociale, ACOSS*). The *ACOSS* has the task to follow the finances of each branch as regards planning and implementation. 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 Associations for Employment in Industry and Commerce (*associations pour l'emploi dans l'industrie et le commerce, ASSE-DIC*) with the National Union for Employment in Industry and Commerce (*Union nationale pour l'emploi dans l'industrie et le commerce, UNEDIC*) at the national level.

Apart from the basic old-age pension insurance there are compulsory supplementary pension schemes administered by parity organisations (*ARRCO, AGIRC*).

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.

Important addresses

MINISTERE DE L'EMPLOI
ET DE LA SOLIDARITE
DIRECTION DE LA SECURITE SOCIALE
8, avenue de Ségur
F-75350 Paris 07 SP

MINISTERE DE L'EMPLOI
ET DE LA SOLIDARITE
DELEGATION INTERMINISTERIELLE
AU REVENU MINIMUM
7, place des Cinq Martyrs du Lycée Buffon
F-75507 Paris Cedex 15

MINISTERE DE L'EMPLOI
ET DE LA SOLIDARITE
DELEGATION GENERALE A L'EMPLOI ET
A LA FORMATION PROFESSIONNELLE
7, square Max-Hymans
75015 PARIS

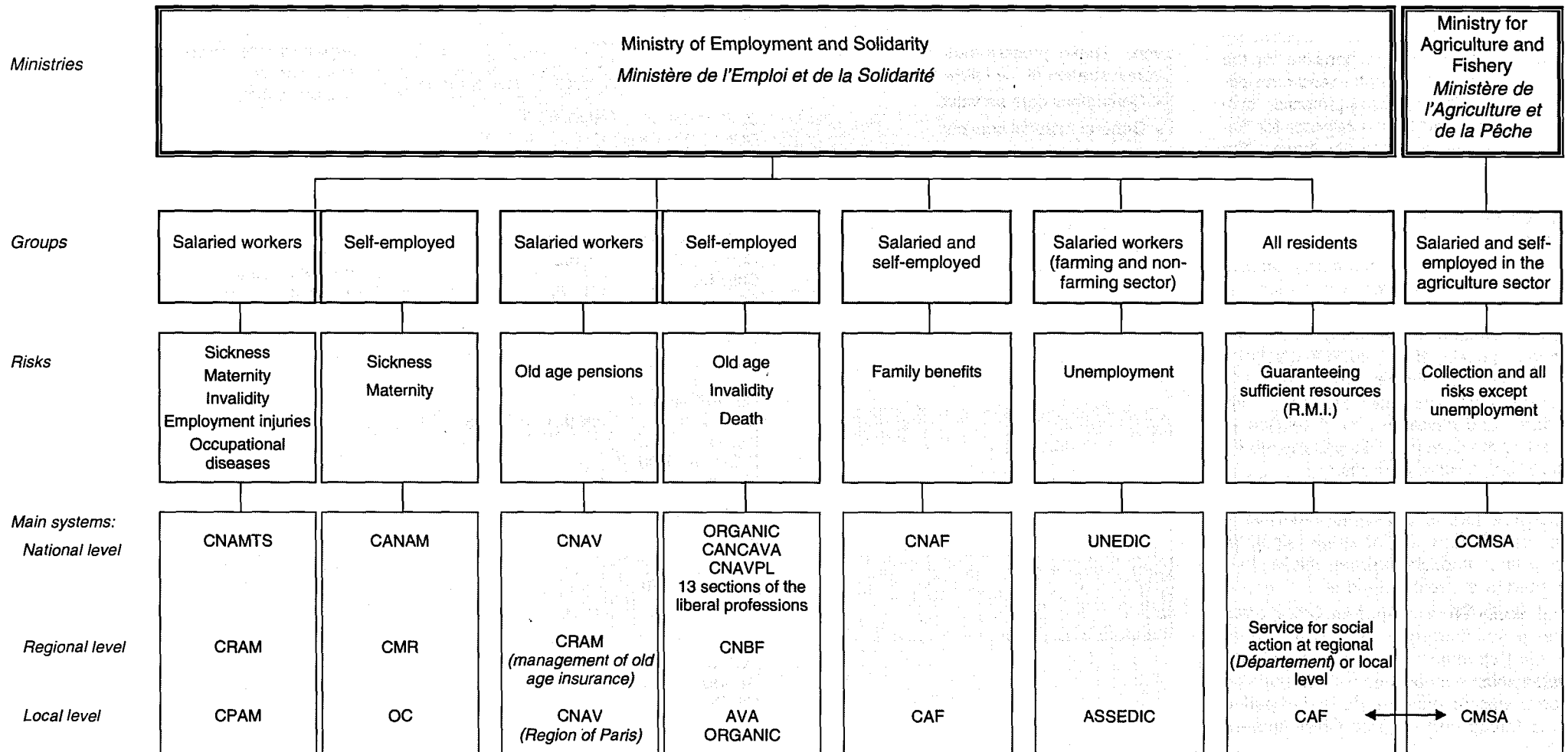
ACOSS
Agence Centrale des Organismes
de Sécurité Sociale
67, boulevard Richard Lenoir
F-75536 Paris Cedex

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



AVA: Old-Age Insurance for Craftsmen (*Assurance vieillesse des artisans*); **ASSEDIC:** Association for Employment in Industry and Commerce (*Association pour l'emploi dans l'industrie et le commerce*); **CAF:** Family Benefits Fund (*Caisse d'allocations familiales*); **CANAM:** National Sickness and Maternity Insurance Fund for Non-Salaried Workers (*Caisse nationale d'assurance maladie et maternité des travailleurs non salariés*); **CANCAVA:** National Autonomous Compensation Fund for Old-Age Insurance of Crafts Sector (*Caisse autonome nationale de compensation de l'assurance vieillesse artisanale*); **CCMSA:** Central Mutual Insurance Fund for Farmers (*Caisse centrale de mutualité sociale agricole*); **CMSA:** Mutual Insurance Fund for Farmers (*Caisse de mutualité sociale agricole*); **CMR:** Regional Sickness Fund (*Caisse maladie régionale*); **CNAF:** National Family Benefits Fund (*Caisse nationale d'allocations familiales*); **CNAMTS:** National Sickness Insurance Fund for Employees (*Caisse nationale d'assurance maladie des travailleurs salariés*); **CNAV:** National Old-Age Insurance Fund (*Caisse nationale d'assurance vieillesse*); **CNAVPL:** National Old-Age Insurance Fund for the liberal professions (*Caisse nationale d'assurance vieillesse des professions libérales*); **CNBF:** National Fund of the French Bar Council (*Caisse nationale des barreaux français*); **CPAM:** Primary Sickness Insurance Fund (*Caisse primaire d'assurance maladie*); **CRAM:** Regional Sickness Insurance Fund (*Caisse régionale d'assurance maladie*); **OC:** Agency under contract (*Organisme conventionné*); **ORGANIC:** National Fund of the Insurance Scheme (Old-Age-Invalidity-Death) for Non-Salaried Workers in Industry and Commerce (*Caisse nationale du régime d'assurance vieillesse-invalidité-décès des non-salariés de l'industrie et du commerce*); **UNEDIC:** National Union for Employment in Industry and Commerce (*Union nationale pour l'emploi dans l'industrie et le commerce*). The **URSSAF** (Union for the Collection of Social Insurance and Family Benefit Contributions, *Union pour le recouvrement des cotisations de sécurité sociale et d'allocations familiales*) assumes collection of social security contributions for the general scheme for employees and for all risks. The **OC** is responsible for the collection of contributions for health risks of non-salaried workers of the non-agricultural sector, and the **AVA**, **ORGANIC** or sections of self-employed occupations for the old age and invalidity branch. In the agricultural sector, the **CMSA** collects contributions for farmers and employees. Contributions to the unemployment insurance are paid to the **ASSEDIC**.

Ireland

Department of Social, Community and Family Affairs

The Department of Social, Community and Family Affairs is responsible for the management, administration and development of the State's social protection system. It is headed by the Minister for Social, Community and Family Affairs. 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, Community and Family Affairs 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 and Children

The health services are administered by eight regional Health Boards/Authorities. Membership of the Health Boards/Authorities 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/Authority has a Chief Ex-

ecutive Officer responsible for the management of the business of the Board.

The work of the Health Boards/Authorities 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.

Important addresses

DEPARTMENT OF SOCIAL,
COMMUNITY AND FAMILY AFFAIRS
Headquarters
Aras Mhic Dhiarmada
Store Street
IRL-Dublin 1

DEPARTMENT OF SOCIAL,
COMMUNITY AND FAMILY AFFAIRS
Pensions Service Office
College Road
IRL-Sligo

DEPARTMENT OF SOCIAL,
COMMUNITY AND FAMILY AFFAIRS
Child Benefit
Social Welfare Services Office
St Oliver Plunkett Road
Letterkenny
IRL-Co Donegal

DEPARTMENT OF SOCIAL,
COMMUNITY AND FAMILY AFFAIRS
Invalidity Pension
Ballinalee Road
IRL-Longford

DEPARTMENT OF HEALTH
AND CHILDREN
Headquarters
Hawkins House
IRL-Dublin 2

EASTERN REGIONAL HEALTH
AUTHORITY
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

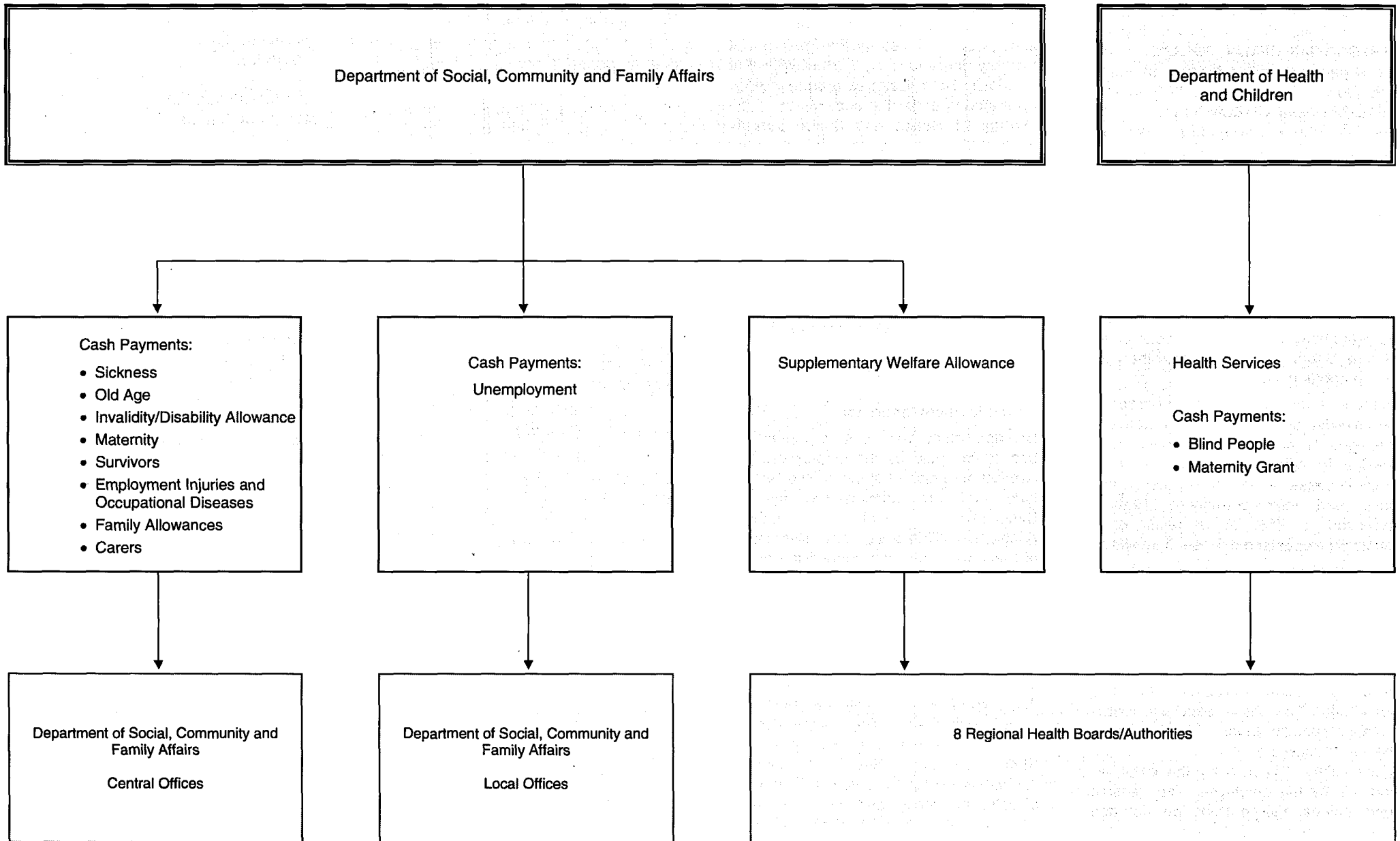
NORTH EASTERN HEALTH BOARD
Navan Road
Ceanannas Mor
IRL-Co Meath

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



Iceland

Pension Schemes

The national social pension scheme is run by the State Social Security Institute (*TRYGGINGASTOFNUN RÍKISINS*) under the supervision of the Ministry of Health and Social Security (*HEILBRIGÐIS- OG TRYGGINGAMÁLARÁÐUNEYTIÐ*). The pension scheme covers old age pension, invalidity pension and survivors pension in the form of child pension.

Persons 67 years of age who have been resident in Iceland for at least 3 years between the ages of 16 and 67 are entitled to an old age pension. Icelandic citizenship is not a condition for pension. A full annual pension is paid to those who have been resident in Iceland for at least 40 years between the ages of 16 to 66 inclusive. Shorter periods reduces the pension proportionally.

Persons resident in Iceland are entitled to an invalidity pension if they are between the ages of 16 and 67 and have been resident in Iceland for at least the three years immediately prior to application and have had their permanent disability assessed at 75% as a result of a medically recognised disease or invalidity.

The supplementary pension scheme, which is fully funded scheme, is administered by individual pension funds under the supervision of the Ministry of Finance (*FJÁRMÁLARÁÐUNEYTIÐ*). Employed and self-employed persons have a legal obligation to pay contributions to their respective occupational pension funds. Contribution to the funds must be no less than 10% of gross salary, 6% paid by the employer and 4% by the employee. The pension funds pay old-age pensions (pension age is usually between 65-70 years), invalidity

pensions, and pension payments to surviving spouses and/or children.

Health Care and Sickness Insurance

Health care is administered by health care centres and hospitals. The sickness insurance is administered by the State Social Security Institute (*TRYGGINGASTOFNUN RÍKISINS*). Both health care and sickness insurance is under the supervision of the Ministry of Health and Social Security (*HEILBRIGÐIS- OG TRYGGINGAMÁLARÁÐUNEYTIÐ*). Persons who have been resident in Iceland for six months are covered by the health care and sickness insurance.

Family Benefits

Family benefits are financed by taxes and are the responsibility of the Directorate of Inland Revenue (*RÍKISSKATTSTJÓRI*) under the supervision of the Ministry of Finance (*FJÁRMÁLARÁÐUNEYTIÐ*).

Unemployment Insurance

Unemployment insurance is funded by pay-roll tax paid by the employers. The benefits are paid out of the unemployment fund and are administered by the Directorate of Labour (*VINNUMÁLASTOFNUN*). The Directorate of Labour is under the supervision of the Ministry of Social Affairs (*FÉLAGSMÁLARÁÐUNEYTIÐ*).

Social Assistance

Social assistance is twofold in Iceland, the first is the state social assistance and the second is the social assistance by local authorities. The state social assistance is the responsibility of the State Social Security Institute (*TRYGGINGASTOFNUN RÍKISINS*) and the Ministry of Health and Social Security (*HEILBRIGÐIS- OG TRYGGINGAMÁLARÁÐUNEYTIÐ*). The social assistance ad-

ministered by the local authorities is supervised by the Ministry of Social Affairs (*FÉLAGSMÁLARÁÐUNEYTIÐ*). The latter is the main services and is the safety net of the Icelandic welfare system.

Important addresses

HEILBRIGÐIS-
TRYGGINGAMÁLARÁÐUNEYTIÐ
(Ministry of Health and Social Security)
Laugavegur 116
150 Reykjavík

FJÁRMÁLARÁÐUNEYTIÐ
(Ministry of Finance)
Arnarhvolur
101 Reykjavík

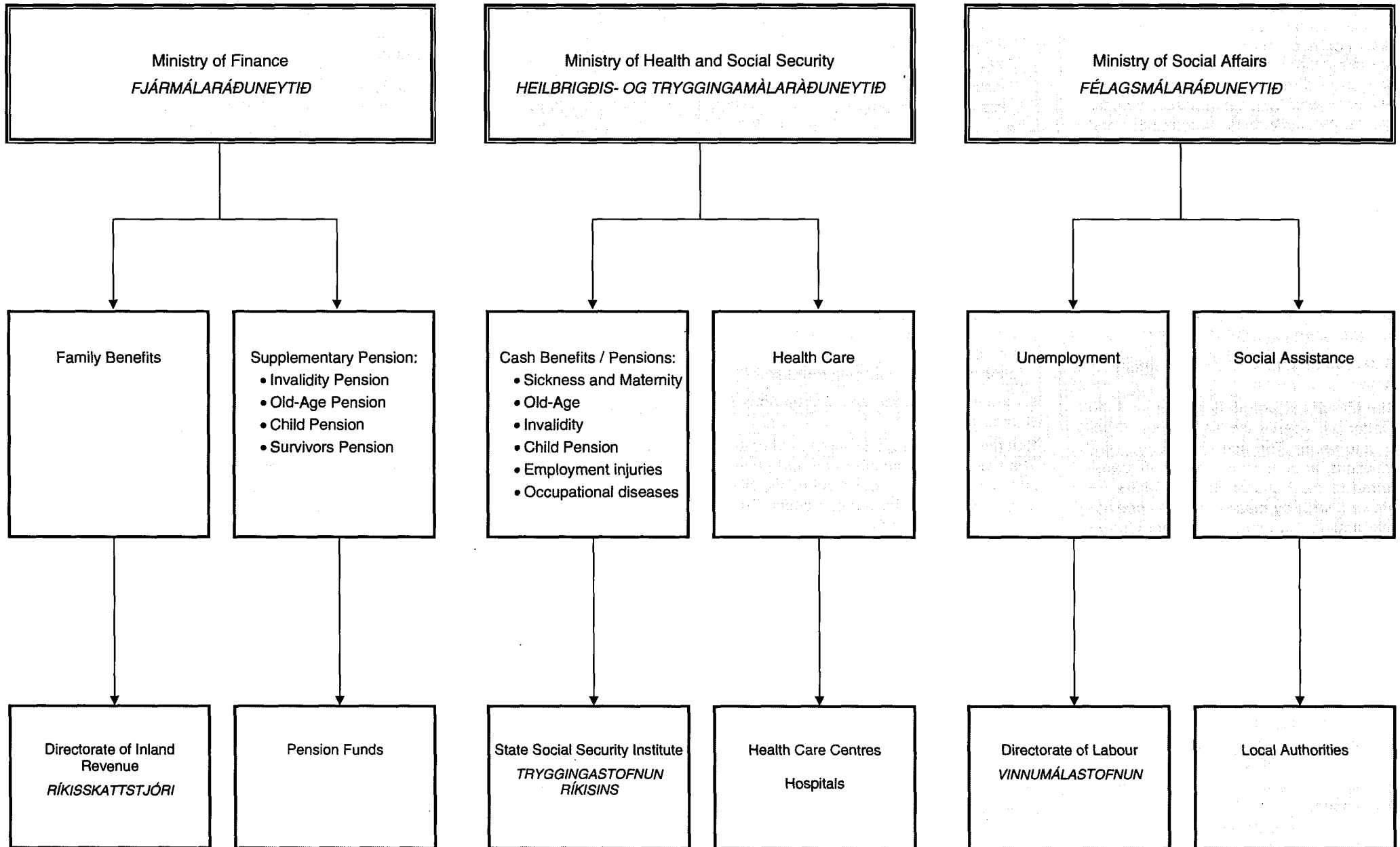
FÉLAGSMÁLARÁÐUNEYTIÐ
(Ministry of Social Affairs)
Hafnarhúsinu V/tryggvagötu
101 Reykjavík

TRYGGINGASTOFNUN RÍKISINS
(State Social Security Institute)
Laugavegur 114
150 Reykjavík

VINNUMÁLASTOFNUN
(Directorate of Labour)
Hafnarhúsinu V/tryggvagötu
101 Reykjavík

RÍKISSKATTSTJÓRI
(Directorate of Inland Revenue)
Laugavegur 166
150 Reykjavík

OG



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 Managerial Employees

(INPDAl): for managerial 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

The administration of the pensions for civil servants and of the benefits for employees of the local authorities falls within the responsibility of 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 re-

tirement 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.

Important addresses

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

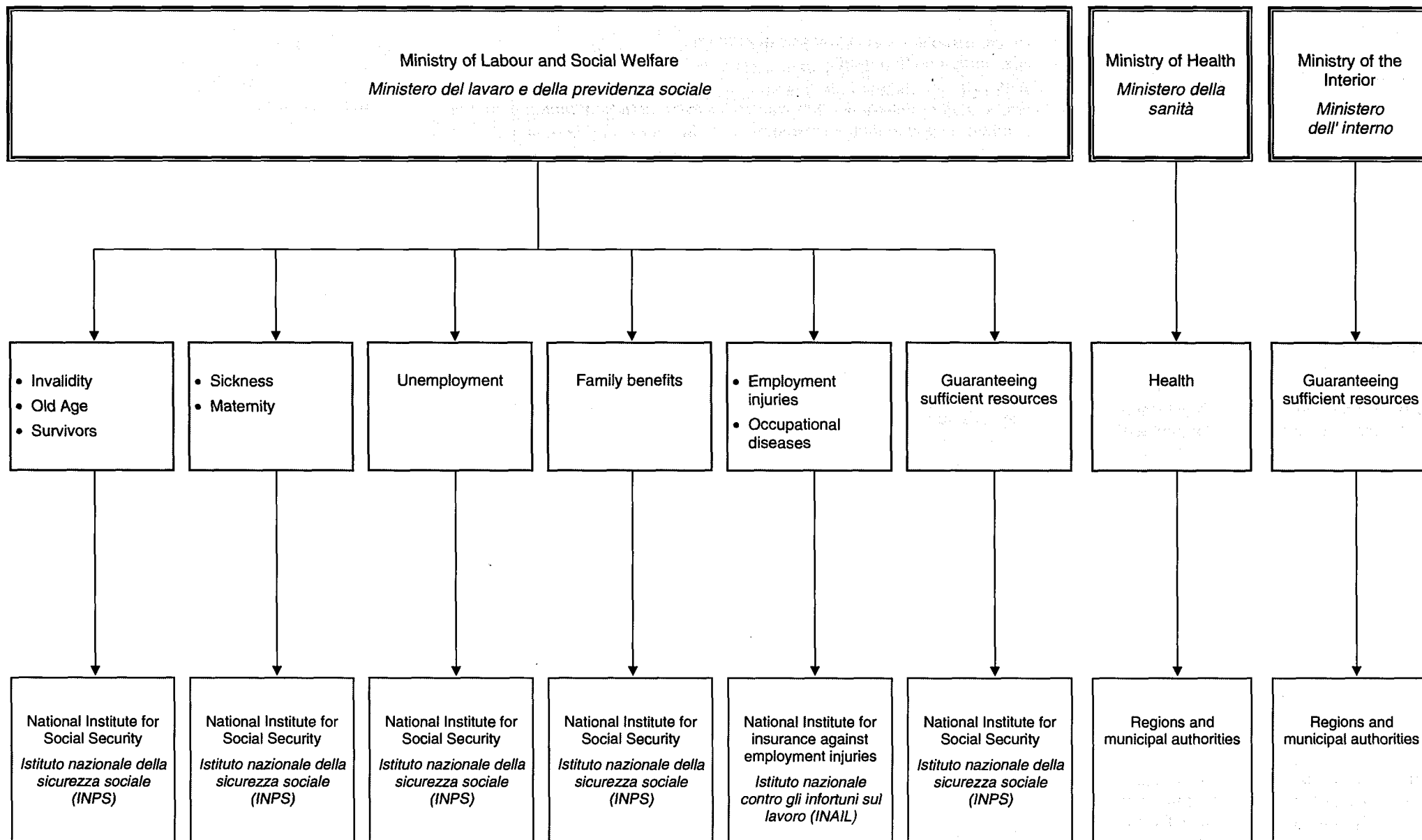
MINISTERO DELL'INTERNO
Palazzo del Viminale
I-00184 Roma

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

ISTITUTO NAZIONALE DELLA PREVIDENZA PER I DIRIGENTI DI AZIENDE INDUSTRIALI (INPDAl)
Viale delle Provincie, 196
I-00162 ROMA

ISTITUTO NAZIONALE DI PREVIDENZA PER I DIPENDENTI DELL'AMMINISTRAZIONE PUBBLICA (INPDAP)
Via S. Croce in Gerusalemme, 55
I-00100 ROMA



Liechtenstein

Ministry of Health and Social Affairs (*Ministerium für Gesundheit und Soziales*)

The Ministry of Health and Social Affairs administers all branches of social security and social welfare. Given Liechtenstein's small size, individual Ministers must oversee several different areas. At present, the Minister for Social Affairs oversees among other things also the Ministry of Economic Affairs (*Wirtschaftsministerium*).

Office of National Economy (*Amt für Volkswirtschaft*)

The Office of National Economy is the ministry with the most extensive area of responsibility. In addition to domestic and foreign economic affairs and various other tasks, it administers certain branches of social security itself: unemployment insurance, maternity allowances for mothers with no claim to cash benefits (*Taggeld*) from health insurance irrespective of income or resources, supplements to health insurance premiums for individual insured persons irrespective of income or resources (from 1 April 2000). The Office of National Economy operates as supervisory authority (*Aufsichtsbehörde*) in various other branches of social security administered by private bodies in accordance with the law: sickness insurance (nursing care (*Krankenpflege*) and sickness benefit), injury insurance and occupational scheme (the so-called second pillar for old age, death and disability). Maternity benefits are technically included under sickness insurance (sickness benefit, nursing care); the Office of National Economy is thus the supervisory authority in this area as well.

Both sickness and injury insurance institutions have also formed their own associations.

AHV-IV-FAK-Anstalten (Institutions providing old-age and survivors' insurance, disability insurance and the families' compensation fund)

The **AHV-IV-FAK-Anstalten** are three independent public institutions that have combined technically to form an interlocking directorate (*Personalunion*) under the management of a single director, management board or board of directors. They are subject to governmental and parliamentary supervision. The **AHV-IV-Anstalten** manage the so-called first pillar in the field of social risks: old age, death and disability (general national insurance scheme for the entire resident population and all employees). This first pillar is supplemented by the aforementioned compulsory occupational scheme for employees (second pillar) and by voluntary insurance (third pillar). The **FAK-Anstalt** awards one-time childbirth allowances, monthly children's benefits, differential benefits (*Differenzzulagen*, to supplement any lower foreign benefits) such as benefits for single parents. **AHV-IV-FAK-Anstalten** also award further supplementary benefits that are transferred to them: supplementary benefits dependent on income or resources for pensioners, helplessness allowances and benefits for blind persons.

Important addresses

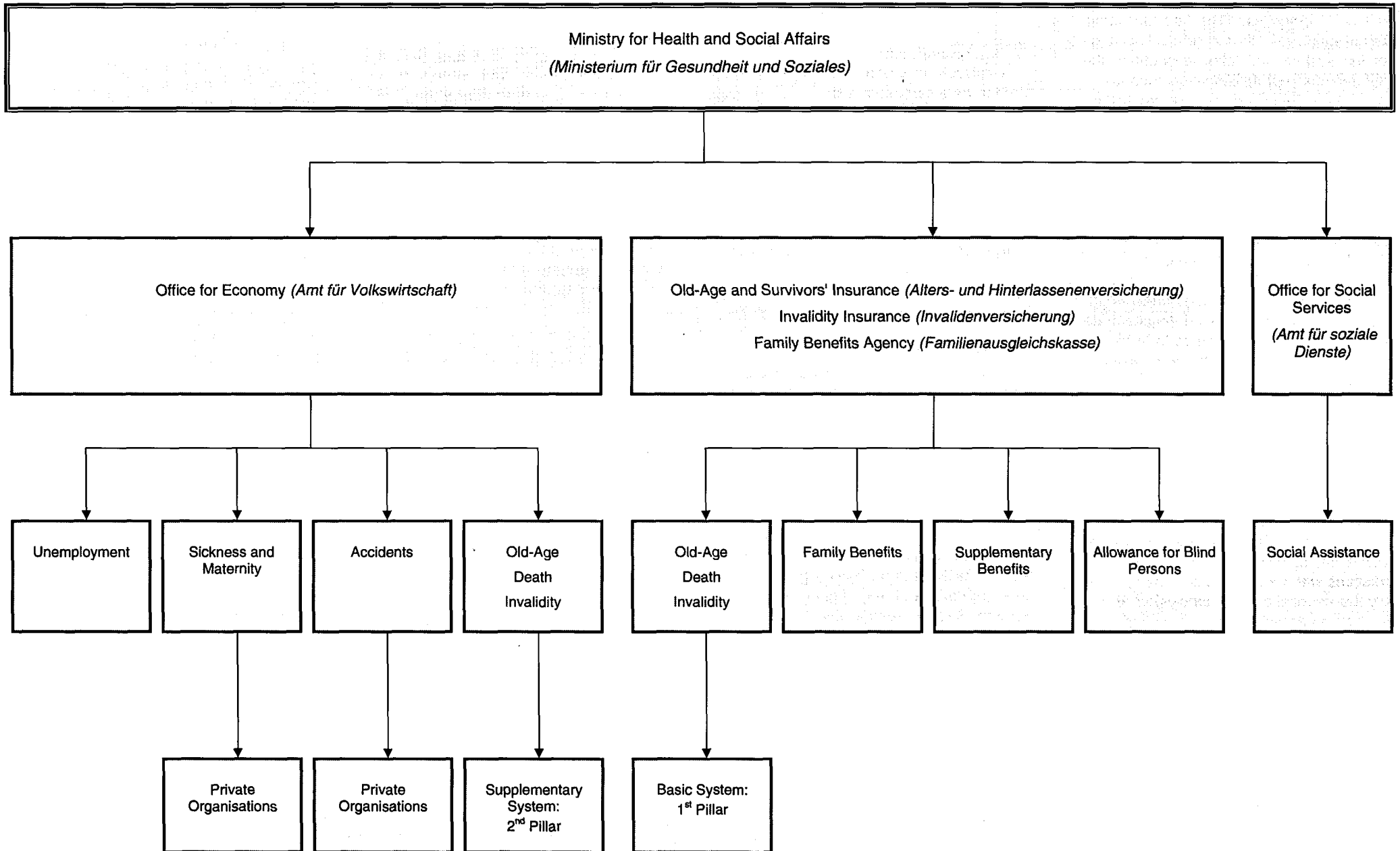
Ministry of Health and Social Affairs:

MINISTERIUM FÜR GESUNDHEIT UND SOZIALES
Regierungsgebäude
FL-9490 Vaduz

Office of National Economy:

AMT FÜR VOLKSWIRTSCHAFT
Abteilung Versicherung
Austrasse 15
FL-9490 Vaduz

AHV-IV-FAK-ANSTALTEN
Gerberweg 2
FL-9490 Vaduz



Luxembourg

The system of social protection in Luxembourg has been divided into seven 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 approx. 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 employees 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 hierarchical control carried out by the minister in charge.

In the case of sickness insurance, the Union of Sickness Funds is in charge of all matters that are not expressly delegated to a specific sickness insurance fund: As a result, the Union of Sickness Funds is, among other things, in charge of the implementation of the system of co-payments with regard to health care provision. In addition, the Union deals with relations with health care providers, notably the negotiation and conclusion of collective agreements.

The eight sickness funds enumerated below are responsible for reimbursing health care expenses advanced by the insured, for the flat-rate maternity benefit, the funeral allowance, and, if necessary, the granting of a cash benefit for sickness and maternity. One can distinguish

for the private sector:

- the sickness fund for manual workers;
- the sickness fund for white-collar workers of the private sector;

- the sickness fund for self-employed;
- the sickness fund for the agricultural sector;

for the public sector:

- the sickness fund for civil servants and state employees;
- the sickness fund for civil servants and employees of local authorities;

and for the enterprise funds:

- the sickness fund for ARBED manual workers;
- the sickness fund for ARBED white-collar workers;
- the mutual medical aid fund of the Luxembourg railways.

The Union of Sickness Funds is also in charge of the benefits of the long-term care insurance. A special multidisciplinary agency, *Cellule d'évaluation et d'orientation*, constates the need and decides on the extent (expressed in time) of the necessary measures.

The unique contribution-related pension system is run by four institutions: insurance establishment for old-age and invalidity, pension fund for white-collar workers of the private sector, pension fund for craftsmen, merchants, and industrial entrepreneurs and the agricultural pension fund.

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.

For family benefits there is only one institution responsible - the National Family Benefits Fund.

Unemployment benefits and employment policy is managed by the Labour Administration.

The National Solidarity Fund (and the social offices at the local level) are responsible for social assistance benefits.

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 in the medical field only.
- The Social Insurance Office is an administrative entity including different bodies.

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.

Important addresses

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
10, rue Bender
L-1229 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

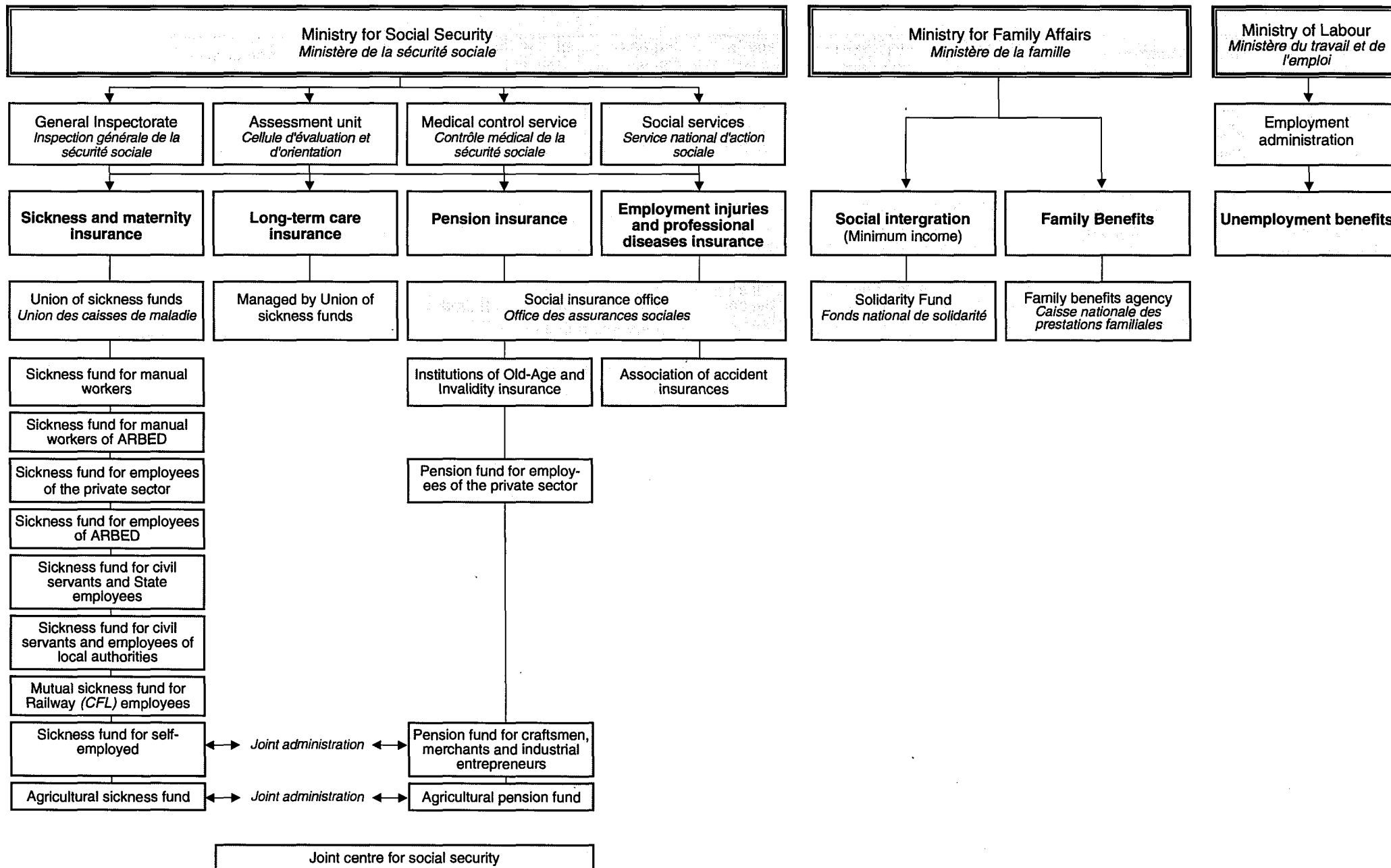
CAISSE NATIONALE
DES PRESTATIONS FAMILIALES
1a, bd Prince Henri
L-1724 Luxembourg

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
2 - 4, rue Bech
L-1212 Luxembourg

CELLULE D'ÉVALUATION
ET D'ORIENTATION
125, route d'Esch
L-2974 Luxembourg



Netherlands

Social insurance in the Netherlands is organised jointly by the Ministry of Social Affairs and Employment (*Ministerie van Sociale Zaken en Werkgelegenheid*) and the Ministry of Public Health, Welfare and Sport (*Ministerie van Volksgezondheid, Welzijn en Sport*). 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 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.

Since 1 January 1998 there also is an invalidity insurance scheme for self-employed persons and for young handicapped people. 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 insurance for exceptional medical costs, the national insurance schemes are implemented by the

Social Insurance Bank (*Sociale Verzekeringsbank*), the board of which comprising representatives from employees' and employers' organisations. The invalidity scheme for self-employed persons and for young handicapped people and the employees' insurance schemes are implemented by the National Institute for Social Insurance (*Landelijk Instituut Sociale verzekeringen, Lisv*). This institute is responsible for managing, and has to contract out the implementation to private implementing bodies. The board of the *Lisv* is composed of representatives of employees' and employers' organisations and an independent chairman, appointed by the Ministry of Social Affairs and Employment. Supervision is carried out by the Board of Supervision of social insurances (*College van Toezicht Sociale Verzekeringen, 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 Supervisory Board for Health Care Insurance (*CTU*), managed by a board appointed by the Minister of Health, Welfare and Sport. The Board is accountable to the Minister of Health, Welfare and Sport.

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 Supervisory Board for Health Care Insurance (*CTU*).

The job of supervising the private medical insurance sector is entrusted to the Insurance Control Board (*College van Toezicht Sociale Verzekeringen, Ctsv*), a body established under the Insurance Industry (Supervision) Act.

* * * * *

Important addresses

MINISTERIE VAN SOCIALE ZAKEN
EN WERKGELEGENHEID
Postbus 90801
NL-2509 LV Den Haag
Anna van Hannoverstraat 4

MINISTERIE VAN VOLKSGEZONDHEID,
WELZIJN EN SPORT
Postbus 20350
NL-2500 EJ Den Haag
Parnassusplein 5

SOCIALE VERZEKERINGSBANK
Hoofdkantoor
Postbus 1100
NL-1180 BH Amstelveen
Van Heuven Goedhartlaan 1

GAK NEDERLAND BV
Postbus 8300
NL-1005 CA Amsterdam
Bos en Lommerplantsoen 1

COLLEGE VOOR ZORGVERZEKERINGEN
Postbus 396
NL-1180 BD Amstelveen
Prof. J.H. Bavincklaan 2

VOORLICHTINGSCENTRUM
SOCIALE VERZEKERING
Postbus 19260
NL-3501 DG Utrecht
Catharijnesingel 47

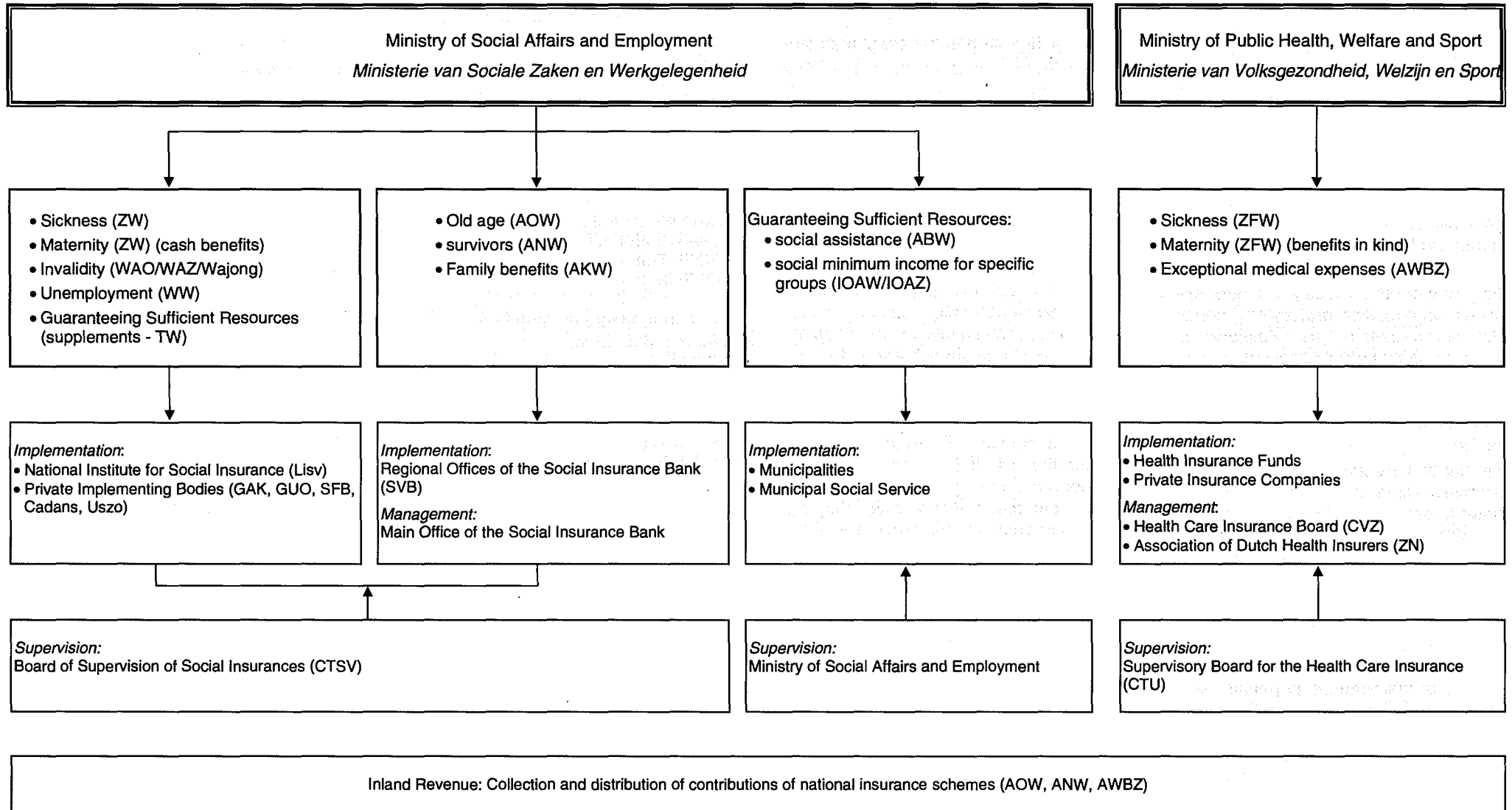
STICHTING BUREAU
VOOR BELGISCHE ZAKEN
Markendaalseweg 35
NL-4811 KA Breda

STICHTING BUREAU
VOOR DUITSE ZAKEN
Postbus 9032
NL-6500 YN Nijmegen
Takenhofplein 4

LANDELIJK INSTITUUT
SOCIALE VERZEKERINGEN (LISV)
Postbus 74765
NL-1070 BT Amsterdam
Buitenveldertselaan 3

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

ZORGVERZEKERAARS NEDERLAND
Postbus 520
NL-3700 AM Zeist



ABW: National Assistance Act. **AKW:** General Child Benefits Act. **ANW:** General Surviving Relatives Act. **AOW:** General Old Age Pensions Act. **AWBZ:** Exceptional Medical Expenses Act. **IOAW:** Act on Income Provisions for Older, Partially Disabled Unemployed Persons. **IOAZ:** Act on Income Provisions for Older, Partially Disabled Formerly Self-employed Persons. **TW:** Supplementary Benefits Act. **Wajong:** Disablement Assistance Act for Handicapped Young Persons. **WAO:** Disablement Insurance Act. **Waz:** Self-employed Persons Disablement Benefits Act. **WW:** Unemployment Benefits Act. **ZFW:** Health Insurance Act. **ZW:** Sickness Benefits Act.

Norway

The National Insurance Scheme provides compulsory cover for the whole population, and comprises all branches of social security with the exception of family allowances which has a separate statutory basis. The delivery of benefits of all branches, family allowances included, is administered by the National Insurance Service, a State run public administration, headed by the National Insurance Administration (*Rikstrygdeverket*). The National Insurance Service also handles the area of child support payments, recovery included.

The branches of unemployment and vocational rehabilitation are under a separate administration, the Employment Service, headed by the Directorate of Labour (*Arbeidsdirektoratet*). For these branches also, payments of benefits are made through the National Insurance Service.

The National Insurance Service has an intermediate level of 19 county offices and a local level of some 480 National Insurance Offices, at least one in every municipality. There are Technical Aid Centres in all counties, and a National Office for Social Insurance Abroad handling individual cases concerning insured persons and beneficiaries abroad. A Recovery Agency has been set up to facilitate recovery of maintenance payments, and gradually take over other similar tasks, such as recovery of overpayments etc.

The Ministry of Health and Social Affairs (*Helse- og sosialdepartementet*) is responsible for the overall functioning of the National Insurance Service and for most of the branches of social security. The Ministry of Children and Family Affairs (*Barne- og familiedepartementet*), however, is responsible for family allowances, cash benefits for small children care, cash

maternity benefits and the area of child support payments, with the exception of recovery. The Ministry of Labour and Administration (*Arbeids- og administrasjonsdepartementet*) is responsible for the Employment Service and the branches handled there.

The provision of health care outside of hospitals is a municipal responsibility, whereas hospital treatment generally is the responsibility of the County Councils. Both are for their main part financed by taxes.

The National Insurance Scheme is in part financed by social security contributions, both from the employers and the insured, in part by taxes. Some benefits are exclusively financed by taxes, such as family allowances, cash benefit for care of small children, single parent benefits and a few others. With minor exceptions the tax authorities, under the general responsibility of the Ministry of Finance, and headed by the Directorate of Taxes, are responsible for the collection of social security contributions. The contributions from the insured are deducted from their salary by their employers, as are taxes. The self-employed normally make tax-in-advance payments, contributions included, four times a year.

Social assistance does not fall within the scope of National Insurance. Social assistance is distributed by municipal Welfare Offices and its financial burden falls on the municipalities themselves. Centrally, the Ministry of Health and Social Affairs is responsible for social assistance.

Important addresses

Ministry of Health and Social Affairs:
SOSIAL- OG HELSEDEPARTEMENTET
PB 8011 Dep
N-0030 Oslo

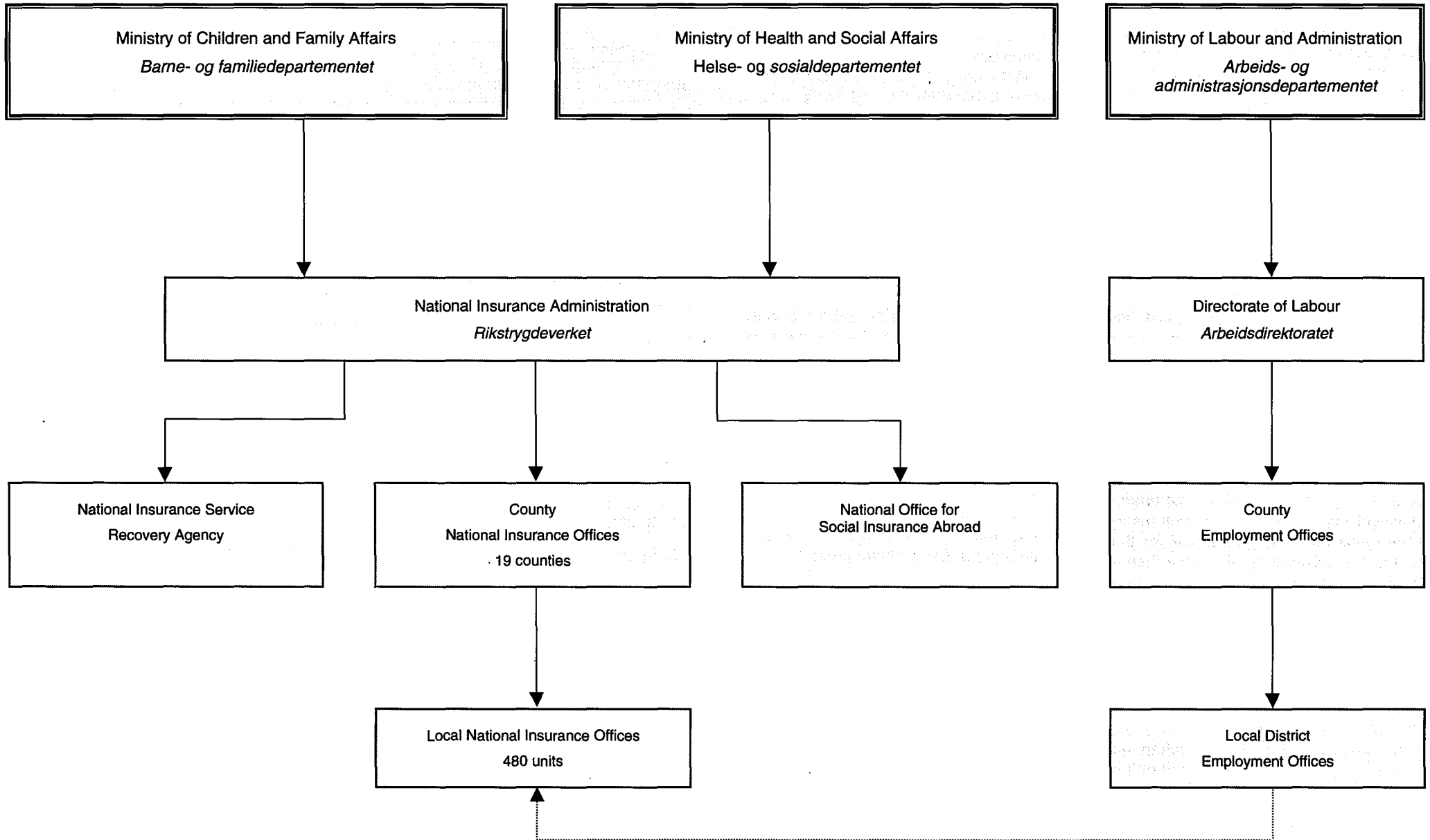
Ministry of Children and Family Affairs:
BARNE- OG FAMILIEDEPARTEMENTET
PB 8036 Dep
N-0030 Oslo

Ministry of Labour and Administration:
ARBEIDS- OG ADMINISTRASJONS-
DEPARTEMENTET
PB 8004 Dep
N-0030 Oslo

National Insurance Administration:
RIKSTRYGDEVERKET
N-0241 Oslo

Directorate of Labour:
ARBEIDSDIREKTORATET
PB 8127 Dep
N-0032 Oslo

National Office for Social Insurance Abroad:
FOLKETRYGDKONTORET FOR
UTENLANDSSAKER
PB 8138 Dep
N-0033 Oslo



Austria

Sickness, Accident and Pension Insurance

Austrian social insurance includes sickness, 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 sickness 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 service as well as for farmers, persons engaged in a business or trade and for notaries. Apart from their health-care-related tasks the sickness insurance funds also carry out the contribution collection for accident and pension insurance as well as for unemployment insurance. The sickness insurance funds are also responsible for the payment of child-raising allowance (benefit granted by the unemployment insurance for periods of child-raising). The provision of health care is primarily provided by contract partners.

All insurance funds are included in the 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 co-ordinate the activities of Austrian social insurance as a strategy holding. The Federal Ministry of Labour, Health and Social Affairs is the supervisory body of Austrian social insurance.

For hospital care, 9 *Länder* funds were established on 1 January 1997 to take over the function of the sickness insurance funds.

Unemployment Insurance

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

Family benefits

The Federal Ministry for Environment, Youth and Family Affairs and the directly subordinate fiscal authorities of the *Länder* and local tax offices are responsible for family benefits.

Long-term 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 Federal State and the *Länder* have agreed 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 *Länder* will grant care allowance to those residents who are not entitled to federal care allowance.

Apart from the above-mentioned branches of social insurance and the care allowance there is social assistance provided by the *Länder*.

Important addresses

BUNDESMINISTERIUM FÜR ARBEIT,
GESUNDHEIT UND SOZIALES
Sektion II (*Social Insurance*)
Stubenring 1
A-1010 Wien

BUNDESMINISTERIUM FÜR ARBEIT,
GESUNDHEIT UND SOZIALES
Sektion III (*Labour Market Policy and
Unemployment Benefits*)
Stubenring 1
A-1010 Wien

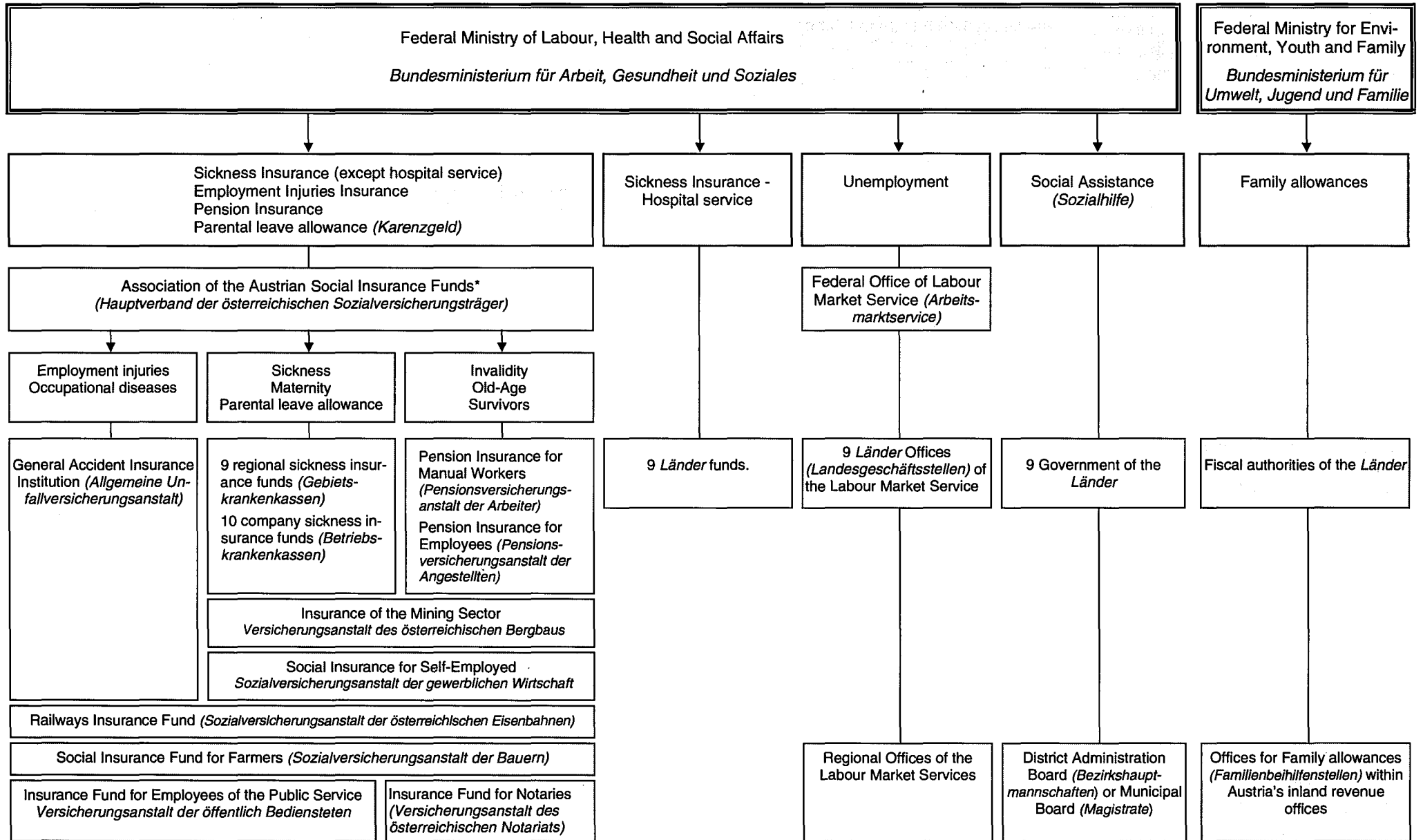
BUNDESMINISTERIUM FÜR ARBEIT,
GESUNDHEIT UND SOZIALES
Sektion IV (*Social assistance and
long-term care allowance*)
Stubenring 1
A-1010 Wien

BUNDESMINISTERIUM FÜR ARBEIT,
GESUNDHEIT UND SOZIALES
Sektion VII (*Hospital care*)
Radetzkystr. 2
A-1030 Wien

BUNDESMINISTERIUM FÜR
UMWELT, JUGEND UND FAMILIE
Sektion V/1
Franz-Josefs-Kai 51
A-1010 Wien

HAUPTVERBAND DER ÖSTERREICHISCHEN
SOZIALVERSICHERUNGSTRÄGER
Kundmanngasse 21
A-1031 Wien

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



* Umbrella association of the social insurance funds, carrying out co-ordination functions in particular.

Portugal

The Portuguese system of social protection is an autonomous organisation with respect to legal, administrative and financial duties. It is generally supervised by the Ministry of Labour and Solidarity.

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 and have their own specific organisations.

The following institutions administer the general scheme:

- 5 regional social security centres, divided into sub-regional services, responsible for sickness (cash benefits), maternity, unemployment, family benefits and the non-contributory scheme;
- National Pensions Centre in charge protection coverage in the event of invalidity, old-age and death;
- National Centre for the Protection against Occupational Risks in charge of protection coverage in the event of an occupational disease.

The social security institutions are technically co-ordinated by the central services of the Ministry of Labour and Solidarity.

Insurance for employment injuries is compulsory for companies; it will be administered, however, 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.

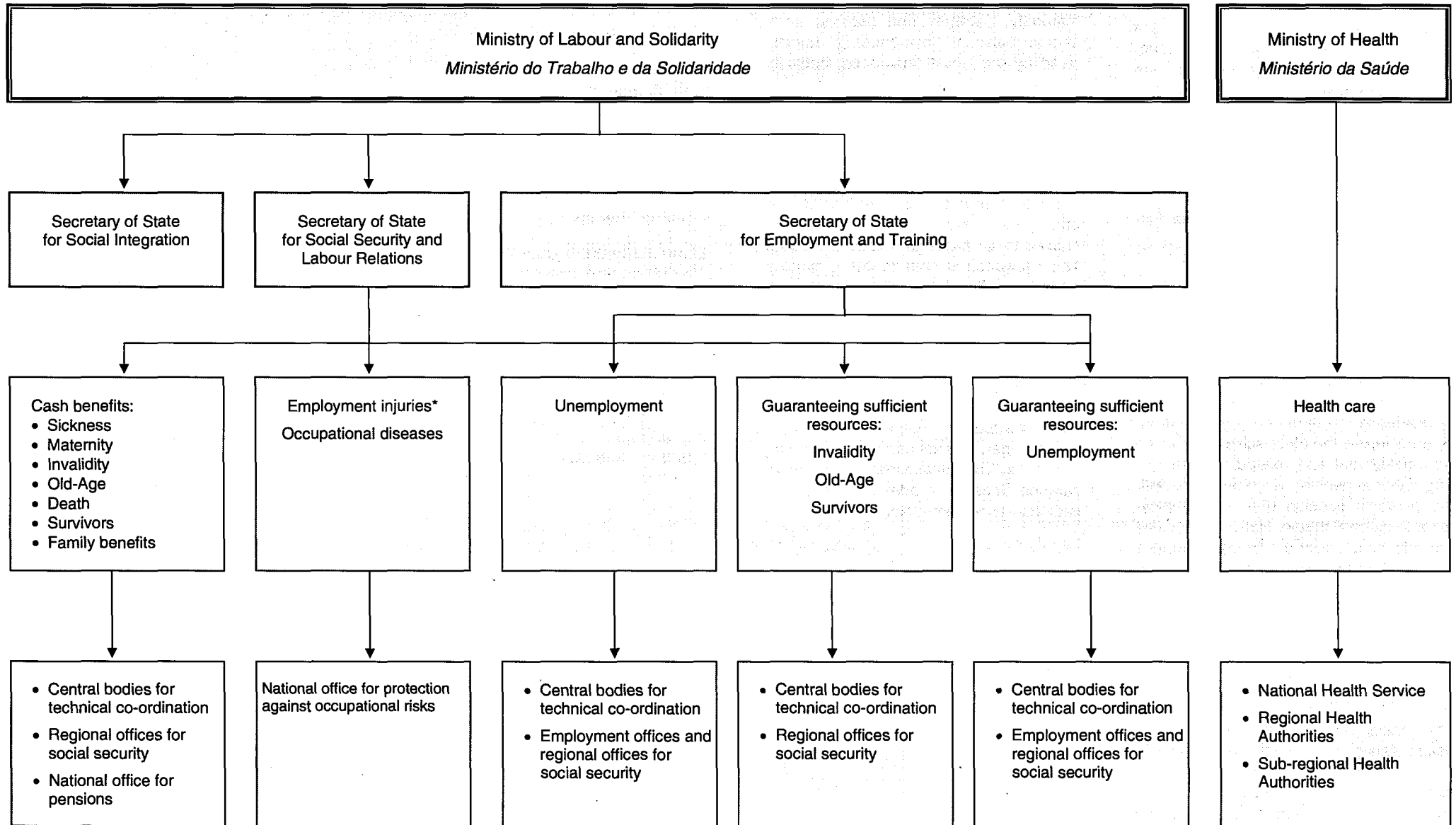
The National Health Service exercises its competences on a decentralised basis via regional, sub-regional and local health authorities in line with the administrative division of the Portuguese territory.

* * * * *

Important addresses

DIRECTORATE GENERAL
FOR SOCIAL SECURITY
Largo do Rato, n° 1
P-1296-144 Lisboa

DIRECTARATE GENERAL FOR HEALTH
Alameda Afonso Henriques, 45
P-1000-123 Lisboa



* Private insurance companies under the supervision of the Ministry of Finance in charge of employment injuries.

Finland

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 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 re-

funds 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 injuries 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.

* * * * *

Important addresses

SOSIAALI-JA TERVEYSMINISTERIÖ
PL 33
FIN-00023 Valtioneuvosto

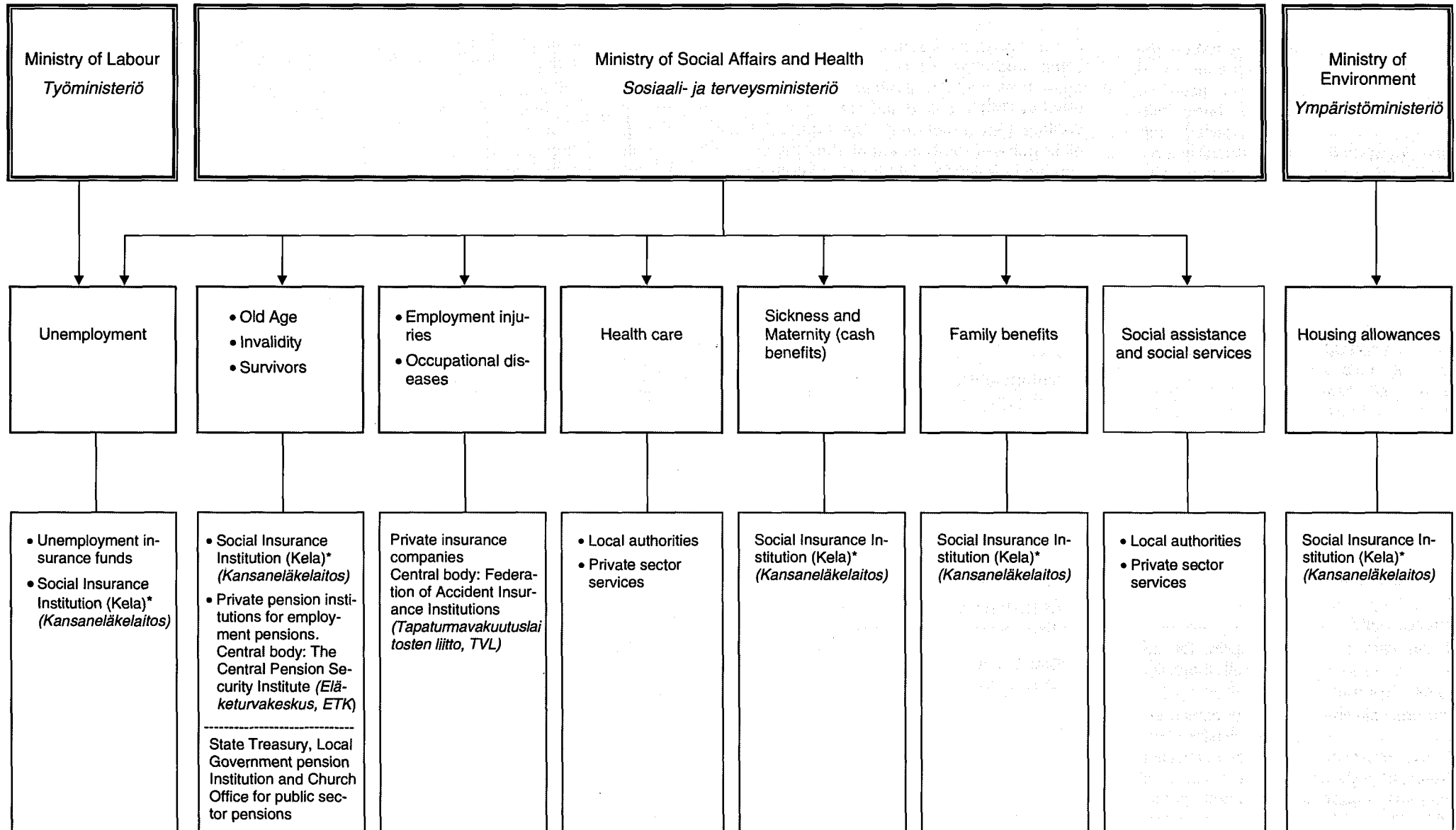
TYÖMINISTERIÖ
Eteläesplanadi 4
PL 524
FIN-00101 Helsinki

YMPÄRISTÖMINISTERIÖ
Ratakatu 3
PL 399
FIN-00121 Helsinki

ELÄKETURVAKESKUS (ETK)
FIN-00065 Eläketurvakeskus
Finland

KANSANELÄKELAITOS (KELA)
Nordenskiöldinkatu 12
FIN-00250 Helsinki

TAPATURMAVAKUUTUSLAITOSTEN
LIITTO (TVL)
Bulevardi 28
FIN-00121 Helsinki



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

Sweden

The Swedish social security system, except for unemployment insurance, comes under the jurisdiction of the Ministry of Health and Social Affairs (*Socialdepartementet*). The basic parts of the insurance cover sickness and parental insurance (*sjuk- och föräldraförsäkring*), basic (*folkpension*) and supplementary pension (*allmän tilläggspension, ATP*), disability pension (*förtidspension*), part-time pension (*delpension*) and work injury insurance (*arbetskadeförsäkring*).

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

The National Social Insurance Board (*Riksförsäkringsverket*), which is a State body, is responsible for managing and supervising social security centrally. On the regional and local level there are 21 regional social insurance offices with about 320 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 Industry, Employment and Communication (*Näringsdepartementet*). It consists of two parts: a basic allowance and optional income-related benefit. The basic allowance covers persons over 20 years of age who are not optionally insured. Both parts are mainly financed by contributions from

the employer. The optional income-related 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 (*Socialstyrelsen*). 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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Important addresses

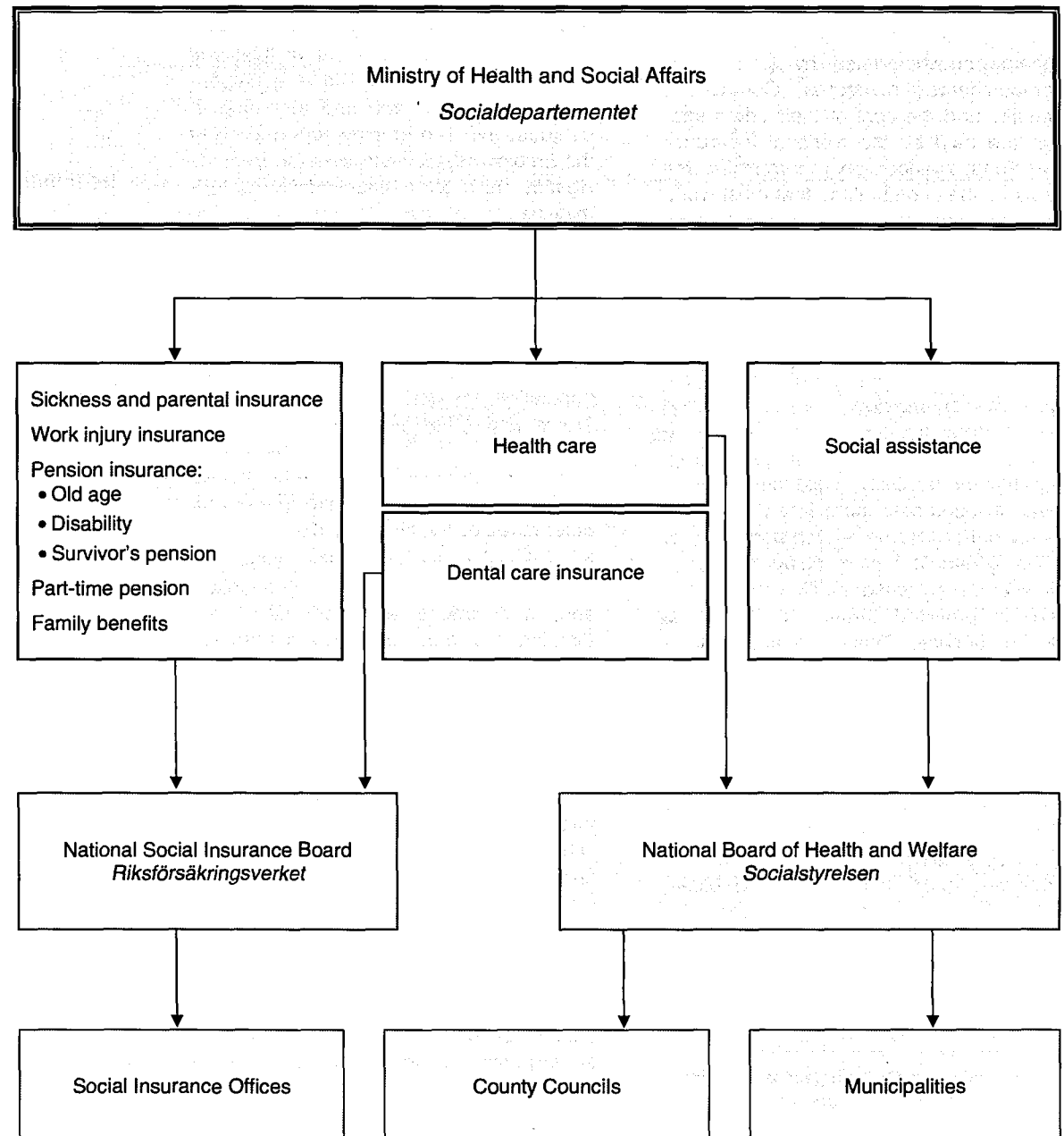
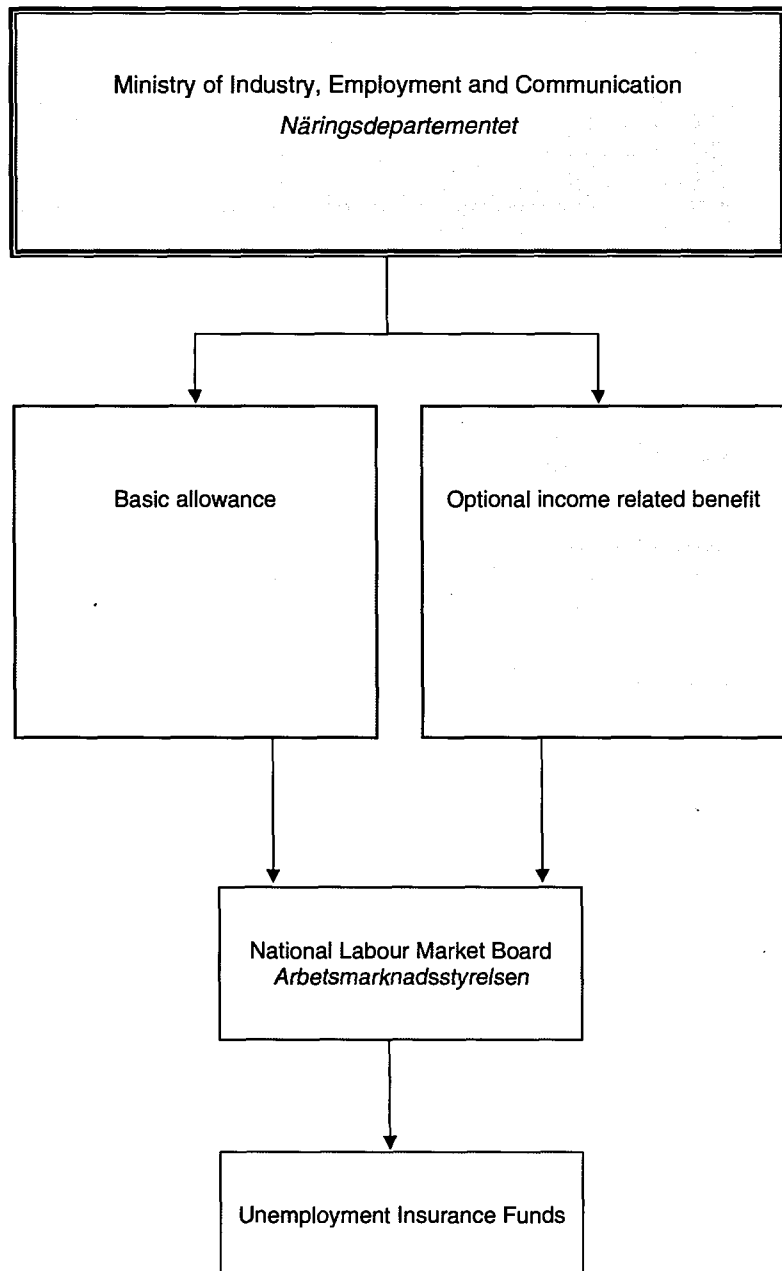
NÄRINGSDEPARTEMENTET
S-10333 Stockholm

SOCIALDEPARTEMENTET
S-10333 Stockholm

RIKSFÖRSÄKRINGSVERKET
S-10351 Stockholm

ARBETSMARKNADSSTYRELSEN
S-11399 Stockholm

SOCIALSTYRELSEN
S-10630 Stockholm



United Kingdom

A comprehensive state administered social security scheme covers the population through a compulsory contributory scheme complemented by a range of non-contributory measures¹. 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 Jobseeker's Allowance, 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 headquarter 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), administering child maintenance payments (Child Support Agency), and other related and ancillary functions. The Inland Revenue (National Insurance Contributions Office) is responsible for the collection and recording of contributions. The Employment Service of the Employment Ministry and the Benefits Agency have joint responsibility for administration of benefits for the unemployed. Local 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. 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 are met, 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 sub-

scribe 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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Important addresses

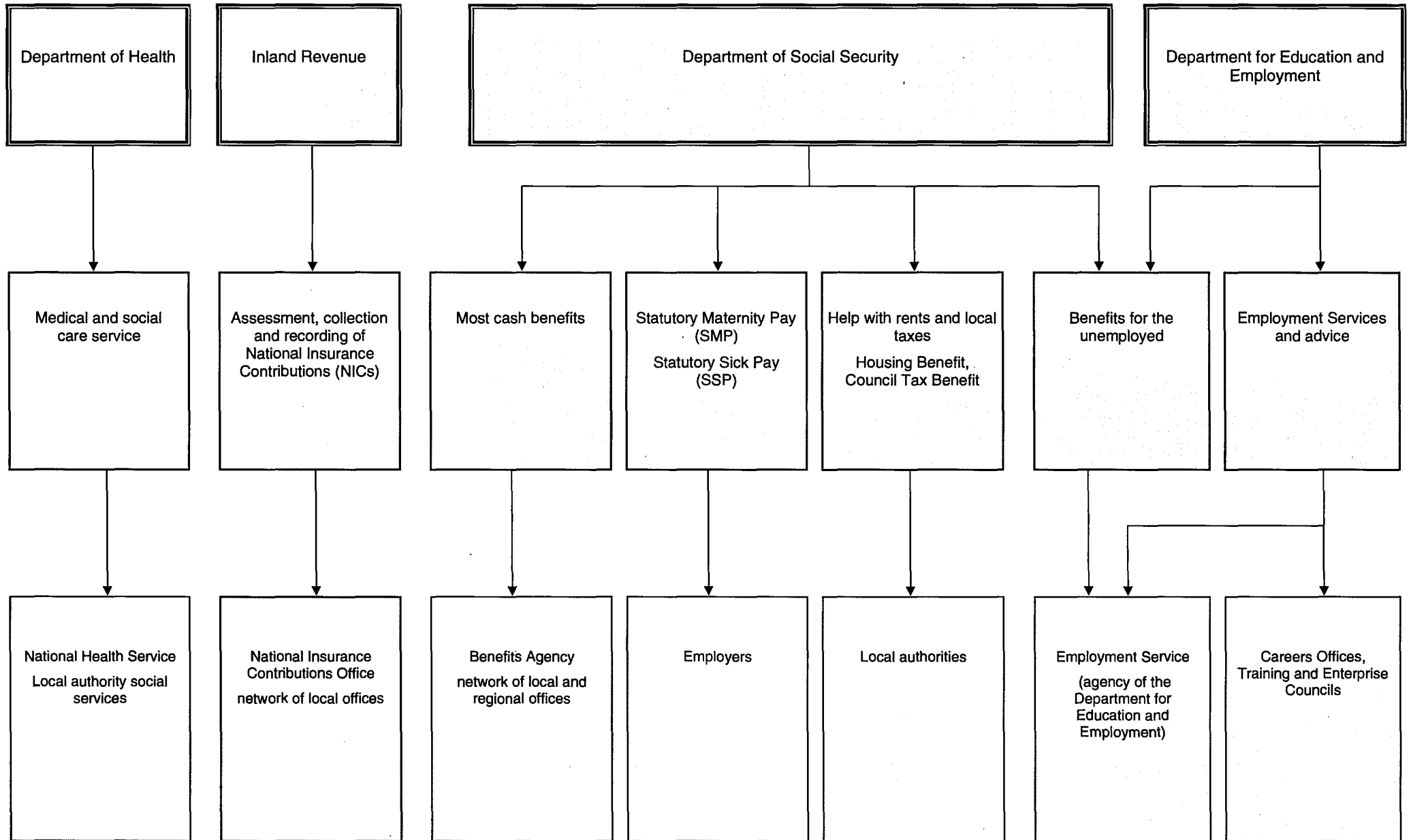
DEPARTMENT OF SOCIAL SECURITY
The Adelphi
1-11 John Adam Street
UK-London WC2N 6HT

DEPARTMENT OF HEALTH
Richmond House
79 Whitehall
UK-London SW1A 2NS

DEPARTMENT FOR EDUCATION AND EMPLOYMENT
Caxton House
Tothill Street
UK-London SW1H 9NF

INLAND REVENUE
Somerset House
Strand
UK-London WC2R 1LB

¹ The position in Great Britain is described; similar arrangements apply in Northern Ireland.



Comparative Tables on Social Protection
in the EU-Member States and in the European Economic Area

Situation on 1st January 2000

I Financing

II Health care

III Sickness - Cash benefits

IV Maternity

V Invalidity

VI Old-Age

VII Survivors

VIII Employment injuries and occupational diseases

IX Family benefits

X Unemployment

XI Guaranteeing sufficient resources

	Belgium	Denmark	Germany	Greece	
Financing principle	A part of global management practice: global contribution, global State subsidies, alternative financing (VAT), which varies according to need.	Tax financed.	Contributions.	Contributions.	Financing principle
1. Sickness and maternity: Health care				Three-party financing (employee, employer, state) for those newly insured since January 1st, 1993.	1. Sickness and maternity: Health care
2. Sickness and maternity: Cash benefits	A part of global management practice: global contribution, global State subsidies, alternative financing (VAT), which varies according to need.	Tax financed. From January 1st 1994 a contribution paid to the Labour Market Fund (<i>Arbejdsmarkedsfonden</i>) by all employed and self-employed workers and employers to cover State expenditure on daily allowances.	Contributions.	Contributions. Three-party financing (employee, employer, state) for those newly insured since January 1st, 1993.	2. Sickness and maternity: Cash benefits
3. Long-term care	No special scheme.	Tax financed.	Long-term care insurance (<i>Pflegeversicherung</i>): Contributions. Social Assistance (<i>Sozialhilfe</i>): Tax financed.	No separate scheme.	3. Long-term care
4. Invalidity	A part of global management practice: global contribution, global State subsidies, alternative financing (VAT), which varies according to need.	The Labour Market Fund (<i>Arbejdsmarkedsfonden</i>) covers State expenditure.	Contributions plus state subsidy.	Contributions. Three-party financing (employee, employer, state) for those newly insured since January 1st, 1993.	4. Invalidity
5. Old-age, survivors	A part of global management practice: global contribution, global State subsidies, alternative financing (VAT), which varies according to need.	National pension (<i>Folkepension</i>): Tax financed. Supplementary pension (<i>ATP-pension</i>): Contributions.	Contributions plus state subsidy.	Contributions. Three-party financing (employee, employer, state) for those newly insured since January 1st, 1993.	5. Old-age, survivors

Financing

Table I

Spain	France	Ireland	Iceland	Italy	
Tax financed.	Contributions and taxes.	Contributions and state subsidy, when required.	Tax financed.	Contributions.	Financing principle 1. Sickness and maternity: Health care 2. Sickness and maternity: Cash benefits 3. Long-term care 4. Invalidity 5. Old-age, survivors
Contributions.	Contributions and taxes.	Contributions and state subsidy, when required.	Tax financed. A social security contribution (<i>tryggingagjald</i>) paid by employer is imposed on all remuneration paid for dependent personal services and presumptive employment income of the self-employed and goes to cover maternity benefits.	Contributions.	
No special scheme.	No special scheme.	Tax financed.	Tax financed.	No special scheme.	
Contributions.	Contributions and taxes.	Contributions and state subsidy, when required.	National pension (<i>grunnlífeyrir</i>): Financed by taxes and a social security contribution (<i>tryggingagjald</i>) imposed on all remuneration paid for dependent personal services and presumptive employment income of the self-employed. Supplementary pension (<i>viðbótarlífeyrir</i>): Contributions.	Contributions.	
Contributions.	Contributions and taxes.	Contributions and state subsidy, when required.	National pension (<i>grunnlífeyrir</i>): Financed by taxes and a social security contribution (<i>tryggingagjald</i>) imposed on all remuneration paid for dependent personal services and presumptive employment income of the self-employed. Supplementary pension (<i>viðbótarlífeyrir</i>): Contributions.	Contributions.	

Table I

Financing

	Liechtenstein	Luxembourg	Netherlands	Norway	Austria
Financing principle	Contributions, patient's participation, and state subsidies.	Contributions plus state subsidy.	Contributions.	Financed in part by tax and in part by contributions.	Health care (exc. hospitals): Contribution and other resources (e.g. patient's participation). Hospitals: Contributions and state subsidy.
1. Sickness and maternity: Health care					
2. Sickness and maternity: Cash benefits	Sickness insurance (<i>Krankenversicherung</i>): Contributions. Maternity supplement (<i>Mutterschaftszulage</i>): Tax financed.	Contributions plus state subsidy.	Benefits under the Sickness Benefit Act (<i>Ziektewet, ZW</i>) are financed from Redundancy Payment Funds of the National Institute for Social Insurance (<i>Landelijk Instituut sociale verzekerings, Lisv</i>) and the General Unemployment Fund (<i>Algemeen werkloosheidsfonds, Awf</i>).	Contributions from the insured and employers.	Insurance: Contributions. Continued payment of wages and salaries: paid by employer.
3. Long-term care	No special scheme.	Special contribution plus state subsidy.	In the Netherlands, there is no specific scheme for long-term care. The risk is mainly covered by the sickness insurance.	Tax financed municipal responsibility.	Tax financed.
4. Invalidity	First pillar (<i>1. Säule</i>): Contributions from insured persons and employers, as well as state coverage of deficits. Second pillar (<i>2. Säule</i>): Contributions from the insured persons and employers.	Contributions plus state subsidy.	Disablement Insurance Act (<i>Wet op de arbeidsongeschiktheidsverzekering, WAO</i>): Contributions. Self-employed Persons Disablement Insurance Act (<i>Wet arbeidsongeschiktheidsverzekering zelfstandigen, WAZ</i>): Contributions. Disablement Assistance Act for Handicapped Young Persons (<i>Wet arbeidsongeschiktheidsvoorziening jonggehandicapten, Wajong</i>): General means.	Contributions and tax.	Contributions and state subsidy.
5. Old-age, survivors	First pillar (<i>1. Säule</i>): Contributions from insured persons and employers, as well as state participation. Second pillar (<i>2. Säule</i>): Contributions from insured persons and employers.	Contributions plus state subsidy.	Contributions.	Contributions and tax.	Contributions and state subsidy.

	Portugal	Finland	Sweden	United Kingdom	
Financing principle	Tax financed.	Public health care (<i>Julkisen terveydenhuolto</i>) financed by local authorities. State pays a general subsidy to municipalities.	Health care is financed and administered by the county councils (<i>landsting</i>).	Services provided by the National Health Service: Financed by the Government and (to a lesser extent) from contributions.	Financing principle
1. Sickness and maternity: Health care					1. Sickness and maternity: Health care
2. Sickness and maternity: Cash benefits	Contributions.	Sickness insurance (<i>Sairausvakuutus</i>): Contributions and state subsidy.	Contributions.	Contributions, taxes and employers.	2. Sickness and maternity: Cash benefits
3. Long-term care	No special scheme.	No special scheme. Financed by local authorities as a part of health care and social services.	Financed and administered by the municipalities.	No single, discrete long-term care scheme. Care benefits financed by taxes. State nursing home care provisions for elderly and disabled provided and financed by local authorities.	3. Long-term care
4. Invalidity	Contributions.	National pension (<i>Kansaneläke</i>): Employers' contributions plus state subsidy. Employment pension (<i>Työeläke</i>): Contributions (plus state subsidy for farmers' and self-employed persons' pension schemes and seamen's pension scheme).	Contributions plus state subsidy.	Contributions.	4. Invalidity
5. Old-age, survivors	Contributions.	<i>National pension (old age) and National survivors' pension:</i> • old age pensions: employers' contributions and state subsidy (covers approx. 45% of costs in 1999) • survivors' pension: tax financed <i>Employment pension (Työeläke):</i> Contributions of employers and employees (plus state subsidy for farmers' and self-employed persons' pension schemes and seamen's pension scheme).	Contributions plus state subsidy.	Contributions.	5. Old-age, survivors

	Belgium	Denmark	Germany	Greece	
6. Employment injuries and occupational diseases	A part of global management practice: global contribution, global State subsidies, alternative financing (VAT), which varies according to need.	Insurance premium paid by employer.	Contributions.	Contributions.	6. Employment injuries and occupational diseases
7. Unemployment	A part of global management practice: global contribution, global State subsidies, alternative financing (VAT), which varies according to need.	Benefits are paid by the State. However, the contributions of the insured persons and their employers as well as the contributions of employees and self-employed towards the Labour Market Fund (<i>Arbejdsmarkedsfonden</i>) cover State expenditure on these benefits, including early retirement.	Unemployment insurance (<i>Arbeitslosenversicherung</i>): Contributions. Unemployment assistance (<i>Arbeitslosenhilfe</i>): Tax financed.	Contributions.	7. Unemployment
8. Family allowances	A part of global management practice: global contribution, global State subsidies, alternative financing (VAT), which varies according to need.	Tax financed.	Tax financed.	Contributions.	8. Family allowances

Spain	France	Ireland	Iceland	Italy	
Contributions paid by employer.	Contributions.	Contributions and state subsidy, when required.	National occupational injury scheme: Financed by taxes, a social security contribution (<i>tryggingagjald</i>) and special contributions.	Contributions.	6. Employment injuries and occupational diseases
Contributions.	Contributions and State subsidies for the unemployment assistance (<i>régime de solidarité</i>).	Contributions and state subsidy, when required.	Financed by a social security contribution (<i>tryggingagjald</i>) imposed on all remuneration paid for dependent personal services and presumptive employment income of the self-employed.	Contributions.	7. Unemployment
Tax financed.	Contributions and taxes.	Tax financed.	Tax financed.	Contributions.	8. Family allowances

	Liechtenstein	Luxembourg	Netherlands	Norway	Austria
6. Employment injuries and occupational diseases	<ul style="list-style-type: none"> • Employment injuries and occupational diseases: Employers' contributions. • Non-employment injuries (<i>Nichtberufsunfälle</i>): Employers' contributions and state participation. 	Premiums plus state subsidy.	In the Netherlands, 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.	Employers' contributions.	Contributions and state subsidy.
7. Unemployment	Contributions from insured persons and employers, as well as state participation.	Special tax.	Contributions.	Employers' contributions and tax.	Contributions and state subsidy.
8. Family allowances	First pillar (<i>1. Säule</i>): Contributions (from employers, self-employed persons, the unemployed; no contributions from employees); state deficit guarantee (which in practice is not used).	Contributions and tax.	General means.	Tax financed.	Family allowance (<i>Familienbeihilfe</i>) and bonus payment based on the mother-child-booklet (<i>Mutter-Kind-Pass-Bonus</i>): Mainly tax financed; in addition, direct benefits paid by public employers. Parental leave benefit (<i>Karenzgeld</i>) and Special Unemployment Assistance (<i>Sondermotstandshilfe</i>): Contributions and state subsidy.

	Portugal	Finland	Sweden	United Kingdom	
6. Employment injuries and occupational diseases	<i>Employment injuries:</i> Insurance premiums. <i>Occupational diseases:</i> Contributions.	Employer premiums.	Contributions.	General taxation.	6. Employment injuries and occupational diseases
7. Unemployment	Contributions.	<i>Basic security (perustoimeentuloturva):</i> Taxes (23%) and contributions from salaried employees who are not members of unemployment funds (77%). <i>Earnings-related security (ansioperusteinen sosiaaliturva):</i> Contributions (three party financing: Employees, employers, state). The income is divided between basic security and earnings-related security.	Contributions plus state subsidy.	<i>Contribution-based Jobseeker's Allowance (JSA):</i> Contributions. <i>Income-based Jobseeker's Allowance:</i> Taxes.	7. Unemployment
8. Family allowances	Contributions.	Tax financed.	Tax financed.	General taxation.	8. Family allowances

	Belgium	Denmark	Germany	Greece	
Contributions of insured and employers	<i>General principle: global management.</i>	Contributions from the insured persons (salaried workers and self-employed workers) to the Labour Market Fund (<i>Arbejdsmarkedsfonden</i>):	No global contribution. See the rates to the different branches below.	See the following rates.	Contributions of insured and employers
Rates and ceiling	Basic contribution: 37.94% of which: 24.87% employer 13.07% employee.	8% of the salary or gross earnings.			Rates and ceiling
1. Global contributions for several branches	"Wage moderation" contribution: 7.48% employer. Contribution for firms having 10 or more workers: 1.69% employer. Contribution for health care levied on civil servants: 7.35%, of which 3.55% civil servant, 3.80% State. No ceiling.				1. Global contributions for several branches

Spain	France	Ireland	Iceland	Italy	Contributions of insured and employers Rates and ceiling 1. Global contributions for several branches
<p>28.3% global contribution for social protection: 4.7% employee 23.6% employer. Ceiling: ESP 407,790 (• 2,451) per month = ESP 4,893,480 (• 29,410) per year. This is the ceiling for the occupational category comprising the largest numbers of employees. There are 11 other occupational categories (<i>categorías profesionales</i>) with two different ceilings. For categories 1 to 4, the ceiling is ESP 407,790 (• 2,451) per month. For categories 5 to 11, the ceiling is ESP 369,750 (• 2,222) per month.</p>	<p>No global contribution. See the rates for the different branches below.</p>	<p>Overall Social Insurance (excluding Health Contribution) rates:</p> <ul style="list-style-type: none"> • Self-employed: 5.0%. The first IEP 1,040 (• 1,321) of a self-employed person's annual earnings is excluded from the calculation of the percentage payable. • Employee: 4.5%, the first IEP 100 (• 127) of weekly earnings is excluded from the calculation of the percentage payable. • Employer: 8.5% on incomes up to IEP 280 (• 356) per week. 12.0% on all earnings where weekly income is in excess of IEP 280 (• 356). <p>Annual Ceiling: IEP 25,400 (• 32,251) (employee/self employed) and IEP 35,000 (• 44,441) (employer) per year.</p>	<p>National pension (<i>grunnlífeyrir</i>): Social security contribution (<i>tryggingagjald</i>) paid by employer is imposed on all remuneration paid for dependent personal service and presumptive employment income of the self-employed. The general social security contribution rate for year 2000 is 5.23%. Supplementary pension (<i>viðbótarlífeyrir</i>): Contribution of employee 4% and employer 6% of salaries paid to supplementary pension funds.</p>	<p>No global contribution. See the rates for the different branches below.</p>	

	Liechtenstein	Luxembourg	Netherlands	Norway	Austria
Contributions of insured and employers	There is no global contribution for several insurance branches in Liechtenstein.	No global contribution.	No global contribution.	<ul style="list-style-type: none"> • Employees and freelancers: Global contribution of 7.8% of gross income from work. No ceiling. • Self-employed: 10.7%. To income beyond 12 times the Basic Amount (<i>Grunnbeløpet</i>) i.e. NOK 563,400 (• 69,883), the 7.8% rate applies. • Employers: 14.1%. Lower rates, at four different levels, in certain areas. Certain branches of enterprise must pay the full rate even in these areas. An additional employers' contribution of 12.5% applies to the exceeding of salaries beyond 16 times the Basic Amount (<i>Grunnbeløpet</i>), i.e. NOK 725,920 (• 90,042). 	No general global contribution. See the following contribution rates for the different insurance branches.
Rates and ceiling					
1. Global contributions for several branches					

	Portugal	Finland	Sweden	United Kingdom
Contributions of insured and employers Rates and ceiling 1. Global contributions for several branches	<p>34.25%, global rate for the systems of social security (with the exception of employment injuries and occupational diseases):</p> <p>11.00% employee 23.25% employer.</p> <p>No ceiling.</p> <p>Reduced contributions for certain activities and employers, in particular for non-profit-organisations, and for certain groups as for young people looking for their first job, and for the employment of handicapped people.</p>	<p>No global contribution.</p>	<p>No global contributions.</p>	<p>Overall contributions for <i>Sickness and Maternity - Cash Benefits, Invalidity, Old Age, Survivors and Unemployment</i>.</p> <p>Contributions vary with the level of earnings:</p> <p><i>Employees:</i></p> <p>No contribution paid if the weekly earnings are below GBP 66 (£ 106). In other cases: 10% (8.4% if member of approved occupational pension scheme) of earnings between GBP 66 (£ 106) and GBP 500 (£ 801).</p> <p><i>Employer:</i></p> <p>No contribution if weekly earnings below GBP 83 (£ 133). In other cases contributions are 12.2% on all earnings over GBP 83 (£ 133).</p> <p>If the employee is a member of an approved occupational pension scheme, the contribution rate is reduced on earnings between GBP 83 (£ 133) and GBP 500 (£ 801). For salary related schemes, the contribution is 9.2%, a reduction of 3%. For money purchase schemes, the contribution rate is 11.6%, a reduction of 0.6%. A contribution rebate related to the age of the employee is also paid by the Government into money purchase schemes.</p>
				Contributions of insured and employers Rates and ceiling 1. Global contributions for several branches

	Belgium	Denmark	Germany	Greece	
2. Sickness and maternity: Health care	A part of the contributions from global management, which varies according to need.	No contributions. Public health insurance tax financed.	Sickness insurance (<i>Krankenversicherung</i>): The contribution rate varies according to regulations of the concerned insurance. Average rates at 1 st January 2000: <i>Old Länder</i> : 13.51% (total), 6.76% employee 6.76% employer. <i>New Länder</i> : 13.81% (total), 6.91% employee 6.91% employer. Ceiling (75% of the ceiling for the old age pension insurance for manual workers): <i>Old Länder</i> : DEM 74,400 (• 39,674) per year. <i>New Länder</i> : DEM 63,900 (• 32,672) per year.	<i>Persons insured before 31.12.1992</i> : 6.45% (total) 2.15% employee 4.30% employer. Ceiling: GRD 588,000 (• 1,783) per month. <i>Persons insured since 1.1.1993</i> : 11.45% total, comprising: 2.55% employee (no ceiling) 5.10% employer (no ceiling) 3.80% State: monthly ceiling up to GRD 339,438 (• 1,029)	2. Sickness and maternity: Health care
3. Sickness and maternity: Cash benefits	A part of the contributions from global management, which varies according to need.	Public health insurance tax financed. Employers pay for the first and second weeks of a period of illness (cash benefits). From January 1st 1994, contributions paid into the Labour Market Fund (<i>Arbejdsmarkedsfonden</i>) by all salaried and self-employed persons to cover State expenditure on daily allowances.	Contributions are included in the rate shown under "Health Care".	<i>Persons insured before 31.12.1992</i> : Cash benefits: 1.20% (total) 0.40% employee 0.80% employer. Ceiling: GRD 588,000 (• 1,783) per month. <i>Persons insured since 1.1.1993</i> : Contribution is included in the rate shown under "Health Care".	3. Sickness and maternity: Cash benefits
4. Long-term care	No special scheme.	No contributions, financed by taxes.	Long-term care insurance (<i>Pflegeversicherung</i>): 1.70% (total), 0.85% employee 0.85% employer Exception: Land Saxonia (1.35% employee, 0.35% employer). Ceiling: DEM 74,400 (• 39,674) in the <i>Old Länder</i> and DEM 63,900 (• 32,672) in the <i>New Länder</i> .	No special scheme.	4. Long-term care

Spain	France	Ireland	Iceland	Italy	
<p>No contributions. Tax financed.</p>	<p>Contributions for sickness, maternity, invalidity and death: 13.55% total, 0.75% employee 12.80% employer. No ceiling. Degressive reduction of employers contributions on low wages up to 130% of the minimum wage (<i>salair minimum interprofessionnel de croissance, SMIC</i>). Maximum amount taken into consideration as of 1st July 1999: FRF 1,252.47 (• 191).</p>	<p>2.0% of all earnings for employees and self-employed. No annual ceiling. No charge for employees with earnings of IEP 217 (• 276) per week or less (IEP 10,750 (• 13,650) per annum in the case of the self employed). Persons with full eligibility for health services, recipients of Social Welfare Widow's/Widower's (Contributory and Non-contributory) Pensions and One Parent Family Payment are exempt from payment.</p>	<p>No contributions. Tax financed.</p>	<p><i>Manual workers:</i> 2.88% only employer's contribution. Including contributions for maternity (0.66% in industry, 0.44% in commerce) and the contribution for cash benefits (2.22% in industry, 2.44% in commerce). No ceiling. <i>White-collar workers:</i> • Industry: 0.66% employer's contribution. • Commerce: 0.44% employer's contribution. No ceiling.</p>	<p>2. Sickness and maternity: Health care</p>
<p>Contributions are included in the global rate shown above.</p>	<p>Contributions are included in the rate shown under "Health care".</p>	<p>Contributions are included in the overall Social Insurance rate. The self employed are eligible for Maternity Benefit only.</p>	<p>Sickness cash benefits (<i>sjúkradagpeningar</i>) tax financed. Collective agreements provide for continued payment of wages and salaries for a certain period depending on agreements, in which case sickness cash benefits are not granted. Maternity cash benefits financed by taxes and a social security contribution (<i>tryggingagjald</i>). Collective agreements provide for continued payment of wages and salaries for certain groups of employees, in which case maternity cash benefits are not granted.</p>	<p>Contributions are included in the rate shown under "Health care".</p>	<p>3. Sickness and maternity: Cash benefits</p>
<p>No special scheme.</p>	<p>No special scheme.</p>	<p>No contributions. Tax financed.</p>	<p>No contributions.</p>	<p>No special scheme.</p>	<p>4. Long-term care</p>

	Liechtenstein	Luxembourg	Netherlands	Norway	Austria
2. Sickness and maternity: Health care	<p>Insured person: Contributions are raised in fixed amounts per insured person (from 1 April 2000: with the exception of children under 16 years of age in the family doctor system). Average contribution: CHF 160 (• 100) per month.</p> <p>Employer: Half of their employees' contributions. (From 1 April 2000: half of the country average amount of contributions for each employee.)</p>	<p>5.1% (total) 2.55% employee 2.55% employer. Ceiling: LUF 2,776,488 (• 68,827) per year.</p>	<p>Health Insurance Act (<i>Ziekendoms-wet, ZFW</i>): 8.10% (total) 1.75% employee 6.35% employer. Ceiling: NLG 64,600 (• 29,314) per year.</p> <p>Pensioners pay a contribution of 8.1% of the AOW-benefit (<i>Algemene Ouderdomswet</i>) and 6.1% of eventual wages or supplementary pensions.</p> <p>Next to the health insurance contributions a flat-rate contribution of annually NLG 410 (• 186) (average amount, set by the health insurance per adult).</p>	<p>The health care part of the global contribution rates above, is 3 percentage points for the insured.</p>	<p><i>Sickness Insurance (Krankenversicherung)</i>: Manual workers: 7.90% in total: 3.95% employees 3.95% employers White-collar workers: 6.90% in total: 3.40% employees 3.50% employers. Persons with free service contracts: 6.50% in total: 3.25% employees 3.25% employers. Ceiling: ATS 43,200 (• 3,139) per month, ATS 86,400 (• 6,279) special payments per year. For persons with free service contracts who do not receive contractual special payments, the ceiling is ATS 50,400 (• 3,663).</p>
3. Sickness and maternity: Cash benefits	<p>Sickness insurance:</p> <ul style="list-style-type: none"> • Employed person: Contributions are raised in fixed amounts or in percentages of wages. • Employer: Half of the contribution made by their employees. <p>Ceiling: CHF 106,800 (• 66,571) per year.</p>	<ul style="list-style-type: none"> • Manual workers 4.70% (total) 2.35% worker 2.35% employer. • White-collar workers 0.24% (total) 0.12% worker 0.12% employer. <p>Ceiling: LUF 2,882,988 (• 71,467) per year. The difference in contribution rates results from the fact that white-collar workers 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>	<p>General Exceptional Medical Expenses Act (<i>Algemene wet bijzondere ziektekosten, AWBZ</i>) (insurance against serious risks): 10.25%, paid by all residents. Ceiling: NLG 48,994 (• 22,233) per year.</p>	<p>Part of the global contributions from employers, see above.</p>	<p>Sickness insurance (<i>Krankenversicherung</i>): Contribution included in the rate for "Health Care". Continued Payment of Wages and Salaries Act (<i>Entgeltfortzahlungsgesetz</i>): Employers 2.1%.</p>
4. Long-term care	<p>No special scheme.</p>	<p>Special contribution (1%) of the insured persons.</p>	<p>Included in the contribution rate for cash benefits in case of sickness and maternity.</p>	<p>No special scheme.</p>	<p>No contributions.</p>

	Portugal	Finland	Sweden	United Kingdom
2. Sickness and maternity: Health care	Tax financed.	<i>Public health care:</i> No contributions.	Health care is financed and administered by the county councils.	Services provided by National Health Service: Financed by Government and (to an lesser extent) from contributions.
3. Sickness and maternity: Cash benefits	Contribution is included in the overall rate.	<i>Sickness insurance:</i> Insured: 1.5% on taxable income plus additionally 1.7% on pension income. Employer: • Private sector, municipality and church: 1.60% of payroll. • State: 2.85% of payroll. No ceiling.	<i>Sickness insurance (sjukförsäkring):</i> 8.50% employer, 9.23% self-employed. <i>Maternity/parental insurance (föräldraförsäkring):</i> 2.20% employer, 2.20% self-employed.	Contribution is included in the overall rate.
4. Long-term care	No special scheme.	No special scheme.	Financed and administered by the municipalities.	No single discrete long-term care scheme. Care benefits financed by taxes. State nursing home care provisions for elderly and disabled provided and financed by local authorities.
				2. Sickness and maternity: Health care
				3. Sickness and maternity: Cash benefits
				4. Long-term care

	Belgium	Denmark	Germany	Greece
5. Invalidity	<p><i>Social insurance contributions:</i> Part of the contributions from global management, which varies according to need.</p>	<p>Early pension (<i>Førtidspension</i>) as social pension financed by taxes and by the Labour Market Fund (<i>Arbejds-markedsfonden</i>).</p>	<p>Contributions are included in the rate shown under "Old age, survivors".</p>	<p>Contributions are included in the rate shown under "Old age, survivors".</p>

5. Invalidity

Spain	France	Ireland	Iceland	Italy
<p>Contributions are included in the global rate shown above.</p>	<p>Contributions are included in the rate shown under "Health care".</p>	<p>Contributions are included in the overall Social Insurance rate.</p>	<p>National pension (<i>grunnlífeyrir</i>): Financed by taxes and the social security contribution (<i>tryggingagjald</i>). Supplementary pension (<i>viðbótarlífeyrir</i>): Financed by contributions. Contribution rate shown above under point 1, Global contribution.</p>	<p>Contributions are included in the rate shown under "Old age, survivors".</p>
<p>5. Invalidity</p>				

	Liechtenstein	Luxembourg	Netherlands	Norway	Austria
5. Invalidity	<p>First pillar (1. Säule): Employers and employees each pay 0.6% of gross wages; no upper or lower contribution assessment ceiling.</p> <p>Second pillar (2. Säule): Invalidity (and survivors): as a rule 2%, of which 1% employee share and 1% employer share.</p>	<p>Contribution is included in the rate shown under "Old-age, survivors".</p>	<p>1) Disablement Insurance Act (<i>Wet op de arbeidsongeschiktheidsverzekering, WAO</i>): This contribution consists of two separate components:</p> <ul style="list-style-type: none"> • the basic contribution (<i>basispremie</i>): the same for all employers, namely 6.30%; • the differentiated contribution (<i>gedifferentieerde premie</i>): it differs per company (calculated contribution, either increased or reduced, depending on the number of employees receiving WAO-benefits; minimum contribution 1.24% for small businesses; maximum contribution 4.17% for small and 5.56% for large companies. <p>An employer may decide to take the risk of WAO himself during the first five years. In that case he pays the basic premium only.</p> <p>An employer who employs a large number of people who are incapacitated for work may claim remission/reduction.</p> <p>Ceiling: NLG 319 (• 145) per day.</p> <p>2) Self-employed Persons Disablement Insurance Act (<i>Wet arbeidsongeschiktheidsverzekering zelfstandigen, WAZ</i>): 8.80% paid by the insured persons. Ceiling: NLG 84,000 per year (• 38,118) Franchise: NLG 29,000 (• 13,160) per year.</p> <p>3) Disablement Assistance Act for Handicapped Young Persons (<i>Wet arbeidsongeschiktheidsvoorziening jonggehandicapten, Wajong</i>): no contributions, benefits paid out of general means.</p>	<p>Part of the global rates, see above.</p>	<p>Contribution for "Invalidity" included in the contribution for "Old-age, Survivors".</p>

	Portugal	Finland	Sweden	United Kingdom
5. Invalidity	Contribution is included in the overall rate.	Contribution is included in the rate shown under "Old age, survivors".	Contribution is included in the rate shown under "Old age, survivors".	Contribution is included in the overall rate. 5. Invalidity

	Belgium	Denmark	Germany	Greece	
6. Old-age, survivors	<p><i>Social insurance contributions:</i> Part of the contributions from global management, which varies according to need.</p>	<p>National pension (<i>Folkepension</i>): Tax financed, no contributions. Supplementary pension (<i>ATP-pension</i>): Contribution of DKK 223.25 (• 30) per month: 1/3 employee 2/3 employer. Employers who pay their share of the contribution for sick employees - during the period even when the local authorities provide daily allowances - or for unemployed (as well as to the supplementary pension scheme, ATP) will be partly compensated for the contributions paid by the State.</p>	<p>19.30% total: 9.65% employee 9.65% employer. Annual ceiling: DEM 103,200 (• 52,765) in the old <i>Länder</i> and DEM 85,200 (• 43,562) in the new <i>Länder</i>.</p>	<p><i>Persons insured before 31.12.1992:</i> 20.00% (total) 6.67% employee 13.33% employer. Ceiling: GRD 588,000 (• 1,783) per month. <i>Persons insured since 1.1.1993:</i> 30.00% total, comprising: 6.67% employee (no ceiling) 13.33% employer (no ceiling) 10.00% State, monthly ceiling up to GRD 339,438 (• 1,029) 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>	6. Old-age, survivors
7. Employment injuries and occupational diseases	<p>Insurance premiums or contributions based on the rates of approved insurers. Contributions go to the sector concerned with employment injuries. Part of the contributions from global management, which varies according to need.</p>	<p>Insurance contributions vary 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 professional 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>Contributions are included in the rates shown under "Sickness and maternity".</p>	7. Employment injuries and occupational diseases

Spain	France	Ireland	Iceland	Italy	
Contributions are included in the global rate shown above.	<p><i>General contribution:</i> 14.75% (total) 6.55% employee 8.20% employer.</p> <p>Ceiling: FRF 14,700 (• 2,241) per month; FRF 176,400 (• 26,892) per year + employer 1.60% without ceiling.</p> <p>Degressive reduction of employers contributions on low wages up to 130% of the minimum wage (<i>salaire minimum interprofessionnel de croissance, SMIC</i>). Maximum amount taken into consideration as of 1st July 1999: FRF 1,252.47 (• 191).</p> <p><i>Survivor contribution:</i> 0.10% employee (widowhood). No ceiling.</p>	Contributions are included in the overall Social Insurance rate.	<p>National pension (<i>grunnlífeyrir</i>): Financed by taxes and the social security contribution (<i>tryggingagjald</i>). Supplementary pension (<i>viðbótarlífeyrir</i>): Financed by contributions. Contribution rate shown above under point 1, Global contribution.</p>	<p>32.70% (total) 8.89% employee 23.81% employer. Including supplementary contribution (0.5%). No ceiling.</p>	6. Old-age, survivors
Rates fixed by government decree according to the different levels of risks of activities, industries and jobs. Paid exclusively by the employer.	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%.	Contributions are included in the overall Social Insurance rate.	National occupational injury scheme: Financed by taxes, the social security contribution (<i>tryggingagjald</i>) and special contributions.	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. Paid exclusively by the employer.	7. Employment injuries and occupational diseases

Table I

Financing

	Liechtenstein	Luxembourg	Netherlands	Norway	Austria
6. Old-age, survivors	<p>First pillar (1. Säule): Employers and employees each pay 3.8% of gross wages; no upper or lower contribution assessment ceiling.</p> <p>Second pillar (2. Säule): At least 4/5 of the full contributions (old age, death and invalidity; at least 10%) are to be used for old age. The employer must pay at least half of the contributions. The contribution for "survivors" is included in the contribution presented in "5. Invalidity".</p>	<p>24.0% (total): 8.0% employee 8.0% employer 8.0% State.</p> <p>Ceiling: LUF 2,882,988 (• 71,467) per year.</p>	<p>19.15% (total) paid by the employees: 17.90% Old-age scheme (<i>Algemene Ouderdomswet, AOW</i>) 1.25% survivors' scheme (<i>Algemene Nabestaandenwet, Anw</i>)</p> <p>Ceiling: NLG 48,994 (• 22,233) per year.</p>	Part of the global rates, see above.	<p>22.80% in total: 10.25% employees 12.55% employers</p> <p>Ceiling: ATS 43,200 (• 3,139) per month, ATS 86,400 (• 6,279) special payments per year.</p> <p>For persons with free service contracts who do not receive contractual special payments, the ceiling is ATS 50,400 (• 3,663).</p>
7. Employment injuries and occupational diseases	<p>Employment injuries and occupational diseases: Employer contributions in proportion to the risk class of the firm.</p> <p>Non-employment injuries (<i>Nichtberufsunfälle</i>): Employees pay 2/3 (currently 0.76%).</p> <p>Ceiling: CHF 106,800 (• 66,571) per year.</p>	<p>Collective rates according to the degree of risk, fixed by the insurance association. The rate varies between 0.62% and 6%. The premium is calculated on the basis of the total gross wage (minimum: LUF 48,050 (• 1,191) per month, maximum: LUF 2,882,988 (• 71,467) per year.</p>	<p>In the Netherlands, there is no specific insurance against employment injuries and occupational diseases. These risks are covered by sickness insurance (cash benefits and benefits in kind), insurance against incapacity for work (invalidity) and survivor's insurance.</p>	<ul style="list-style-type: none"> • Part of the global employers' contributions, see above. • Employers' premiums to a compulsory occupational injury insurance (<i>yrkesskadeforsikring</i>) legally bound to refund National Insurance (<i>folketrygden</i>) expenses, see below and Table VIII "Employment injuries and occupational diseases". 	<p>1.40% Employers</p> <p>Ceiling: ATS 43,200 (• 3,139) per month, ATS 86,400 (• 6,279) special payments per year.</p> <p>For persons with free service contracts who do not receive contractual special payments, the monthly ceiling is ATS 50,400 (• 3,663).</p>

	Portugal	Finland	Sweden	United Kingdom	
6. Old-age, survivors	Contribution is included in the overall rate.	<p>National pension (<i>Kansaneläke</i>): Employer: • Private sector: 2.4%/4.0%/4.9% of payroll according to the amount of redemptions and ratio to payroll. • Municipalities and church: 3.15% of payroll. • State: 3.95% of payroll.</p> <p>Employment pension (<i>Työeläke</i>): Employer: 16.8% private sector (average), 21.4% local government, 18.8% State, 27.0% church. Employees: 4.7% of salary. Farmers and self-employed: 21.0%. No ceiling.</p>	<p>Old age pension (<i>ålderspension</i>): 10.21% employer, 10.21% self employed, 7.00% general pension contribution. Ceiling: 7,5 times the base amount (<i>prisbasbelopp</i>) = SEK 279,750 (= 32,712) for the general contributions.</p> <p>Survivor's pension (<i>afterlevandepension</i>): 1.70% employer, 1.70% self-employed.</p>	Contribution is included in the overall rate.	6. Old-age, survivors
7. Employment injuries and occupational diseases	<p><i>Employment Injuries:</i> insurance premiums varying according to risks, paid by the employer.</p> <p><i>Occupational diseases:</i> 0.5%, paid by the employer. No ceiling.</p>	<p>Insurance premiums, varying according to risk. Paid by employers. Average 1.4% of payroll.</p>	<p>1.38% employer 1.38% self employed persons.</p>	Government (tax financed).	7. Employment injuries and occupational diseases

Table I

Financing

	Belgium	Denmark	Germany	Greece	
8. Unemployment	<p><i>Social security contributions:</i> Part of the contributions from global management, which varies according to need.</p>	<p><i>Salaried workers and non-wage earners:</i> flat-rate contributions fixed every year based on legal maximum rate of daily allowance. At present: 6 times this rate per year. Contribution towards the Labour Market Fund (<i>Arbejdsmarkedsfonden</i>) (since January 1st 1994) paid also by non-insured persons to cover cost of daily allowances paid by the State, including early retirement.</p>	<p>6.50% (total) 3.25% employee 3.25% employer. Annual ceiling: DEM 103,200 (• 52,765) in the old Länder and DEM 85,200 (• 43,562) in the new Länder.</p>	<p>5.41% (total) 1.43% employee 3.98% employer. Ceiling: <i>Persons insured before 31.12.1992:</i> GRD 588,000 (• 1,783) per month. <i>Persons insured since 1.1.1993:</i> No ceiling.</p>	8. Unemployment
9. Family allowances	<ul style="list-style-type: none"> • Part of the contributions from global management, which varies according to need. • Lump-sum contributions paid by employers for each worker employed before 1st January 1999 and who is not subject to pay social security contributions. 	Tax financed, no contributions.	Tax financed, no contributions.	<p>2.0% (total) 1.0% employee 1.0% employer. Ceiling: <i>Persons insured before 31.12.1992:</i> GRD 588,000 (• 1,783) per month. <i>Persons insured since 1.1.1993:</i> No ceiling.</p>	9. Family allowances

Spain	France	Ireland	Iceland	Italy	
<p>Unemployment insurance (<i>prestación por desempleo</i>): 7.55% , of which: 1.55% employee 6% employer.</p> <p>Wage Guarantee Fund (<i>Fondo de Garantía Salarial</i>): 0.4%, paid by the employer.</p> <p>Vocational training (<i>Formación Profesional</i>): 0.7%, of which: 0.6% employer. 0.1% employee Ceiling: ESP 407,790 (• 2,451) per month = ESP 4,893,480 (• 29,410) per year.</p>	<p>Monthly income up to FRF 14,700 (• 2,241): 6.18% (total) 2.21% employee 3.97% employer.</p> <p>Monthly income from FRF 14,700 (• 2,241) to FRF 58,800 (• 8,964): 6.68% (total) 2.71% employee 3.97% employer.</p> <p>Ceilings of FRF 14,700 (• 2,241) and of FRF 58,800 (• 8,964) per month.</p> <p>Supplementary pensions (<i>retraites complémentaires</i>): A contribution of 1.2% on former salary if unemployment benefit is higher than FRF 148.13 (• 23) per day. Possibility of exoneration according to resources.</p>	<p>Contributions are included in the overall Social Insurance rate.</p>	<p>Employer social security contribution (<i>tryggingagjald</i>) 1.15% levied on all salaries.</p>	<p>Industry (<i>with over 50 employees</i>): 4.71% (total) 0.30% employee, 4.41% employer.</p> <p>Commerce (<i>with over 50 employees</i>): 2.51% (total), 0.30% employee, 2.21% employer.</p> <p>Including 1.61% supplementary contribution, 3.1% (industry) for topping up earnings (partial unemployment; this supplement to top up earnings is made up as follows: 2.2% ordinary pay supplement, 0.9% extraordinary wage supplement, 0.3% of which is from the employee, 0.6% from the employer). No ceiling.</p>	8. Unemployment
<p>No contributions. Tax financed.</p>	<p>5.4%, paid by the employer. No ceiling.</p> <p><i>As part of employment measures if:</i></p> <ul style="list-style-type: none"> Salaries up to 150% of the minimum wage (<i>salair minimum inter-professionnel de croissance, SMIC</i>), i.e. FRF 10,322 (• 1,574) per month in enterprises zones of rural revitalisation and in some newly established enterprises: No contribution for family benefits. Salaries up to 160% of the minimum wage (<i>salair minimum inter-professionnel de croissance, SMIC</i>) per month, i.e. FRF 11,011 (• 1,679) for enterprises in zones of rural revitalisation and for some newly established enterprises: Contribution rate is 2.7% of the total wage. 	<p>No contributions. Tax financed.</p>	<p>No contributions. Tax financed.</p>	<p>2.48%, paid by the employers. No ceiling. Lower contributions for certain types of employers.</p>	9. Family allowances

	Liechtenstein	Luxembourg	Netherlands	Norway	Austria
8. Unemployment	Employers and employees each pay 0.25% of gross wages. Ceiling: CHF 97,200 (• 60,587) per year.	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.	The contributions to unemployment insurance (<i>Werkloosheidswet, WW</i>) consists of two separate components: one is paid into the General Unemployment Fund (<i>Algemeen werkloosheidsfonds, Awf</i>); the other, into the social security agency's Redundancy Payment Fund (<i>Wachtgeldfonds, Wgf</i>). <i>Awf</i> contribution: 10.00% (total) 6.25% employee 3.75% employer. <i>Wgf</i> contribution: 0.95% paid by the employer. Ceiling for <i>WW</i> -contributions: The <i>WW</i> contribution is paid over a maximum of NLG 319 (• 145) per day with a contribution-free allowance of NLG 111 (• 50) per day. The mentioned <i>Wgf</i> -contribution is an average; it may vary according to branch of industry. For example: <ul style="list-style-type: none"> • 3.95% agrarian businesses • 0.41% insurance businesses • 0.63% chemical industry • 3.02% cultural industry 	Part of the global employers' contributions.	6.00% in total: 3.00% employees 3.00% employers Ceiling: ATS 43,200 (• 3,139) per month, ATS 86,400 (• 6,279) special payments per year.
9. Family allowances	First pillar (<i>1. Säule</i>): Employers pay 2.1% of gross wages; no upper or lower contribution assessment ceiling.	1.7%, paid by the employers. Ceiling: LUF 2,812,704 (• 69,725) per year. The State covers the cost of the employers' contributions and of certain categories of self-employed.	General means.	Tax financed.	Family allowance (<i>Familienbeihilfe</i>) and bonus payment based on the mother-child-booklet (<i>Mutter-Kind-Pass-Bonus</i>): no contributions, financed through taxes. Parental leave benefit (<i>Karenzgeld</i>), special unemployment assistance (<i>Sondermotstandshilfe</i>): contribution included in the contribution for "Unemployment".

	Portugal	Finland	Sweden	United Kingdom	
8. Unemployment	Contribution is included in the overall rate.	<p><i>Earnings-related security (ansioperusteinen sosiaaliturva):</i></p> <p>Employer: 0.9% on first FIM 5 million (* 840,940) of payroll, 3.45% on exceeding amount</p> <p>Insured: Membership fees to unemployment fund (Funds finance 5.5% of costs for daily allowances).</p> <p>Employees' additional contribution: 1.0% of salary.</p>	<p>5.84% employer 3.30% self employed.</p> <p>SEK 2,614 million (* 305.66 million) as a special financing contribution from members of the different unemployment insurance funds (<i>arbetslöshetskassor</i>).</p>	<p><i>Contribution-based Jobseeker's Allowance:</i></p> <p>Contribution included in the overall rate.</p>	8. Unemployment
9. Family allowances	Contribution is included in the overall rate.	Financed by the State.	Financed by the State.	Government.	9. Family allowances

	Belgium	Denmark	Germany	Greece	
Other special contributions					Other special contributions
1. Sickness and maternity	<ul style="list-style-type: none"> • A share of the contributions of 5% or 10% levied on car insurance premiums. • 10% contribution levied on hospitalisation insurance premiums. • Royalties paid by the pharmaceutical firms on certain products of theirs and contributions related to the turnover of the pharmaceutical industry achieved on the Belgian market. • A 3.55% deduction from pension amounts. This deduction may not reduce the monthly pension to less than BEF 46,858 (• 1,162) or -in the case of a person with no dependants - to less than BEF39,538 (• 980). 	No special contributions.	No special contributions.	No special contributions.	1. Sickness and maternity
2. Long-term care	No special scheme.	No special contributions.	No special contributions.	No special contributions.	2. Long-term care

Spain	France	Ireland	Iceland	Italy	
No special contributions.	<p>Additional specific contributions for health care, cash benefits in case of sickness, maternity and invalidity:</p> <ul style="list-style-type: none"> • Generalised social contribution (<i>contribution sociale généralisée, CSG</i>) for people with their tax domicile in France: 5.1% on professional earnings; 3.8% on retirement pensions and other replacement earnings; 5.1% on income from capital, property and gambling. • Contributions are levied upon supplementary pensions (<i>retraites complémentaires</i>) (1%) and early retirement pensions (<i>préretraites</i>) (1.7%). • A 15% contribution is levied on car insurance premiums. • Tax on alcoholic drinks with more than 25 per cent: FRF 0.84 (• 0.13) per dcl. • Tax on beverages obtained by the prior mixing of alcoholic products with non alcoholic products: FRF 1.50 (• 0.23) per decilitre. • tax on pharmaceutical advertising and wholesalers. • Contributions to be paid by companies ensuring the distribution in France of pharmaceutical products and by wholesale companies selling pharmaceutical specialities. 	No special contributions.	No special contributions.	No special contributions.	<p>Other special contributions</p> <p>1. Sickness and maternity</p>
No special scheme.	No special contributions.	No special contributions.	No special contributions.	No special contributions.	2. Long-term care

Table I

Financing

	Liechtenstein	Luxembourg	Netherlands	Norway	Austria
Other special contributions	No special contributions.	No special contributions.	No special contributions.	No special contributions.	No special contributions.
1. Sickness and maternity					
2. Long-term care	No special scheme.	Special contribution of 1% levied on professional earnings, replacement earnings and income from property.	No special contributions.	No special contributions.	No special contributions.

	Portugal	Finland	Sweden	United Kingdom	
Other special contributions	No special contributions.	No special contributions.	No special contributions.	No special contributions.	Other special contributions
1. Sickness and maternity					1. Sickness and maternity
2. Long-term care	No special contributions.	No special contributions.	No special contributions.	No single, discrete long-term care scheme.	2. Long-term care

Table I

Financing

	Belgium	Denmark	Germany	Greece	
3. Invalidity	A share of the contributions of 5% or 10% levied on car insurance premiums.	No special contributions.	No special contributions.	No special contributions.	3. Invalidity
4. Old-age, survivors	<p>A 3.5% deduction from invalidity benefits (<i>indemnités d'invalidité</i>) and pre-retirement pensions (<i>pré-pensions</i>):</p> <ul style="list-style-type: none"> • entire deduction for a daily allowance of BEF 1,775 (• 44) and for the entitled person with a dependant and BEF 1,478 (• 37) for the entitled person without dependants; • partial deduction for a daily allowance between BEF 1,714 (• 42) and BEF 1,774 (• 44) (entitled recipient with dependants) and between BEF 1,427 (• 35) and BEF 1,477 (• 37) (entitled recipient without dependants); • inapplicable for a daily allowance of BEF 1,715 (• 43) or less for an entitled recipient with dependants and BEF 1,427 (• 35) for an entitled recipient without dependants. <p>8.86% contribution levied on group insurance policies.</p> <p>Contributions for every early retiree of BEF 1,000 (• 25) per month, paid by the employers.</p> <p>Progressive solidarity contribution (<i>cotisation de solidarité</i>) from 0% to 2% to be levied on pensions exceeding certain amounts.</p>	No special contributions.	No special contributions.	No special contributions.	4. Old-age, survivors
5. Employment injuries and occupational diseases	No special contributions.	Employers contribution to the National Institute for occupational diseases insurance (<i>Arbejdsmarkedets Erhvervssygdomssikring</i>).	No special contributions.	No special contributions.	5. Employment injuries and occupational diseases

Spain	France	Ireland	Iceland	Italy	
No special contributions.	Same contributions as for 1. Sick- ness and maternity.	No special contributions.	No special contributions.	No special contributions.	3. Invalidity
No special contributions.	<ul style="list-style-type: none"> • 1% on income from property and investment for people whose tax domicile is in France (coverage and assessment basis under the same conditions as the generalised social contribution (<i>contribution sociale généralisée, CSG</i>). • additional amount from the old-age solidarity fund (<i>Fonds de solidarité vieillesse, FSV</i>: social security institution which finances the non-contributory benefits from the generalised social contribution (<i>contribution sociale généralisée, CSG</i>) of 1.3% on all earnings - professional, replacement, capital, property and gambling earnings - for persons with their tax domicile in France and via duty on drinks and various). 	No special contributions.	No special contributions.	No special contributions.	4. Old-age, survivors
No special contributions.	No special contributions.	No special contributions.	The fishing industry pays special contributions to cover the liability with regard to the continuation of payment of salaries during periods of sickness.	No special contributions.	5. Employment injuries and occupational diseases

Table I

Financing

	Liechtenstein	Luxembourg	Netherlands	Norway	Austria
3. Invalidity	<p>First pillar (1. Säule): Employers pay 0.436% of gross wages as contributions to cover administrative costs to the institutions providing old-age and survivors' insurance, invalidity insurance and the families' compensation fund (AHV-IV-FAK-Anstalten); no upper or lower contribution assessment ceiling.</p> <p>Second pillar (2. Säule): Employers and employees each pay half of the necessary internal administrative costs of the pension fund.</p>	No special contributions.	No special contributions.	No special contributions.	No special contributions.
4. Old-age, survivors	See "3. Invalidity".	No special contributions.	No special contributions.	No special contributions.	No special contributions.
5. Employment injuries and occupational diseases	Possibility of establishing a supplementary premium for the prevention of employment injuries and occupational diseases:	No special contributions.	No special contributions.	No special contributions.	No special contributions.

	Portugal	Finland	Sweden	United Kingdom	
3. Invalidity	No special contributions.	No special contributions.	No special contributions.	No special contributions.	3. Invalidity
4. Old-age, survivors	No special contributions.	No special contributions.	No special contributions.	No special contributions.	4. Old-age, survivors
5. Employment injuries and occupational diseases	No special contributions.	No special contributions.	No special contributions.	No special contributions.	5. Employment injuries and occupational diseases

	Belgium	Denmark	Germany	Greece	
6. Unemployment	<ul style="list-style-type: none"> • Employer contributions, lump-sum payments paid for early-retirement pensions on basis of collective agreements (<i>prévisions conventionnelles</i>): BEF 1,000 (• 25) to BEF 4,500 (• 112) to the category of early retirement pension); • Special compensatory employer contribution for certain early retirement pensions equal to 50% or 33% of the supplementary indemnity (<i>indemnité complémentaire</i>) to the unemployment benefits (<i>allocations de chômage</i>); • A 1% deduction on early-retirement pensions. 	Contributions to the voluntary early retirement scheme.	No special contributions.	No special contributions.	6. Unemployment
7. Family allowances	No special contributions.	No special contributions.	No special contributions.	No special contributions.	7. Family allowances
8. Other contributions or deductions not allocated to a particular branch	<ul style="list-style-type: none"> • Crisis tax (<i>impôt de crise</i>): 3% of due tax. • Special social security contributions: collection of lump-sum, progressive amounts related to household income. • Percentage of revenues from annually fixed VAT rate. • Employer contribution of 33% on the tax advantage associated with company cars. 	No other contributions.	No other contributions.	No other contributions.	8. Other contributions or deductions not allocated to a particular branch

Spain	France	Ireland	Iceland	Italy	
No special contributions.	Solidarity contribution (<i>contribution de solidarité</i>) paid by civil servants (1%).	No special contributions.	No special contributions.	No special contributions.	6. Unemployment
No special contributions.	<ul style="list-style-type: none"> • Generalised social contribution (<i>contribution sociale généralisée, CSG</i>): 1.1% on professional, replacement, capital, property and gambling earnings for persons with their tax domicile in France. • 1% on income from capital and property for persons with their tax domicile in France (coverage and assessment basis idem <i>CSG</i>). 	No special contributions.	No special contributions.	No special contributions.	7. Family allowances
No other contributions.	Tax on persons with tax domicile in France: Contribution for the repayment of the social debt (<i>contribution pour le remboursement de la dette sociale, CRDS</i>) levied at a rate of 0.5% on all incomes, created to settle the social security deficit.	No other contributions.	No other contributions.	No other contributions.	8. Other contributions or deductions not allocated to a particular branch

Table I

Financing

	Liechtenstein	Luxembourg	Netherlands	Norway	Austria
6. Unemployment	No special contributions.	No special contributions.	No special contributions.	No special contributions.	No special contributions.
7. Family allowances	See "3. Invalidity", First pillar.	No special contributions.	No special contributions.	No special contributions.	No special contributions.
8. Other contributions or deductions not allocated to a particular branch	No other contributions.	No other contributions.	No other contributions.	NOK 320 (• 40) is levied annually on every private car insurance, to cover National Insurance (<i>folketrygden</i>) expenses related to traffic accidents.	No other contributions.

	Portugal	Finland	Sweden	United Kingdom	
6. Unemployment	No special contributions.	No special contributions.	No special contributions.	No special contributions.	6. Unemployment
7. Family allowances	No special contributions.	No special contributions.	No special contributions.	No special contributions.	7. Family allowances
8. Other contributions or deductions not allocated to a particular branch	VAT was increased by 1.0% on 1.1.1995 in order to provide additional funds for social security.	No other contributions.	No other contributions.	No other contributions.	8. Other contributions or deductions not allocated to a particular branch

Table I

Financing

	Belgium	Denmark	Germany	Greece	
Public authorities' participation					Public authorities' participation
1. Sickness and maternity: Benefits in kind	Part of global subsidies provided to the global management, depending on needs. Lump-sum State subsidy indexed annually. In 2000: BEF 194,291 million (• 4,816 million).	Financed by local and regional authorities except for the participation by the insured.	No contribution of public authorities. Hospitals: Subsidies according to § 9 of the hospital law (<i>KHG</i>).	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 GRD 339,438 (• 1,029) per month (earnings).	1. Sickness and maternity: Benefits in kind
2. Sickness and maternity: Cash benefits	Part of subsidies provided to the global management, depending on needs.	Local authorities, which are reimbursed by the State for 50% of their expenditures in the case of sickness - except for the first 8 weeks of sickness (costs are a 100% covered by the State) and any part of sickness periods exceeding 52 weeks for the cost of which there is no State coverage - and for 100% of their expenditures in the case of maternity, cover the costs of maternity allowances and of sickness periods exceeding 2 weeks; employers cover sickness charges during the first 2 weeks of a sickness period as well as the hours and days when work is interrupted because of preventive check-up during pregnancy. 55% of the costs of the voluntary insurance are covered by contributions. 85% of the costs are covered in case of entitlement to benefits as of the first day of sickness. Since 1.1.1994, contributions into the Labour Market Fund (<i>Arbejds-markedsfonden</i>) cover State costs.	Lump sum payment of DEM 400 (• 205) drawn from Federal funds for female employees who are not members of a sickness fund.	Annual subsidy to cover any deficit.	2. Sickness and maternity: Cash benefits
3. Long-term care	No special scheme.	Tax financed by local and regional authorities with a certain participation of the beneficiary.	Long-term care insurance (<i>Pflegeversicherung</i>): No participation of public authorities. Social Assistance (<i>Sozialhilfe</i>): Tax financed.	No special scheme.	3. Long-term care

Spain	France	Ireland	Iceland	Italy	
Financed by the State.	No participation of public authorities.	State contributions approximately 90% of costs of benefits in kind. Workers' contributions and user charges account for remainder of costs.	Financed by the State.	No participation of public authorities.	Public authorities' participation
					1. Sickness and maternity: Benefits in kind
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.	Compensation of contribution exemption for employment measures.	State subsidy to cover deficit, if required.	Sickness cash benefits (<i>sjúkradagpeningar</i>) financed by taxes, maternity cash benefits financed by contributions and taxes.	No participation of public authorities.	2. Sickness and maternity: Cash benefits
No special scheme.	No special scheme.	Financed by the State.	Financed by the State and the municipalities as a part of health care and social services.	No special scheme.	3. Long-term care

Table I

Financing

	Liechtenstein	Luxembourg	Netherlands	Norway	Austria
Public authorities' participation					
1. Sickness and maternity: Benefits in kind	<ul style="list-style-type: none"> • Contributions to the insurance provider (ca. 35% of the cost of benefits in kind). • Contributions to hospitals under contract (<i>Vertragsspitäler</i>). • From 1 April 2000: Income-dependant contributions for the premiums of low-income persons in the family doctor system (Reductions of premium costs). • No premiums for children in the family doctor system. • Contributions to the premiums for unemployed persons. 	<p>The state covers 37% of the contributions owed for health care.</p> <p>The state fully covers the flat rate of maternity care during normal childbirth.</p>	<p>Government grant for insurance under the Health Insurance Act (<i>ZFW</i>) and under the General Exceptional Medical Expenses Act (<i>Algemene wet bijzondere ziektekosten, AWBZ</i>).</p>	<p>Health and maternity care is mainly a tax financed responsibility of municipalities and counties (<i>fylker</i>).</p>	<p>Participation in financing hospitals from taxes.</p> <p>50% of the expenses for the examinations of young persons are assumed by the State.</p>
2. Sickness and maternity: Cash benefits	<p>The state assumes the full cost of maternity supplements (<i>Mutterschaftszulagen</i>).</p>	<p>The state covers 10% of the contributions owed for cash benefits.</p> <p>The state fully covers cash maternity allowance.</p>	<p>No participation of public authorities.</p>	<p>Only the lump-sum maternity grants (<i>engangsstønad ved fødsel</i>) to the non active are tax financed.</p>	<p>70% of the expenses for maternity allowance (<i>Wochengeld</i>) are reimbursed by the Funds for the Compensation of Family Expenses (<i>Familienlastenausgleichsfonds</i>).</p>
3. Long-term care	<p>No special scheme.</p>	<p>State contribution covers 45% of total long-term insurance expenditures.</p>	<p>Government grant for insurance under the Health Insurance Act (<i>ZFW</i>) and under the General Exceptional Medical Expenses Act (<i>Algemene wet bijzondere ziektekosten, AWBZ</i>).</p>	<p>Tax financed.</p>	<p>Tax financed.</p>

	Portugal	Finland	Sweden	United Kingdom	
Public authorities' participation	Financed by the State.	Financed by local authorities.	Health and maternity care is mainly financed by taxes to county councils and municipalities except for a minor part paid by patient fees.	Services provided by the National Health Service. Financed by the Government and (to a lesser extent) from contributions.	Public authorities' participation
1. Sickness and maternity: Benefits in kind		State pays a subsidy to municipalities for their social and health services. This subsidy is calculated according to the number of municipal residents, age structure, unemployment rate and mortality of the municipality. State covers approx. 24% of costs of health care and social services.			1. Sickness and maternity: Benefits in kind
2. Sickness and maternity: Cash benefits	No participation of public authorities.	State pays the cost of minimum daily allowances plus an annual subsidy to cover any deficit. In 2000, the State covers approx. 16% of total cost.	No participation of public authorities.	<i>Statutory Maternity Pay</i> : Employers reclaim 92% of cost from Government. Small employers may reclaim full amount plus 5% compensation. <i>Statutory Sick Pay</i> : Financed by employers (but with Government relief in the case of exceptionally high sick absence).	2. Sickness and maternity: Cash benefits
3. Long-term care	No special scheme.	No special scheme. Financed by local authorities as a part of health care and social services.	Financed and administered by the municipalities.	No single, discrete long-term care scheme. Full cost of care benefits (<i>Attendance Allowance, Disability Living Allowance and Severe Disablement Allowance</i>) financed by Government.	3. Long-term care

Table I

Financing

	Belgium	Denmark	Germany	Greece	
4. Invalidity	Part of subsidies provided to the global management, depending on needs.	National pension (<i>Folkepension</i>): State covers 35% of costs for pensions of persons under the age of 67.	See "Old Age, Survivors".	Annual subsidy to cover any deficit.	4. Invalidity
5. Old-age, survivors	Part of subsidies provided to the global management, depending on needs.	National pension (<i>Folkepension</i>): State covers all costs. Supplementary pensions (<i>ATP-pension</i>): No participation of public authorities.	Annual Federal subsidies amounting to approx. 24% of pension payments for manual and white-collar workers. Annual adjustment to meet development of wages and contribution rates. In addition, the Federal State subsidizes the benefits not covered by contributions with DEM 17,800 million (* 9,101 million) in 2000.	Annual subsidy to cover any deficit. State share to cover invalidity, old age and survivors for persons insured since 1.1.93: 10% up to the ceiling of GRD 339,438 (* 1,029) per month.	5. Old-age, survivors
6. Employment injuries and occupational diseases	Part of subsidies provided to the global management, depending on needs.	No participation of public authorities. The registered insurance companies pay a lump sum for each case to the National Board of Industrial Injuries (<i>Arbejdsskadestyrelsen</i>) to cover administration costs.	For farmers: Annual Federal subsidies. Public accident insurance: Financed from Federal, <i>Länder</i> and local budgets.	Annual subsidy to cover any deficit.	6. Employment injuries and occupational diseases

Spain	France	Ireland	Iceland	Italy	
<p><i>Contributory pensions:</i> The State finances the guaranteed minimum amounts (<i>pensión mínima</i>) of pensions of the contributory systems.</p> <p><i>Non-contributory pensions:</i> The State finances the non-contributory pensions (<i>pensiones no contributivas</i>) to 100%.</p>	<p>Compensation of contribution exemption for employment measures.</p>	<p>State subsidy to cover deficit, if required.</p>	<p>Included in the overall financing shown under "Invalidity".</p>	<p>A part of the total amount of pensions paid by the general system is financed by the State.</p>	<p>4. Invalidity</p>
<p><i>Contributory pensions:</i> The State finances the guaranteed minimum amounts (<i>pensión mínima</i>) of pensions of the contributory systems.</p> <p><i>Non-contributory pensions:</i> The State finances the non-contributory pensions (<i>pensiones no contributivas</i>) to 100%.</p>	<p>Compensation of contribution exemption for employment measures.</p>	<p>State subsidy to cover deficit, if required.</p>	<p>Included in the overall financing shown under "Old age, survivors".</p>	<p>The State covers completely expenditure for social pensions (<i>assegno sociale</i>), early retirement (<i>pensione di anzianità</i>), topping-up pensions to minimum (<i>complemento di pensione</i>) and a part of the total amount of pensions paid by the general system.</p>	<p>5. Old-age, survivors</p>
<p>No participation of public authorities.</p>	<p>Compensation of contribution exemption for employment measures.</p>	<p>Cost met by employers' contribution and State subsidy to cover deficit, if required.</p>	<p>Included in the overall financing shown under "Employment injuries and occupational diseases".</p>	<p>No participation of public authorities.</p>	<p>6. Employment injuries and occupational diseases</p>

Table I

Financing

	Liechtenstein	Luxembourg	Netherlands	Norway	Austria				
4. Invalidity	<p>First pillar (<i>1. Säule</i>): The state covers deficits to a maximum of 50% of annual expenditure (41.5% for 1998; 33.4% for 1997; 38% for 1996).</p>	<p>1/3 of the total contribution rate fixed at 24%, and 50% of the administrative and staff costs.</p>	<p>Disablement Assistance Act for Handicapped Young Persons (<i>Wet arbeidsongeschiktheidsvoorziening jonggehandicapten, Wajong</i>): General means.</p>	<p>Certain benefits are wholly tax financed:</p> <ul style="list-style-type: none"> • Grants to improve functional ability (<i>stønad til bedring av funksjonsevnen</i>). • Basic benefit (<i>grunnstønad</i>) to cover extra expenses. • Attendance benefit (<i>hjelpstønad</i>) when in need of care. • Guaranteed supplementary pension (<i>garantert tilleggs pensjon</i>) for young disabled. <p>Pensions are in part financed by taxes.</p>	<p>See Table "Old-age, Survivors".</p>				
5. Old-age, survivors	<p>First pillar (<i>1. Säule</i>): State contribution of 18% of annual expenditure.</p>	<p>1/3 of the total contribution rate fixed at 24% and 50% of the administrative and staff costs.</p>	<p>No participation of public authorities.</p>	<p>In part tax financed.</p>	<p>Liability of the State for (100% of the amount by which the expenses outnumber the yield) and compensation of the total amount of the equalisation supplement (<i>Ausgleichszulage</i>) and long-term care benefit (<i>Pflege-geld</i>):</p> <table border="0"> <tr> <td>Contributions</td> <td>82%,</td> </tr> <tr> <td>Federal State</td> <td>18%.</td> </tr> </table>	Contributions	82%,	Federal State	18%.
Contributions	82%,								
Federal State	18%.								
6. Employment injuries and occupational diseases	<p>Employment injuries and occupational diseases: no state participation. Non-employment injuries (<i>Nichtberufsunfälle</i>) The country covers one third of the premium (currently 0.38%).</p>	<p>1/3 of costs of adapting and adjusting pensions, and 50% of the administrative and staff costs.</p>	<p>No specific scheme for employment injuries and occupational diseases.</p>	<p>No participation of public authorities.</p>	<p>ATS 60 million (• 4.36 million) for the accident insurance of pupils and students from the Funds for the Compensation of Family Expenses (<i>Familienlastenausgleichsfonds</i>) and compensation of the expenses for long-term care benefit (<i>Pflegegeld</i>) out of the general budget, in so far as the need for care did not result from an employment injury or an occupational disease.</p>				

	Portugal	Finland	Sweden	United Kingdom	
4. Invalidity	Participation of public authorities for the financing of minimum pensions (<i>pensão mínima</i>).	Included in the overall financing shown under "Old age, survivors".	Basic pension (<i>folkpension</i>), handicap allowance (<i>handikappersättning</i>) and care allowance (<i>vårdbidrag</i>) are partly financed by taxes.	<i>Long-term Incapacity</i> : Benefit financed from the National Insurance Fund.	4. Invalidity
5. Old-age, survivors	Participation of public authorities for the financing of minimum pensions (<i>pensão mínima</i>).	<p>National pension (<i>Kansaneläke</i>):</p> <ul style="list-style-type: none"> • State pays 29% of pension expenditure plus an annual state subsidy to cover any deficit plus some specific allowances. In total, State covers in 2000 approx. 45%. • State finances national survivors' pension. <p>Employment pension (<i>Työeläke</i>):</p> <ul style="list-style-type: none"> • Employees' schemes: no participation of public authorities • Self-employed persons' scheme: State covers any deficit (in 2000: 11%). • Farmers' schemes: State covers any deficit (in 2000: 75%). • Seamen's pension scheme: State covers 33%. 	The contributions cover 90% of the costs in 1999. The rest is tax financed.	Full cost of <i>Non-Contributory Retirement Pension</i> financed by the Government.	5. Old-age, survivors
6. Employment injuries and occupational diseases	No participation of public authorities.	<p><i>Employees' accident insurance</i>: No participation of public authorities.</p> <p><i>For farmers</i>: State share 32.95%</p>	No participation of public authorities.	Full cost of social security benefits financed by Government.	6. Employment injuries and occupational diseases

Table I

Financing

	Belgium	Denmark	Germany	Greece	
7. Unemployment	Part of subsidies provided to the global management, depending on needs.	The State covers the possible deficit.	The Federal government covers any unemployment insurance (<i>Arbeitslosenversicherung</i>) deficit and the cost of unemployment assistance (<i>Arbeitslosenhilfe</i>).	Annual subsidy to cover any deficit.	7. Unemployment
8. Family allowances	Part of subsidies provided to the global management, depending on needs.	Financed by the State.	Financed by the budget of the Federal State, the <i>Länder</i> and the local authorities.	Annual subsidy to cover any deficit.	8. Family allowances
9. General non-contributory minimum	50% State (increased in certain cases). 50% Public centres for social assistance (<i>Centres publics d'Aide sociale, C.P.A.S.</i>)	50% State 50% Local municipalities.	Social Assistance (<i>Sozialhilfe</i>) tax financed: 75% local authorities, 25% <i>Länder</i> .	No guaranteed minimum.	9. General non-contributory minimum

Spain	France	Ireland	Iceland	Italy	
<p>The State covers the portion of the cost of unemployment benefits (<i>prestaciones por desempleo</i>) which is not covered by contributions.</p>	<p>Flat-rate subsidy by the State (solidarity scheme).</p>	<p>State subsidy to cover deficit, if required.</p>	<p>Included in the overall financing shown under "Unemployment".</p>	<p>Annual State subsidies.</p>	<p>7. Unemployment</p>
<p>Financed by the State.</p>	<p>Compensation of contribution exemption for employment measures.</p>	<p>Financed by the State.</p>	<p>Financed by the State.</p>	<p>Part of the benefits is financed by the State.</p>	<p>8. Family allowances</p>
<p>100% budget of the autonomous regions (<i>Comunidades Autónomas</i>).</p>	<p>Guaranteed minimum resources (<i>revenu minimum d'insertion, RMI</i>): 100% State. Old-age (see Table XI): No participation of public authorities. Invalidity (see Table XI): 100% State.</p>	<p>100% tax financed.</p>	<p>Financed by the State.</p>	<p>Taxes at the local level.</p>	<p>9. General non-contributory minimum</p>

Table I

Financing

	Liechtenstein	Luxembourg	Netherlands	Norway	Austria
7. Unemployment	20% of payments, if the resources of the insurance fund are less than double the total of the overall expenditure in the last 4 years. In any case, deficits in the insurance fund up to 20% of payments will be covered.	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.	In part tax financed.	ATS 2,500 million (• 182 million) federal contribution (also for the financing of individual promotions and the promotion of enterprises).
8. Family allowances	First pillar (<i>1. Säule</i>): Deficit guarantee by the state, if the resources of the Families' compensation fund (<i>Familienausgleichskasse</i>) fall to less than the annual expenditure (not in fact necessary, as assets come to more than twice the annual expenditure).	<ul style="list-style-type: none"> • The State finances Maternity Allowance (<i>allocation de maternité</i>), Birth Grant (<i>allocation de naissance</i>), New School Year Grant (<i>allocation de rentrée scolaire</i>) and Education Allowance (<i>allocation d'éducation</i>) 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.	Financed by the State.	Family allowance (<i>Familienbeihilfe</i>) and bonus payment based on the mother-child-booklet (<i>Mutter-Kind-Pass-Bonus</i>): State financed and partly by an appropriated tax. Parental leave benefit (<i>Karenzgeld</i>): 70% of the expenses are borne by the Funds for the Compensation of Family Expenses (<i>Familienlastenausgleichsfonds</i>). Special unemployment assistance (<i>Sondemotstandshilfe</i>): One third of the expenses are refunded by the local communities.
9. General non-contributory minimum	First pillar (<i>1. Säule</i>): Supplementary benefits (<i>Ergänzungsleistungen</i>) (such as income- and resource-dependant payments for pensioners) are financed 60% by the state and 40% by local communities.	State and other diverse financial resources.	90% State 10% local authorities.	No participation of public authorities.	Primarily the <i>Länder</i> (in some <i>Länder</i> or for some tasks: by social assistance associations) and different refinancing by the local communities to cover the expenses which cannot be borne by recovery.

	Portugal	Finland	Sweden	United Kingdom	
7. Unemployment	No participation of public authorities.	<p>Basic security (<i>perustoimeentuloturva</i>):</p> <p>The state is responsible for financing. However, of the contributions collected from employees' the part that corresponds to contributions from employees not members of unemployment funds, is also used to finance basic security, which reduces the state's actual part to 23% in 2000. The state pays the expenditure of labour market support (<i>työmarkkinatuki</i>).</p> <p>Earnings-related security (<i>ansioperusteinen sosiaaliturva</i>):</p> <p>The state pays the cost of basic daily allowances for the first 500 days (except for redemption) plus a subsidy for administration expenses.</p>	Partly financed by state subsidies (taxes).	Full cost of <i>Income-based Job-seeker's Allowance</i> financed by Government.	7. Unemployment
8. Family allowances	No participation of public authorities.	Financed by the State.	Financed by the State.	Financed by the Government.	8. Family allowances
9. General non-contributory minimum	100% State.	<p>Approx. 24% state and 76% municipalities. State pays a subsidy to municipalities for their social and health services. This subsidy is calculated according to the number of municipal residents, age structure, unemployment rate and mortality of the municipality.</p>	100% local municipalities.	Full cost financed by Government.	9. General non-contributory minimum

Table I

Financing

	Belgium	Denmark	Germany	Greece	
Financing systems for long-term benefits	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).	Financing systems for long-term benefits
1. Invalidity					1. Invalidity
2. Old-age, survivors	Current income financing ('pay as you go').	National Pension (<i>Folkepension</i>): Current income financing ('pay as you go'). Supplementary pensions (<i>ATP-pension</i>): mixed system ('pay as you go' and capital cover).	Current income financing ('pay as you go').	Current income financing (pay as you go).	2. Old-age, survivors
3. Employment injuries and occupational diseases	<i>Employment injuries:</i> Capitalisation. <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).	3. Employment injuries and occupational diseases

Spain	France	Ireland	Iceland	Italy	Financing systems for long-term benefits
<p>Current income financing by current revenue ('pay as you go') and creation of a single stabilisation fund (<i>Fondo de estabilización único</i>) for the whole social security system.</p>	<p>Current income financing ('pay as you go').</p>	<p>Current income financing ('pay as you go') plus Exchequer supplement, when required.</p>	<p>National pension (<i>grunnlífeyrir</i>): Current income financing ("pay-as-you-go") Supplementary pension (<i>viðbótarlífeyrir</i>): Funded.</p>	<p>Current income financing ('pay as you go').</p>	<p>1. Invalidity</p>
<p>Current income financing ('pay as you go') and creation of a single stabilisation fund for the whole social security system.</p>	<p>Current income financing ('pay as you go').</p>	<p>Current income financing ('pay as you go') plus Exchequer supplement, when required.</p>	<p>National pension (<i>grunnlífeyrir</i>): Current income financing ("pay as you go"). Supplementary pension (<i>viðbótarlífeyrir</i>): Funded.</p>	<p>Current income financing ('pay as you go').</p>	<p>2. Old-age, survivors</p>
<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, <i>Instituto Nacional de la Seguridad Social, I.N.S.S.</i>). <i>Occupational diseases:</i> Current income financing ('pay as you go').</p>	<p>Current income financing ('pay as you go').</p>	<p>Current income financing ('pay as you go') plus Exchequer supplement, when required.</p>	<p>Current income financing ("pay-as-you-go").</p>	<p>Mixed system: 'pay as you go' and capital cover system. Formation of a mathematical reserve representing the current values of permanent pensions.</p>	<p>3. Employment injuries and occupational diseases</p>

Table I

Financing

	Liechtenstein	Luxembourg	Netherlands	Norway	Austria
Financing systems for long-term benefits					
1. Invalidity	<p>First pillar (1. Säule): Current income financing (pay-as-you-go).</p> <p>Second pillar (2. Säule): Procedure to cover capital.</p>	<p>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).</p>	<p>Current income financing ('pay as you go').</p>	<p>Current income financing ('pay as you go').</p>	<p>Current income financing (pay-as-you-go).</p>
2. Old-age, survivors	<p>First pillar (1. Säule): Current income financing (pay-as-you-go) (for security, a minimum of five-years' revenue is called for by law; in fact, assets amount to over 13 years of expenditure as of 31 December 1998).</p> <p>Second pillar (2. Säule): Procedure to cover capital.</p>	<p>See "Invalidity".</p>	<p>Current income financing ('pay as you go').</p>	<p>Current income financing ('pay as you go').</p>	<p>Current income financing (pay-as-you-go).</p>
3. Employment injuries and occupational diseases	<p>Current income financing (pay-as-you-go).</p>	<p>"Pay-as-you-go" and creation of a reserve fund (minimum: 3.5 times the amount of annual pensions of the general scheme, excluding the redemption of annuities).</p>	<p>No specific scheme for employment injuries and occupational diseases.</p>	<p>Refunds from private insurance companies, financed through employers' premiums to a compulsory occupational injury insurance (<i>yrkesskadeforsikring</i>), cover the main part of National Insurance (<i>folketrygden</i>) expenses. Refunds are determined according to a general formula, see Table VIII "Employment injuries and occupational diseases".</p>	<p>Pay-as-you-go system.</p>

	Portugal	Finland	Sweden	United Kingdom	
Financing systems for long-term benefits					Financing systems for long-term benefits
1. Invalidity	Current income financing and capital cover through funds managed by the Institute for the Administration of Capital Funds for Social Security (Statutory Order 382/89 of 6 November 1989 and Decree 449-A/99 of 4 November 1999).	National pension (<i>Kansaneläke</i>): Current income financing ("pay as you go"). Employment pension (<i>Työeläke</i>): Mixed system: partly funded and partly "pay as you go".	Mixed system ("Pay-as-you-go" and capital cover).	Current income financing ("pay as you go").	1. Invalidity
2. Old-age, survivors	Current income financing and consolidation fund (see "Invalidity").	National pension (<i>Kansaneläke</i>): Current income financing ("pay as you go"). Employment pension (<i>Työeläke</i>): Old age: mixed system: partly funded and partly "pay as you go". Survivors: "pay as you go".	Mixed system ("Pay as you go" and capital cover).	Current income financing ("pay as you go").	2. Old-age, survivors
3. Employment injuries and occupational diseases	<i>Employment injuries</i> : Mixed system ('pay as you go' and capital cover system). <i>Occupational diseases</i> : 'pay as you go'.	Mixed system: partly funded (pensions) and "pay as you go" (index increases).	Mixed system: "Pay as you go" and capital cover.	Financed by the Government.	3. Employment injuries and occupational diseases

I Financing

II Health care

III Sickness - Cash benefits

IV Maternity

V Invalidity

VI Old-Age

VII Survivors

VIII Employment injuries and occupational diseases

IX Family benefits

X Unemployment

XI Guaranteeing sufficient resources

	Belgium	Denmark	Germany	Greece	
Applicable statutory basis	<p>Law on Compulsory Insurance for Health Care and Sickness Benefits (<i>Loi relative à l'assurance obligatoire soins de santé et indemnités</i>), co-ordinated on 14 July 1994.</p> <p>Law on hospitals (<i>Loi sur les hôpitaux</i>), co-ordinated on 7 August 1987.</p> <p>Law of 27 June 1969.</p>	<p>Public health insurance (<i>offentlige Sygesikring</i>): Law of 9 June 1971, amended.</p> <p>Hospitals: Law of 19 June 1974, amended.</p>	<p>Sickness insurance (<i>Krankenversicherung</i>): Social Code (<i>Sozialgesetzbuch</i>), Book V, introduced by the Health Reform Act (<i>Gesundheits-Reformgesetz</i>) of 20 December 1988 and most recently further developed by the Act on Reform of the Sickness Insurance 2000 (<i>Gesetz zur GKV-Gesundheitsreform 2000</i>) of 22 December 1999.</p> <p>Long-term care insurance (<i>Pflegeversicherung</i>): Social Code (<i>Sozialgesetzbuch</i>), Book XI.</p>	<p>Law of 14 June 1951. Law no. 1902/92 last modified by Law no. 2676/99 of 5 January 1999.</p>	Applicable statutory basis
Basic principles	Reimbursement system based on contributions.	Global protection scheme.	Compulsory insurance for employees and categories of persons assimilated thereto up to a certain income limit.	Insurance system.	Basic principles

Spain	France	Ireland	Iceland	Italy	Applicable statutory basis
<p>Legislative Royal Decree 1/94 of 20 June, in which the amended version of the General Law on Social Security (<i>Ley General de la Seguridad Social</i>) 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 (<i>Ley General de Sanidad</i>).</p>	<p>Social Security Code (<i>Code de la sécurité sociale</i>), Book III.</p> <p>Decree no. 93-687 of 27.03.93.</p>	<p>1970 Health Act.</p>	<p>Law on Public Health Services (<i>Lög um heilbrigðisþjónustu</i>) no. 97/1990 of September 1990 with later amendments.</p> <p>Law on Social Security (<i>Lög um almannatryggingar</i>) no. 117/1993 of December 1993 with later amendments.</p>	<p>Law of 23.12.1978, no. 833, instituting the National Health Service (<i>Servizio Sanitario Nazionale, S.S.N.</i>).</p> <p>Statutory Order no. 502 of 30 December 1992.</p> <p>Statutory Order no. 517 of 7 December 1993.</p> <p>Statutory Order no. 229 of 19 June 1999.</p> <p>Statutory Order no. 230 of 22 June 1999.</p>	
<p>General system, tax financed.</p>	<p>Insurance system.</p>	<p>Entitlement to health services is based on residency rather than the payment of tax or social insurance.</p>	<p>Tax financed universal system for all persons legally residing in Iceland.</p>	<p>Health protection considered as an individual fundamental right and a community interest.</p>	

	Liechtenstein	Luxembourg	Netherlands	Norway	Austria
Applicable statutory basis	<p>Sickness Insurance Act (<i>Gesetz über die Krankenversicherung</i>), LGBl. 1971, no. 50, last modified by LGBl. 1999, no. 208.</p> <p>School Dental Care Act (<i>Gesetz über die Schulzahnpflege</i>), LGBl. 1981 no. 17, last modified by LGBl. 1990 no. 37.</p>	<p>Book I of Social Insurance Code (<i>Code des assurances sociales</i>), content stems from the law of 27.07.1992.</p>	<p>Health Insurance Act (<i>Ziekenfondswet, ZFW</i>): Law of 15 October 1964.</p> <p>General Exceptional Medical Expenses Act (<i>Algemene wet bijzondere ziektekosten, AWBZ</i>): Law of 14 December 1967.</p>	<p>National Insurance Act (<i>folketrygdloven</i>) of 28 February 1997, Chapter 5.</p> <p>Hospitals Act (<i>sykehusloven</i>) of 19 June 1969.</p> <p>Mental Health Protection Act (<i>lov om psykisk helsevern</i>) of 28 April 1961.</p> <p>Municipal Health Services Act (<i>lov om helsetjenesten i kommunene</i>) of 19 November 1982.</p> <p>All as amended.</p>	<p>General Social Insurance Act (<i>Allgemeines Sozialversicherungsgesetz, ASVG</i>) of 9 September 1955, last amendment by BGBl. (<i>Official Journal</i>) 1 No. 2/2000.</p> <p>Federal Hospitals Act (<i>Krankenanstaltengesetz, KAG</i>) of 18 December 1956 and Hospitals Acts of the <i>Länder</i> and amendments.</p>
Basic principles	<p>All persons who are resident or employed in Liechtenstein.</p>	<p>Sickness insurance.</p>	<p>Insurance under the Health Insurance Act (<i>Ziekenfondswet, ZFW</i>) is statutory. Everyone meeting the criteria set by the legislation is automatically insured and must pay the statutory contribution. The General Exceptional Medical Expenses Act (<i>Algemene wet bijzondere ziektekosten, AWBZ</i>) introduced a general insurance for serious risks. All residents are insured.</p>	<p>Public health care system with equal access for the whole population. Mainly a tax financed municipal or county responsibility.</p>	<p>Compulsory insurance and co-insurance of dependants without additional contributions.</p>

	Portugal	Finland	Sweden	United Kingdom	
Applicable statutory basis	<p>Law 56/79 of 19.9.1979. Law 48/90 of 24.8.1990. Statutory Order No. 54/92 of 11.4.1992. Statutory Order No. 118/92 of 25.6.1992. Statutory Order No. 10/93 of 15.1.1993. Statutory Order No. 11/93 of 15.1.1993. Statutory Order No. 11/93 of 15.1.1993, modified by Statutory Order No. 401/98, 15. 1.1998.</p>	<p>Primary Health Care Act (<i>Kansanterveyslaki</i>) of 28 January 1972, amended. Sickness Insurance Act (<i>Sairausvakuutuslaki</i>) of 4 July 1963, amended. Hospital Act (<i>Erikoissairaanhoidolaki</i>) of 1 December 1989, amended. Act on Patient Fees (<i>Asiakasmaksulaki</i>) of 3 August 1992, amended.</p>	<p>National Insurance Act (<i>Lag om allmän försäkring</i>) of 1962 and amendments.</p>	<p>National Health Service Act 1977.</p>	Applicable statutory basis
Basic principles	<p>Universal public system covering all residents.</p>	<p>All residents are eligible for public health care which is operated by municipalities. Private health care supplements the public scheme. Private health care services are partly refunded by sickness insurance.</p>	<p>The health care system is compulsory and of universal coverage.</p>	<p>National system of health care, open to all residents and free at the point of use.</p>	Basic principles

	Belgium	Denmark	Germany	Greece	
Field of application					Field of application
1. Beneficiaries	<p>All salaried workers and assimilated categories, such as:</p> <ul style="list-style-type: none"> • Pensioners (including widows and widowers, orphans, and disabled persons). • Unemployed persons. • Handicapped persons. • Higher education students. • Certain members of the clergy and of religious communities. • Persons listed on the national register as individuals. • Certain members of the former public service in Africa. 	All residents.	<ul style="list-style-type: none"> • All persons in paid employment and those receiving vocational training, trainees. • Pensioners with a sufficient period of insurance. • Unemployed, receiving benefits of unemployment insurance. • Handicapped persons in sheltered employment. • Trainees in vocational rehabilitation so as people being trained for some form of employment in special training institutions of the youth assistance (<i>Jugendhilfe</i>). • Students of recognised higher education. • Farmers, and helping members of their family. • Artists, and writers. • Personally insured etc. • Dependants (see below). 	<ul style="list-style-type: none"> • Employees and persons assimilated thereto. • Pensioners. • Unemployed. 	1. Beneficiaries
2. Exemptions from the compulsory insurance	No exemptions.	Not applicable: universal system.	<p>No compulsory insurance, if annual earnings exceed following amounts:</p> <p>Old <i>Länder</i>: DEM 77,400 (• 39,574)</p> <p>New <i>Länder</i>: DEM 63,900 (• 32,572)</p>	No exemptions.	2. Exemptions from the compulsory insurance

Spain	France	Ireland	Iceland	Italy	Field of application
<ul style="list-style-type: none"> • Salaried workers and persons assimilated there to; • pensioners and persons in receipt of regular cash benefits; • all residents with insufficient means of existence. 	<ul style="list-style-type: none"> • All employees or persons assimilated thereto. Non-wage workers and salaried workers belonging to certain special schemes not covered by the general scheme. • Pensioners. • Unemployed persons. • Certain persons are included in the general scheme: beneficiaries of certain allowances as allowance for single parent (<i>allocation de parent isolé, API</i>), allowance for handicapped adults (<i>allocation aux adultes handicapés, AAH</i>), guaranteed minimum resources (<i>revenu minimum d'insertion, RMI</i>); students; priests and members of religious congregations; prisoners; etc. • All persons with a permanent regular residence in France who have no other entitlement to benefits in kind of the sickness insurance. 	<p>All persons "ordinarily resident" in Ireland.</p> <p>Full eligibility: persons whose incomes are below a certain threshold. There are higher income guide-lines for persons aged 66 or over.</p> <p>Limited eligibility for remainder of population.</p>	All residents.	<ul style="list-style-type: none"> • All the Italian residents or detached abroad for professional reasons (law no. 398 of 03.10.1987). • All EU residents, except for those who are entitled to health care through the appropriate bodies in the other member States of the EU, according to the regulation EEC 1408/71. • Extra-EU citizens and their dependant family, when holder of a residence permit issued for one of the reasons stipulated in the frame of the compulsory registration at the National Health Service (<i>Servizio Sanitario Nazionale, S.S.N.</i>), art. 34 of statutory order of 25.07.98, no. 286. • Italian and EU non residents and their dependant family, who are employed or self-employed in Italy and subject to the Italian law. • Extra-EU citizens and their dependant family, registered at the National Health Service (<i>Servizio Sanitario Nazionale, S.S.N.</i>), according to a Social Security agreement with their origin country. 	<p>1. Beneficiaries</p>
<p>All salaried work which is considered marginal and not a basic means to earn one's living because of the number of hours worked and of the wage paid are exempted from compulsory insurance.</p>	No exemptions.	No exemptions.	Not applicable: universal system.	<ul style="list-style-type: none"> • Italian and foreign citizens residing abroad but temporarily in Italy. • Foreign workers holding a residence permit for business and others who are not taxed in Italy. • Foreign citizens holding a residence permit for medical reasons. 	<p>2. Exemptions from the compulsory insurance</p>

	Liechtenstein	Luxembourg	Netherlands	Norway	Austria
Field of application					
1. Beneficiaries	<ul style="list-style-type: none"> • All persons with a legal residence in Liechtenstein. • Employed persons. 	<ul style="list-style-type: none"> • All persons in paid employment (salaried or self-employed worker). • Pensioners. • Persons in receipt of a replacement income from which contributions are deducted. • Beneficiaries of a supplement to the guaranteed minimum income. • Certain other groups. 	<p>Health Insurance Act (<i>Ziekentondswet, ZFW</i>):</p> <ul style="list-style-type: none"> • All persons under 65 in paid employment. • All self-employed under 65 is taxable income is below NLG 41,200 (• 18,696) per year. • Recipients of social security benefits up to the age of 65: Beneficiaries of incapacity pensions if the incapacity is over 45%; beneficiaries of widows' or orphans' pensions; beneficiaries of unemployment benefits calculated to 70% of reference earnings if they were member of the compulsory scheme. • Persons of 65 or older when insured under the Health Insurance Act before reaching the age of 65. • Option for persons of 65 or older if taxable household income is below NLG 41,100 (• 18,650). <p>General Exceptional Medical Expenses Act (<i>Algemene wet bijzondere ziektekosten, AWBZ</i>):</p> <ul style="list-style-type: none"> • All residents. • Non residents liable to Dutch wages and salaries tax in connection with employment in the Netherlands. 	All residents.	<ul style="list-style-type: none"> • All employees in paid employment, trainees. • Pensioners. • Unemployed persons receiving benefits from unemployment insurance (<i>Arbeitslosenversicherung</i>). • Participants of vocational rehabilitation. • Persons rendering their military or civilian service. • Family members working in the enterprises of self-employed persons. • Persons who do not have a formal employment contract but essentially work like an employee (e.g. no own organisational structure, perform their services themselves). • Persons voluntarily insured.
2. Exemptions from the compulsory insurance	Cross-border workers from third countries.	No exemptions.	No exemptions.	Not applicable: universal system.	No compulsory insurance if the sum of all earnings is below the marginal earnings threshold (<i>Geringfügigkeitsgrenze</i>) of ATS 3,977 (• 289) per month, special voluntary insurance possible.

	Portugal	Finland	Sweden	United Kingdom	
Field of application					Field of application
1. Beneficiaries	All residents. Subject to reciprocity principle where nationals of other states are concerned.	All residents.	All residents.	All residents.	1. Beneficiaries
2. Exemptions from the compulsory insurance	Not applicable: universal system.	Not applicable: universal system.	Not applicable: universal system.	Not applicable: universal system.	2. Exemptions from the compulsory insurance

Table II

Health Care

	Belgium	Denmark	Germany	Greece	
3. Voluntarily insured	Compulsory insurance for the self-employed only covers the big health risks, while for the small risks, they can freely subscribe to an insurance provided by a mutual company.	Not applicable: universal system.	Possible, but in general prior compulsory membership required.	No voluntary insurance.	3. Voluntarily insured
4. Eligible dependants	Dependants, subject to certain conditions.	Not applicable: universal system. All residents are individually covered.	Spouse and children, income not exceeding DEM 640 (* 327) in old <i>Länder</i> and DEM 630 (* 322) in new <i>Länder</i> per month, provided they are not insured in their own right, or active as self-employed. Age limit for children. Some other exclusions. Divorced partners to a marriage can insure themselves within 3 months after the divorce has become final (previous insurance periods necessary).	Dependant members of the insured family.	4. Eligible dependants

Spain	France	Ireland	Iceland	Italy
<p>In certain cases.</p>	<p>No voluntary insurance.</p>	<p>Not applicable.</p>	<p>Not applicable: universal system.</p>	<p>3. Voluntarily insured</p> <ul style="list-style-type: none"> • Foreign citizens holding a residence permit valid more than 3 months. • Foreign citizens in Italy for studying or working au pair, despite the length of their residence permit.
<p>Persons living with and dependant on the insured person: spouse, children (adoption and blood relationship), 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>Full eligibility: Dependants of persons whose incomes are below a certain threshold. Limited eligibility for dependants of remainder of population.</p>	<p>Not applicable: universal system. All residents are individually covered.</p>	<p>Beneficiary's dependant family, cohabitant and/or dependant.</p> <p>4. Eligible dependants</p>

Table II

Health Care

	Liechtenstein	Luxembourg	Netherlands	Norway	Austria
3. Voluntarily insured	No voluntary insurance.	Possibility to subscribe to a voluntary insurance.		Not applicable: universal system.	All residents without compulsory insurance. For students, only stay in Austria required.
4. Eligible dependants	All residents are individually covered.	Spouse, relatives or non-blood relations of the 1 st /2 nd /3 rd 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, the Health Insurance Act (<i>Ziekentondswet, ZFW</i>) can be extended to the partner (up to the age of 65) of an insured person (subject to the insured person being the breadwinner) and children (depending on their being largely maintained by the insured person).	Not applicable: universal system. All residents are individually covered.	Spouse and children as far as they are not insured in their own right. Age limits for children.

	Portugal	Finland	Sweden	United Kingdom	
3. Voluntarily insured	Not applicable: universal system.	Not applicable: universal system.	Not applicable: universal system.	Not applicable: universal system.	3. Voluntarily insured
4. Eligible dependants	Not applicable: universal system. All residents are individually covered.	Not applicable: universal system. All residents are individually covered.	Not applicable: universal system. All residents are individually covered.	Not applicable: universal system. All residents are individually covered.	4. Eligible dependants

Table II

Health Care

	Belgium	Denmark	Germany	Greece	
Conditions					Conditions
1. Qualifying period	<p>The proof of payment of minimum contributions for the past year usually opens entitlement to health care benefits for the following calendar year.</p> <p>In special cases: qualifying period of 6 months comprising 120 working days.</p>	6 weeks for new residents.	<p>Sickness insurance (<i>Krankenversicherung</i>):</p> <p>No period of work and membership required. Exception: claimants must fulfil conditions of entitlement for receiving dentures (for certain categories of persons).</p> <p>Long-term care insurance (<i>Pflegeversicherung</i>):</p> <p>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.</p>	50 days of work subject to contribution over the preceding year, or in the 12 first months of the 15 months preceding the illness.	1. Qualifying period
2. Duration of benefits	Unlimited as long as conditions for entitlement are fulfilled.	Unlimited.	Unlimited. When an employee withdraws from the insurance scheme, benefits cease to be paid basically at the end of membership; for compulsory members entitlement to benefits continues for maximum one month after end of membership.	Unlimited.	2. Duration of benefits

Spain	France	Ireland	Iceland	Italy	Conditions
No qualifying period required.	The insured must have paid minimum contributions calculated on the basis of n times the minimum wage (<i>salaire minimum interprofessionnel de croissance, SMI</i>) of FRF 40.72 (• 6.21) per hour as of 1.7.1999: 2,030 times in a year or 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.	Must be "ordinarily resident" in Ireland.	6 months residency for new residents.	Membership as of registration with the National Health Service (<i>Servizio Sanitario Nazionale, S.S.N.</i>).	1. Qualifying period
Unlimited. In case of cessation of contributing membership, benefits will be continued (subject to condition of duration of membership in relation to seniority) for: • If care commenced prior to cessation of membership, 52 weeks for insured person and 39 weeks for dependants. • If care commenced after cessation of membership, 39 weeks for insured person and 26 weeks for dependants.	Unlimited (or until 4 years after termination of membership).	Unlimited.	Unlimited.	Unlimited for Italian residents. Same duration of the residence permit or card validity for foreign citizens.	2. Duration of benefits

Table II

Health Care

	Liechtenstein	Luxembourg	Netherlands	Norway	Austria
Conditions	No waiting period.	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.	No waiting period (Exception: certain benefits which are within the insurance funds' discretion; for voluntarily insured persons the qualifying period is 6 months).
1. Qualifying period					
2. Duration of benefits	Unlimited.	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. The right is also maintained for sicknesses during the treatment.	Unlimited.	Unlimited.	Unlimited (also valid after the termination of the membership, as long as it is the same illness).

	Portugal	Finland	Sweden	United Kingdom	
Conditions					Conditions
1. Qualifying period	Residence in Portugal. No qualifying period required.	No qualifying period required.	No qualifying period required.	No qualifying period required.	1. Qualifying period
2. Duration of benefits	Unlimited.	Unlimited.	Unlimited.	Unlimited.	2. Duration of benefits

	Belgium	Denmark	Germany	Greece	
Organisation					Organisation
1. Doctors					1. Doctors
• Approval	All doctors registered with the Order of Doctors (<i>Ordre des médecins</i>) and approved by the Minister of Public Health (<i>Ministre de la Santé publique</i>).	All doctors qualified to practise (numbers limited by district according to number of inhabitants).	Contract doctors are formed into "associations of sickness fund doctors" (<i>Kassenärztliche Vereinigungen</i>) at regional and national level. In certain cases, hospital doctors who have completed a course of further training, doctors in hospitals and rehabilitation institutions, in special cases doctor-run institutions.	Doctors employed by the insurance institute (IKA).	• Approval
• Remuneration	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.	Remuneration package to the doctors' association (<i>Kassenärztliche Vereinigung</i>) by the sickness insurance: The remuneration can be a fixed amount or can be calculated based on the criteria of either individual services provided, or of a flat rate per head, or according to a system resulting from a combination of these or further methods of calculation. The association of sickness fund doctors distributes the remuneration package among the contract doctors on the basis of a certain scale (payment distribution scale).	Doctors are paid by the insurance institution.	• Remuneration
2. Hospitals	Establishments approved by the Minister of Public Health (<i>Ministre de la Santé publique</i>), 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 pay 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. Care facilities: remuneration is arranged with those institutions which are approved care facilities based on the long-term care insurance (<i>Pflegeversicherung</i>).	Public hospitals and registered private clinics and hospitals of IKA.	2. Hospitals

Spain	France	Ireland	Iceland	Italy	Organisation
Public Health Services (<i>Servicios Públicos de Salud</i>) appoint doctors to vacancies on the basis of competitive examinations.	All doctors qualified to practice.	Doctors participate in the general medical services on the basis of a contract agreed by the Department of Health and Children with the "Irish Medical Organisation".	All doctors qualified to practice.	Doctors employed either by the regional health administrations, or by the hospitals. General practitioners and specialists approved under special contracts.	1. Doctors: • Approval
General practitioners and specialists working outside hospitals are, in general, paid on the basis of lump sum determined by the number of insured persons entered on their list, thereby guaranteeing a minimum level of earnings. Hospital doctors are, in general, paid on the basis of a monthly salary plus certain supplementary payments.	Scales of fees fixed by a national agreement or by 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.	Doctors are paid an annual capitation fee per eligible patient in accordance with a scale of fees agreed with the "Irish Medical Organisation". Additional payments are also made to general practitioners in relation to certain specific services provided by them and not covered by the capitation scheme.	Doctors working at health care centres are salaried. In addition there is a fee-for-services. Independent general practitioners are paid on a fee-for-services basis. Doctors working at public hospitals are salaried. Private specialists are paid on a fee-for-services basis. Fees-for-services are fixed by agreement between the Doctors' Organisation and the State Social Security Institute (<i>Tryggvígastofnun ríkisins</i>).	Employed doctors and hospital doctors: variable monthly wages, determined by the government according to professional categories. Generalists and paediatrician of free choice (family doctors): flat-rate amount per capita. Approved specialists: flat-rate amount per capita.	• Remuneration
Hospitals of the Public Health Services (<i>Servicios Públicos de Salud</i>). Public or private hospitals operating under agreement with the National Health Office (<i>Instituto Nacional de Sanidad</i>).	Public hospitals: Rates fixed by the public authority. Private establishments: Rates fixed according to area of specialisation, and set out in contracts between the regional hospital agencies and the hospitals.	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.	Public hospitals established by State health authorities.	Hospital structures depend from local Health Centres (<i>Unità Sanitarie Locali, USL</i>), except for those acting as a company with a proper legal status (<i>Azienda ospedaliera</i>) in each region. <i>Financing:</i> statutory order 502/92, art. 8. Guaranteed by a price scale for benefits provided. <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.	2. Hospitals

	Liechtenstein	Luxembourg	Netherlands	Norway	Austria
Organisation	All licensed doctors.	All doctors qualified to practise.	All doctors qualified to practise with whom a health insurance fund has entered into a contract.	All doctors qualified to practise can in principle be connected to the public system. However, a doctor who wants to set up a practise, can only obtain refunds from National Insurance (<i>folketrygden</i>), if he has a grant agreement with the municipality, or, when a specialist, with the county. The number of grant agreements depend on the need for health services in the area, as seen by municipal and county health authorities.	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 (<i>Arztekammer</i>).
1. Doctors					
• Approval					
• Remuneration	Remuneration is regulated in a tariff agreement between the doctors and the association of sickness insurers (individual treatment remuneration, <i>Einzelleistungshonorierung</i>) and approved by the government.	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).	Many doctors are in public employment in municipal primary health service (<i>primærhelsetjenesten</i>). Others are private practitioners in part remunerated through municipal or county grants, in part by National Insurance (<i>folketrygden</i>) through direct settlement arrangements. Fee rates are negotiated between the government and the doctors' organisations. The patient pays cost-sharing charges directly to the doctor in all cases.	Fees are laid down in the overall contracts between the Regional Chambers of Medical Doctors (<i>Arztekammer</i>) and the insurance funds (flat-rate per person, per sick case or per medical treatment or a combination of all).
2. Hospitals	All hospitals. The government concludes tariff agreements with health care institutions. Limited acceptance of costs in non-contract hospitals.	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.	Generally hospitals are owned and run by the counties (<i>fylker</i>). A few hospitals are owned by the State. Private hospitals exist, some have agreements with county councils (<i>fylkeskommunene</i>).	Public hospitals are obliged to accept each person in need of medical treatment in the general scale of fees. In order to ensure treatment in public hospitals (non-profit institutions), state funds were set up as of 1 January 1997 in the 9 <i>Länder</i> . These funds are responsible for the handling of treatment in each individual case. The costs of treatment are usually determined according to achievement-oriented criteria. The sickness insurance contributes to the expenses through a flat rate contribution independent of the individual case. Private law contracts were concluded with those hospitals (in most cases profit-oriented) which do not belong to the state funding. The state funds receive that portion of their expenses which is not covered in the flat rate contribution by the health insurance through taxes.

	Portugal	Finland	Sweden	United Kingdom	
Organisation					Organisation
1. Doctors					1. Doctors
• Approval	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.	All doctors must be approved by the National Board of Medicolegal Affairs (<i>Terveysturvallus oikeusturvakeskus, TEO</i>).	All doctors qualified to practise can be affiliated to the county councils (<i>landstingen</i>) and the public health care system.	Doctors licensed to practice by the General Medical Council (the statutory licensing body) contract with Local Health Authorities, subject to approval of Medical Practices Committee (which regulates the numbers of doctors in each locality).	• Approval
• Remuneration	Employed doctors: monthly salary set by government, varying according to professional category. Approved doctors: payment per item of service.	Doctors working at public hospitals or health centres (<i>Terveyskeskus</i>) are salaried by municipalities. Private doctors are paid on a fee-for-service basis.	Doctors employed by the public health authorities are salaried. Affiliated private practitioners are paid according to a tariff fixed after negotiations between the county councils (<i>landstingen</i>) and the doctors' organisation.	Fees, allowances and reimbursements set nationally by Government, in the light of recommendations by an independent Pay Review Body and after consultation with doctors' representatives (<i>National Health Service</i>). From April 1998 alternative arrangements based on direct negotiations between individual doctors and Health Authorities are being piloted.	• Remuneration
2. Hospitals	Public hospitals. Admission to private hospitals and clinics where public hospitals cannot provide treatment required within a period of three months.	Primary health care is given in local health centre (<i>Terveyskeskus</i>) wards and specialist treatment is given in public hospitals. These are provided by municipalities. There is only a small number of private hospitals.	Public hospitals established by regional health authorities (county councils, <i>landstingen</i>). Private hospitals: the regional health authorities may conclude agreement with private hospitals.	All public hospitals administered by the National Health Service.	2. Hospitals

Table II

Health Care

	Belgium	Denmark	Germany	Greece	
Benefits					Benefits
1. Medical treatment:					1. Medical treatment:
• Choice of doctor	Free choice of doctor. 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. <i>Category 2:</i> Free choice.	Free choice among contracted sickness insurance fund doctors.	There is no option for the doctor's choice. The insured goes to the local insurance institute doctor.	• Choice of doctor
• Access to specialists	Free choice.	<i>Category 1:</i> The generalist refers each particular case to the specialist. <i>Category 2:</i> Free choice.	Free choice among contracted sickness insurance fund doctors.	Under certain conditions.	• Access to specialists
• Payment of doctor	Advance on fees by insured person and, in exceptional cases, co-payment by the sickness fund. Refund at the agreed or official rate.	Doctor fees are paid by the public health insurance, at a regional level.	System based in principle on benefits in kind. No fees paid by insured; fees are paid by the association of sickness fund doctors (<i>Kassenärztliche Vereinigung</i>). Voluntary insured patients can choose cost repayment instead of benefits in kind.	No fees.	• Payment of doctor

Spain	France	Ireland	Iceland	Italy	Benefits
Free choice of general practitioner, paediatrician and several specialists within area, provided choice would not bring number on doctor's list above maximum permitted.	Free choice of doctor.	Persons with full eligibility must choose from a list of local general practitioners who participate in the public choice of doctor scheme. Persons with limited eligibility choose their own doctor.	Free choice of doctors in the public health and independent doctors with an agreement with the State Social Security Institute (<i>Tryggingastofnun ríkisins</i>).	Free choice of general practitioner among those approved for the region. The choice is confirmed unless the insured decides otherwise.	1. Medical treatment: <ul style="list-style-type: none"> • Choice of doctor
Access to all specialists of the Public Health Services (<i>Servicios Públicos de Salud</i>).	Free access to specialist.	Referral via general practitioner.	Free access.	For specialists a prescription made out by a general practitioner is needed and only specialists at the local Health Centres (<i>Unità Sanitarie Locali, USL</i>) are covered for.	<ul style="list-style-type: none"> • Access to specialists
No fees are due.	Advance on fees by insured person. Refund based upon agreed or official rate.	Persons with full eligibility: Doctors/general practitioners are paid a capitation fee by the local Health Board. Persons with limited eligibility: Pay fees directly to the general practitioner. Specialists in public hospitals are employed on a salary basis, though they may undertake private practice outside their contractual commitments.	The patient pays a part of the cost himself. The remaining cost is paid by the State Social Security Institute (<i>Tryggingastofnun ríkisins</i>).	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.	<ul style="list-style-type: none"> • Payment of doctor

Table II

Health Care

	Liechtenstein	Luxembourg	Netherlands	Norway	Austria
Benefits					
1. Medical treatment:					
• Choice of doctor	Free choice of doctor. Alternative insurance in the family doctor system (from 1 April 2000): registration with a family doctor approved by contract.	Free choice of doctor for each complaint.	Free choice of doctor (twice a year) by registering with a doctor who has entered into contract with a health insurance fund.	Free choice of doctor among those linked to the public system as described above. The introduction of a new one-permanent-doctor system (<i>fastlegeordning</i>) has been decided after test projects in a few municipalities. National implementation planned for 2001.	Free choice of doctors who have concluded an individual contract (<i>Vertragsärzte</i>).
• Access to specialists	Free access to specialists. Alternative insurance in the family doctor system (from 1 April 2000): As a rule, a referral from the family doctor is necessary.	No restriction for seeing a specialist.	Access via the general practitioner.	The patient is free to consult a specialist directly, but normally he would have been referred to the specialist by a general practitioner.	In general, referral required by the general practitioner.
• Payment of doctor	The insured person pays no fee; the insurer pays the doctor directly.	Fees first paid by the insured person which are in turn refunded by sickness funds.	Benefit in kind: No fees. Direct payment (flat-rate per insured person) by the health sickness fund.	The patient pays cost-sharing charges directly to the doctor. For private practitioners, the part falling to National Insurance (<i>folketrygden</i>) is paid through the direct settlement arrangement. As for municipal and county grants, see above.	No fees paid by the insured person, the payment is made by the insurance fund.

	Portugal	Finland	Sweden	United Kingdom	
Benefits					Benefits
1. Medical treatment:					1. Medical treatment:
• Choice of doctor	Free choice of general practitioner/specialist working either in health centres or under agreement.	<i>Public hospital and health centre:</i> Only limited possibility of choice. <i>Private doctor:</i> Free choice.	Free choice of doctors in the public health and private practitioners affiliated to a county council.	Free choice by patient (or parent/guardian), subject to acceptance by doctor. If a patient cannot find a doctor willing to accept them, the Health Authority will assign a patient to a doctor's list.	• Choice of doctor
• Access to specialists	Free choice of general practitioner/specialist working either in health centres or under agreement.	Referral from general practitioner required.	Direct access is possible, but referral via the general practitioner is preferred.	Through the family doctor. There is no direct access to specialists.	• Access to specialists
• Payment of doctor	No fees to be paid (National Health Service).	<i>Public hospital and health centre:</i> Doctors are employed by the municipality. <i>Private doctor:</i> The patient pays the doctor directly in full.	The patient pays a part of the cost himself. The doctor, if a private practitioner, is paid the rest from the regional health authorities.	No fees for services provided by National Health Service.	• Payment of doctor

	Belgium	Denmark	Germany	Greece	
• Patient's participation	<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 amount paid by the insured themselves, the so-called social ceiling (<i>franchise sociale</i>), certain categories of insured no longer need to contribute to the medical costs and will benefit from this point onwards from free health care services.</p> <p>A tax reimbursement for all insured whose personal payments exceed a certain upper-limit, the so-called tax ceiling (<i>franchise fiscale</i>) which varies according to household income.</p> <p>Notably excluded from tax and social ceiling: medicine.</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 in the case of treatment by contracted doctors, except in the case of treatment (e.g. massages, baths or physiotherapy) which is also part of the prescribed cure, 15% has to be paid by the patient.</p>	No participation.	• Patient's participation

Spain	France	Ireland	Iceland	Italy	• Patient's participation
No participation.	Share borne by insured person (statutory): <ul style="list-style-type: none"> • 30% for doctors' fees, • 25% for consultations in hospitals, • 20% for hospital treatment. 	Persons with full eligibility enjoy a full range of general practitioner services, including related prescribed drugs, at no cost. Persons with limited eligibility can avail of specialist services in public hospitals free of charge. There are a number of schemes which provide assistance towards the cost of medication. Any patient who opts for private treatment, even in a public hospital, is liable for the specialist fees and hospital charges.	The insured person pays between ISK 700 (• 9.58) and ISK 1,100 (• 15) per visit to a health care centre or a general practitioner. Home-call ISK 1,600 (• 22). For specialist care the patient pays ISK 1,400 (• 19) + 40% of the remaining costs, max. ISK 5,000 (• 68).	Insured persons pay up to ITL 70,000 (• 36) for each test carried out or each visit to a specialist, to a physiotherapist or a water cure; by prescription there can be a maximum of 8 services rendered in the same specialised field and a maximum of 6 for sports medicine or rehabilitation benefits.	

	Liechtenstein	Luxembourg	Netherlands	Norway	Austria
• Patient's participation	<p>Patients' participation in the costs for services in the form of a sickness insurance certificate fee (<i>Krankenscheinegebühr</i>) for each incidence of sickness in the amount of CHF 30 (• 19) for adults.</p> <p>From 1 April 2000: deductibles and percentages paid by the individual. Maximum contribution CHF 800 (• 499) each year. Voluntary contributions of a maximum of CHF 1,500 (• 935) each year.</p>	<p>Share borne by insured person: 20% of the ordinary tariff for visits for the first medical visit in any 28 days period; 5% for other visits or consultations.</p> <p>Share borne by insured person of 5% for medical treatment expenses (maximum of LUF 260 (• 6.45) per visit). This measure does not concern haemodialysis, chemotherapy and radiotherapy treatments.</p> <p>No charge in case of hospitalisation.</p>	<p>Health Insurance Act (<i>Ziekenfondswet, ZFW</i>): No participation.</p> <p>General Exceptional Medical Expenses Act (<i>Algemene wet bijzondere ziektekosten, AWBZ</i>): A share must be borne by insured persons over 18, for nursing home care with a maximum of NLG 3,595 (• 1,631) per month.</p>	<p>• Up to a ceiling of NOK 1,370 (• 170) a year, the patients pay cost-sharing charges for consultation of doctors, psychologists, physiotherapists, for important medicines, radiological examinations/treatment, laboratory tests and travel expenses.</p> <p>• For a standard GP consultation NOK 110 (• 14) is paid by the patient, for a specialist consultation NOK 168 (• 21).</p>	<p>Patients pay a contribution amounting to ATS 50 (• 3.63) on each certificate for treatment by a doctor or a dentist.</p>

	Portugal	Finland	Sweden	United Kingdom	
• Patient's participation	Variable insured person's share set by government.	<p><i>Health centre:</i> Physician services maximum FIM 60 (• 10) for the first three visits in a calendar year or an annual fee of maximum FIM 120 (• 20) for 12 months depending on the municipality; most other services free of charge.</p> <p><i>Hospital:</i> The fee for an out-patient visit is FIM 120 (• 20), for day surgery FIM 400 (• 67). The fee for in-patient care is FIM 135 (• 23) a day. In addition, a basic hospitalisation fee of FIM 150 (• 25) is charged if the in-patient care lasts 3 days or more.</p> <p>An overall ceiling of FIM 3,500 (• 589) per year for public sector patient fees is applied as of 1.1.2000 (excluding however fees for dental care). FIM 70 (• 12) per day is charged for in-patient care in the hospitals after reaching the ceiling.</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 (• 12) and 25% of the excess amount within a fixed tariff.</p>	<p>The insured person pays between SEK 100 (• 12) and SEK 140 (• 16) per visit to a doctor.</p> <p>For specialist care, the patient pays between SEK 150 (• 18) and SEK 250 (• 29).</p> <p>Emergency cases: between SEK 100 (• 12) and SEK 260 (• 30).</p>	No charge.	• Patient's participation

Table II

Health Care

	Belgium	Denmark	Germany	Greece	
• Exemption or reduction of patient's participation	<p>Preferential treatment for certain groups: the disabled, pensioners, widows/widowers, orphans, beneficiaries of the Guaranteed minimum income for the elderly (<i>Revenu garanti aux personnes âgées</i>), claimants of minimum subsistence resources (<i>minimex</i>), handicapped children benefiting from family benefit supplements and persons benefiting from a handicap allowance, unemployed aged at least 50 and who are in this situation since at least one year with a dependant family or alone. They are granted if the family's annual gross taxable income is less than a maximum of BEF 474,519 (• 11,763) + BEF 87,846 (• 2,178) per dependant.</p>	<p>See Table XI "Guaranteeing sufficient resources".</p>	<p>Children or hardship cases.</p>	<p>Not applicable.</p>	• Exemption or reduction of patient's participation

Spain	France	Ireland	Iceland	Italy	
Not applicable. No participation.	<p> Holders of an invalidity pension (<i>pension d'invalidité</i>) or a work injury pension (<i>rente d'accident de travail</i>) at a rate > 66.66% are covered 100% together with their family members.</p> <p> No participation required for certain complaints and for those complaints only.</p>	Not applicable.	Pensioners and children pay a lower fee. Max. payment per family per year ISK 12,000 (• 164).	<p> Tests, visits to a specialist and medication of group B are free of charge for:</p> <ul style="list-style-type: none"> • civil disabled (more than 2/3 of invalidity); • service disabled (categories 1 to 5); • war disabled (cat. 1 to 8); • children up to 6 years; • and persons aged over 65 if they come from a family whose income is below ITL 70,000,000 (• 36,152); • recipients of minimum pensions (<i>pensione minima</i>) aged over 60 and unemployed persons with an annual family income of less than ITL 16,000,000 (• 8,263): this limit amounts to ITL 22,000,000 (• 11,362) for a couple and is increased by ITL 1,000,000 (• 516) for each dependant child; • recipients of social pensions (<i>assegno sociale</i>) and their dependant family; • blind and deaf mute. <p> Tests, visits to a specialist and medication of group B are partly free of charge for:</p> <ul style="list-style-type: none"> • those suffering from a chronic illness and inducing a disability; • civil disabled less than 2/3; • service disabled (categories 6 to 8); • in the case of pregnancy and maternity. 	<ul style="list-style-type: none"> • Exemption or reduction of patient's participation

	Liechtenstein	Luxembourg	Netherlands	Norway	Austria
• Exemption or reduction of patient's participation	<p>Sickness insurance certificate fee (<i>Krankenscheingebühr</i>) of CHF 15 (• 9.35) for children. No sickness insurance certificate fee for preventive examinations or maternity benefits.</p> <p>From 1 April 2000:</p> <ul style="list-style-type: none"> • Half contributions for: insured persons between the ages of 16 and 20, insured persons who have reached regular retirement age, and insured persons between the age of 20 and regular retirement age, who are insured in the family doctor system. • No contributions for: children under the age of 16 or persons insured in the family doctor system who are 16 to 20 years old or have reached regular retirement age. • No contribution for certain services. 	No exemptions or reductions.	Not applicable.	<ul style="list-style-type: none"> • Charges for children under 16 are added to those of a parent to meet the ceiling. Children under 7 are exempt from certain charges. • Special exemptions from cost-sharing charges apply to a limited number of diseases and groups of patients. • No charges in the case of occupational injury or disease. 	No participation for children, pensioners and the needy.

	Portugal	Finland	Sweden	United Kingdom	
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• Exemption or reduction of patient's participation

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.

Health centre:
Children under the age of 15 are exempt from the fee.

Emergency cases: Below the age of 20 no charge.

Not applicable.

• Exemption or reduction of patient's participation

Table II

Health Care

	Belgium	Denmark	Germany	Greece	
2. Hospitalisation:	Free choice among approved hospitals.	Free choice of regional public hospitals.	Free choice of licensed hospitals. Hospital treatment requires the admission by a medical doctor (except for emergencies).	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.	2. Hospitalisation:
• Choice of hospital					• Choice of hospital
• Patient's participation	Complete refund (public ward). Save for a participation of BEF 459 (• 11) per day. Where hospitalised within a psychiatric home for more than 5 years: BEF 765 (• 19) per day. Fixed contribution by the insurance for approved homes for the aged, nursing homes and psychiatric homes. Hospitalisation fee: BEF 1,100 (• 27).	Public hospitals and approved private establishments: No charge. Non-approved private establishments: patients pay all costs.	Free hospitalisation in a shared room with exception of participation of DEM 17 (• 8.69) (old <i>Länder</i>) or DEM 14 (• 7.16) (new <i>Länder</i>) per calendar day during a maximum of 14 days.	No charge, in case of hospitalisation, for the insured.	• Patient's participation
• Exemption or reduction of patient's participation	For dependants, those benefiting from the preferential scheme and the unemployed found to qualify as an unemployed single for at least 12 months or unemployed with a dependant: BEF 163 (• 4.04) per day. Where hospitalised within a psychiatric home for more than 5 years: For dependants, those benefiting from the preferential scheme and the unemployed found to qualify as an unemployed single for at least 12 months or unemployed with a dependant: BEF 459 (• 11) per day.	Non-approved private establishments: In the case where a public hospital refers a patient to a private establishment: no charge.	No charge for children.	Not applicable.	• Exemption or reduction of patient's participation

Spain	France	Ireland	Iceland	Italy	
No choice.	Free choice among public and private (approved) hospitals.	Referral via general practitioner/specialist.	Doctors must refer the patient to a hospital.	Free choice of public or private hospital among those registered under the scheme.	2. Hospitalisation: <ul style="list-style-type: none"> • Choice of hospital
Hospitalisation for surgery: entirely free of charge. For other reasons: Authorised 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.	Participation of the insured: 20% in general. Hospitalisation fee (<i>forfait hospitalier</i>): FRF 70 (• 11) per day, including the day of discharge.	<ul style="list-style-type: none"> • Persons with full eligibility: No charge. • Persons with limited eligibility: Charge of IEP 26 (• 33) per night in a public ward up to a maximum of IEP 260 (• 330) on any 12 month consecutive period. • 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 IEP 25 (• 32) which applies to the first visit for any episode of care only. No charge applies to attendances at out-patient clinics. • 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. • Infectious diseases treatment: Free of charge to all persons. 	Public hospitals: No charge.	Direct assistance free (sharing a room).	<ul style="list-style-type: none"> • Patient's participation
Not applicable.	No participation from 31 st day of hospitalisation for treatment or series of treatments above <i>K 50</i> (scale of sicknesses). Holders of an invalidity pension (<i>pension d'invalidité</i>) or a work injury pension (<i>rente d'accident de travail</i>) at a rate > 66.66% are covered 100% together with their family members.	Exemptions from both sets of charges mentioned above include: <ul style="list-style-type: none"> • women receiving services in respect of motherhood; • children up to the age of six weeks; • children suffering from prescribed diseases and disabilities, i.e. mental handicap, mental illness, phenylketonuria, cystic fibrosis, spina bifida, hydrocephalus, haemophilia and cerebral palsy (the exemption applies only to treatment for the prescribed condition); • children referred for treatment from child health clinics and school health examinations; • persons receiving services in respect of prescribed infectious diseases. 	Not applicable.	Free hospitalisation.	<ul style="list-style-type: none"> • Exemption or reduction of patient's participation

	Liechtenstein	Luxembourg	Netherlands	Norway	Austria
2. Hospitalisation:					
• Choice of hospital	Free choice of hospital. Full coverage of the costs of examinations, treatments, meals and accommodations in the general section of a hospital under contract; Limited coverage of costs in hospitals not under contract.	Free choice of hospital (hospital abroad subject to approval of sickness fund).	Free choice among hospitals or institutions approved by the Minister of Health.	A hospital of a county other than the county of residence, can be chosen. In such case, the county of residence pays a guest-patient fee.	Free choice among public hospitals, if no additional costs arise.
• Patient's participation	See Point 1. "Medical treatment".	Participation in maintenance costs: LUF 219 (• 5.43) per day of hospitalisation.	No share borne by the beneficiary in the lower class of accommodation. Admission must be authorised by the health insurance fund.	No cost-sharing charges for patients admitted to hospital. For outpatients' departments at hospitals normal cost-sharing charges apply, see above. For treatment in a private clinic with no arrangement with the public health system, the full cost falls on the patient himself.	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 participation of an amount of max. ATS 73 (• 5.31) per day. For the hospitalisation of a dependent a 10%-contribution is charged.
• Exemption or reduction of patient's participation	See Point 1. "Medical treatment".	In a whole year, participation can not exceed 3% of the yearly contribution income.	Not applicable.	Outpatients: • Charges for children under 16 are added to those of a parent to meet the ceiling. Children under 7 are exempt from certain charges. • Special exemptions from cost-sharing charges apply to a limited number of diseases and groups of patients. • No charges in the case of occupational injury or disease.	The participation in case of hospitalisation is limited to a maximum of 28 days per calendar year.

	Portugal	Finland	Sweden	United Kingdom	
2. Hospitalisation:					2. Hospitalisation:
• Choice of hospital	Free choice among public hospitals and, if there is a waiting list, institutions approved by the Ministry of Health.	<i>Public hospital:</i> Normally according to municipality of residence. Referral required. <i>Private hospital:</i> Free choice.	Free choice of regional public hospitals and approved private establishments.	By negotiation with the general family doctor. Normally, family doctor chooses hospital best suited to the patient's needs.	• Choice of hospital
• Patient's participation	No participation in charges in public ward (or in private room if recommended by the doctor). If in private room freely chosen by beneficiaries, charges are payable in full by the beneficiaries, as well as private hospital and clinic charges.	<i>Public hospital:</i> Hospital fee of FIM 135 (• 23) a day. <i>Private hospital:</i> Part of the doctor's fee and costs for examination and care are refunded by the sickness insurance.	The patient will be charged maximum SEK 80 (• 9.35) per 24 hours.	No charge, except where the patient asks for special amenities or for extra treatment which is not clinically necessary.	• Patient's participation
• Exemption or reduction of patient's participation	Not applicable.	Patient under the age of 18 may be charged only for the first seven treatment days in a calendar 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. The fee for in-patient care in psychiatric units is FIM 70 (• 12).	Patient's charge may be reduced according to income-test.	Not applicable.	• Exemption or reduction of patient's participation

Table II

Health Care

	Belgium	Denmark	Germany	Greece	
3. Dental care: • Treatment	<p>Comprising preventive and conservative treatment, extractions, dental prosthesis, orthodontic treatment.</p> <p>Refund:</p> <ul style="list-style-type: none"> • 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. 	<p>Cost to insured person in both categories:</p> <p>From 35% to 60% of cost of treatments on list. 100% for treatment not included in the list.</p> <p>Treatment is free for children and partially covered for handicapped persons.</p>	<p>A system for persons up to 18 years of age of prophylactic measures designed to prevent dental disease.</p> <p>Full compensation of medically necessary conservative dental treatment, including dental prophylactics.</p>	As for health care.	3. Dental care: • Treatment
• Dental prosthesis	<p>Health insurance does not cover dental prosthesis except for patients aged at least 50, or in the case of some medically justified situations where the age limit is not taken into account.</p>	Not paid by insurance.	<p>For denture, the insured person contributes 50% of the costs of the required medical treatment. When the insured person takes measures to maintain healthy teeth, the benefit is increased by a bonus of 10% or 15%.</p>	As for health care but charge of 25% for dental prosthesis.	• Dental prosthesis

Spain	France	Ireland	Iceland	Italy	3. Dental care: • Treatment
<p>Comprising extractions and certain types of treatment. In the event of an employment injury or in the case of an occupational disease, oral and facial surgery are also covered.</p>	<p>Comprising preventive and conservative treatment, extractions and (submit to approval) orthodontic treatment. Refund: according to fixed rate as for medical care. Share borne by the insured person: 30%.</p>	<p>No charge for persons with full eligibility, children under 6 years of age and persons who are attending or have attended national school up to the age of 14 years. Persons who pay pay-related social insurance contributions and their spouses are entitled to receive fully or subsidised dental care for a limited range of treatments. No charge for scalings, examinations and polishing for insured persons who satisfy certain contribution conditions. Patient contributions for fillings, extractions and other services. Patients in neither of the above categories pay full fees.</p>	<p>Dental expenses are partly refunded for children under the age of 17, and old-age and invalidity pensioners. Orthodontic care is partly refunded for persons under age 21. No refund is granted for persons between 19 to 66 years of age except in case of invalidity pensioners, congenital defects, accidents or illness.</p>	<p>Free treatment in the centres of the National Health Service (<i>Servizio Sanitario Nazionale, S.S.N.</i>) and from registered doctors.</p>	
<p>Certain financial aids for dental prosthesis.</p>	<p>Subject to prior agreement, refund according to fixed rate. Share borne by the insured person: 30%.</p>	<p>Persons with full eligibility: dentures are provided by or on the direction of the dental practitioner free of charge. The insured person pays a contribution (50% in most cases).</p>	<p>Dental expenses are partly refunded for children under the age of 17, and old-age and invalidity pensioners. Orthodontic care is partly refunded for persons under age 21. No refund is granted for persons between 19 to 66 years of age except in case of invalidity pensioners, congenital defects, accidents or illness.</p>	<p>Paid by the beneficiary.</p>	<p>• Dental prosthesis</p>

Table II

Health Care

	Liechtenstein	Luxembourg	Netherlands	Norway	Austria
3. Dental care: <ul style="list-style-type: none"> • Treatment 	<p>For children of compulsory school age: educational and investigative measures, treatment of cavity damages and jawbone corrections. General: voluntary insurance possible.</p>	<p>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 LUF 1,397 (• 35) which is fully covered.</p>	<p>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 once a year), dentures and specialist surgical treatment.</p>	<p>Children up to 20 years of age are entitled to public basic dental care, free of charge up to 18, and against a limited charge for the remaining 2 years. Orthodontic treatment can be paid for fully or partially according to the gravity of the condition. For adults the dental care coverage is very limited. Some coverage exist for dental surgery and treatment of patients carrying certain diseases or in particular need of free treatment (nursing home and long term hospital patients).</p>	<p>Dental treatment is granted according to the statues. Medical treatment includes conservative, surgical and orthodontic treatments. The patient's or family member's contribution towards orthodontic treatment is between 25% and 50%. As of 01.01.1997 a contribution amounting to ATS 50 (• 3.63) is to be paid for each dental treatment certificate, except in the case of children, pensioners and the needy). For extra treatment and services (e.g. inlays and crowns) the insurance fund's subsidy is between ATS 325 (• 24) and ATS 2,960 (• 215) per unit.</p>
<ul style="list-style-type: none"> • Dental prosthesis 	<p>Not covered.</p>	<p>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.</p>	<p>Dentures: Patient's participation of 25%.</p>	<p>Generally not covered. Some coverage for persons not developing teeth as they grow up and for persons having lost their teeth traumatically as a consequence of certain diseases.</p>	<p>(Indisposable) dental prosthesis are granted according to the statues. The patient's or family member's contribution towards removable dental prosthesis such as braces is between 25% and 50%.</p>

	Portugal	Finland	Sweden	United Kingdom	
3. Dental care: • Treatment	Free choice among the specialists of the private sector. Reimbursement according the scale fixed by government.	<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 of 19 and war veterans receive dental treatment free of charge. <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 75% and for other treatment 60% of the fee up to a specified limit. No refund is provided in respect of ortho- and prosthodontic 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. In addition, costs for examination and preventive treatment are refunded to persons born 1955 or before that, once in every three calendar years.	Dental care for younger people up to the age of 20 years is free of charge in the public dental care (<i>folktandvården</i>). The dental care insurance is divided on one hand into basic dental care (check-ups, fillings and root treatment and emergency care), and into prosthetic and orthodontic treatment on the other. Price-fixing is free and the care provider sets the patient's contribution. For basic dental care the Social Insurance Office (<i>försäkringskassan</i>) pays a fixed subsidy, set by the Government, to the care provider. The patient pays the remaining costs. Basic dental care is also possible on subscription – a fixed total price is payable for care over a two-year period.	Proportional charges for NHS dental treatment in the General Dental Service, including examination. 80% of cost of a course of treatment up to a maximum of GBP 348 (£ 557). No charge for: • women who are pregnant, or who have had a baby in the preceding 12 months, when the course of treatment starts, • people under 18; • those under 19 in full-time education; • people receiving income support or income-based Jobseeker's Allowance, Working Families' Tax Credit or Disabled Person's Tax Credit and their partners. People on a low income may be able to get help with the cost of treatment. Dental treatment in the hospital and Community Dental services, however, is free except for dentures and bridges.	3. Dental care: • Treatment
• Dental prothesis	Fees paid by patient. Refund of 75% of the fee according to official scale.	<i>Health centre:</i> Only for war veterans. <i>Sickness insurance:</i> Refunded for war veterans.	For prosthetic treatment and orthodontic treatment there is a limit for high costs, where the insurance pays the sum of fixed amounts reduced by SEK 3,500 (£ 409) and the individual pays the rest.	See dental treatment.	• Dental prothesis

	Belgium	Denmark	Germany	Greece	
4. Pharmaceutical products	<p>Insured person's share:</p> <ul style="list-style-type: none"> • Cat. A (serious illness): No charge. • Cat. B (useful drugs): 25%, ceiling BEF 375 (• 9.30). • Cat. C (less useful drugs): 50%, ceiling BEF 625 (• 15). • Cat. CS (ease drugs): 60%. • Cat. Cx (f.e. the pill): 80%. <p>Patients in hospital: BEF 25 (• 0.62) per day.</p> <p>Refund of cost of preparations by pharmacist: Maximum share of insured person BEF 40 (• 0.99) or BEF 80 (• 1.98). Exemption made for long lasting treatments.</p> <p>Charge reduced for those benefiting from the preferential scheme: Cat. B: 15%, ceiling BEF 250 (• 6.20). Cat. C: 50%, ceiling BEF 375 (• 9.30).</p> <p>Refund of cost of preparations by pharmacist: BEF 0, BEF 10 (• 0.25), BEF 20 (• 0.50) or BEF 80 (• 1.98) depending on social and therapeutic usefulness.</p>	<p>Cost to insured according to lists of products:</p> <ul style="list-style-type: none"> • Very important products: 25% of cost; • Less important products: 50% of cost. <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 DEM 8 (• 4.09), DEM 9 (• 4.60), DEM 10 (• 5.11), 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 (<i>Festbetragsarzneimittel</i>), 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 (<i>Bagatellarzneimittel</i>). Certain uneconomical drugs are not paid by the insurance.</p> <p>Members of family: As for insured persons.</p>	<p>Charge of 25% for medicines prescribed by doctor.</p> <p>10% contribution towards cost of medication prescribed for certain illnesses (Parkinson's disease, Paget's disease, Crohn's disease, etc.).</p> <p>10% contribution towards cost of medication for retired persons receiving the <i>minimum pension</i>.</p> <p>No charges payable in the event of an employment accident, for medication during pregnancy and for chronic illnesses (cancer, diabetes etc.).</p>	4. Pharmaceutical products

Spain	France	Ireland	Iceland	Italy
<p>Beneficiaries pay 40% of the price of medicaments. There is a 90% reduction of the price for certain special medicaments, with a maximum limit of ESP 439 (• 2.64).</p> <p>No charge whatsoever for: pensioners, 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.</p> <p>No share required from long-term patient, only for the illness concerned.</p>	<p>No charge for persons with full eligibility.</p> <p>No charge for persons suffering from mental handicap and mental illness (for persons under 16 years only) and from specified long-term illnesses in respect of drugs prescribed for treatment.</p> <p>From 1 July 1999 a new drugs payment scheme has been introduced, whereby no individual or family will have to pay more than IEP 42.00 (• 53) per month for prescribed medicines.</p>	<p>The medicines are divided into four main categories. The patient pays according to the type of medicine, from 0-100% of costs.</p> <p>Remaining cost paid by the State sickness insurance.</p>	<p>Classification of permitted and registered medication:</p> <p>4. Pharmaceutical products</p> <ul style="list-style-type: none"> • Group A: Medication termed "essential" for the treatment of more serious complaints: Free for all insured persons, except for the fixed amount for the prescription. • 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. • Group C: Other medication and medication for which a prescription is not required: The cost is borne fully by the insured person.

	Liechtenstein	Luxembourg	Netherlands	Norway	Austria
4. Pharmaceutical products	<p>Medications prescribed by the doctor on a speciality list (including medications therapeutically equivalent to these medications). Participation: See Point 1. "Medical treatment".</p>	<p>Reimbursement according classification of drugs:</p> <ul style="list-style-type: none"> • Normal reimbursement: 78% • Preferential reimbursement: 100% • Reduced reimbursement: 40% • Non-refundable products and drugs. 	<p>Registration of insured person with a chemist who entered into contract with the health insurance fund. 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>	<ul style="list-style-type: none"> • Less important medicines: The patient pays the full cost, even when they are prescribed by a doctor. • Important medicines: For prescribed medicines on the important medicines list, the patient pays 36% of the cost up to a ceiling of NOK 340 (• 42) for each 3-months period of consumption. National insurance (<i>folketrygden</i>) pays, normally through direct settlement with the pharmacies, up to the full cost, but only up to the reference price of the product category, where the chosen prescribed product is more expensive. The differential falls on the patient in addition to standard cost-sharing charges. 	<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 ATS 45 (• 3.27) per item prescribed. Free of charge for notifiable infectious diseases or in case of need.</p>

	Portugal	Finland	Sweden	United Kingdom
4. Pharmaceutical products	<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.</p> <p>The percentages are increased by 15% for pensioners whose pensions are less than the minimum wage.</p>	<p><i>Public hospitals:</i> Costs included in fee.</p> <p><i>Sickness insurance:</i> Patient's own liability is FIM 50 (• 8.41) + 50% of excess amount for products prescribed by a doctor. In serious and chronic diseases a number of listed pharmaceutical products qualify for refunds of 75% or 100% of the costs exceeding FIM 25 (• 4.20). If patient's own costs for pharmaceutical products during one calendar year exceed FIM 3,320 (• 558), the excess amount is fully reimbursed.</p>	<ul style="list-style-type: none"> • The patient pays the whole cost up to and including SEK 900 (• 105). • Costs between SEK 901 (• 105) and SEK 1,700 (• 199) are subsidised by 50%. • Costs between SEK 1,701 (• 199) and SEK 3,300 (• 386) are subsidised by 75%. • Costs between SEK 3,301 (• 386) and SEK 4,300 (• 503) are subsidised by 90%. • Costs above SEK 4,300 (• 503) are subsidised totally. 	<p>Charge of GBP 5.90 (• 9.45) per prescribed item.</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 GBP 30.80 (• 49) for 4 months and GBP 84.60 (• 135).</p> <p>No charge for children under 16, people aged 16-18 and still in full-time education, people 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 <i>Income Support</i>, income-based <i>Jobseeker's Allowance</i>, <i>Working Families' Tax Credit</i> or <i>Disabled Person's Tax Credit</i> and their partners, some other people on low incomes, and people suffering from specified conditions.</p>

Table II

Health Care

	Belgium	Denmark	Germany	Greece	
5. Prosthesis, spectacles, hearing-aids	Full refund of fees fixed by agreement.	Partial reimbursement.	As long as no fixed amounts are established, the sickness funds cover the entire costs, when fixed amounts have been established, the costs will be covered up to this amount. <i>Participation of the insured:</i> For bandages, insoles, and aids for compression therapy: 20% of the amount to be covered by the sickness funds, with the exception of children and hardship cases. Payment of costs for a spectacle frame by the insured.	Charge limited to 25% maximum.	5. Prosthesis, spectacles, hearing-aids

Spain	France	Ireland	Iceland	Italy
Provision and normal replacement of prosthesis, orthopaedic apparatus and wheel-chairs free of charge. Grants may be made towards spectacles, hearing aids and other special types of prosthesis.	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 national school pupils. Limited charges only levied on insured persons who satisfy certain contribution conditions.	The state sickness insurance provides appliances on certain conditions, in special cases free of charge.	Prosthesis: supplied to the different categories of disabled (from work, war...) by the local Health Centres (<i>Unità Sanitarie Locali, USL</i>). 5. Prosthesis, spectacles, hearing-aids

	Liechtenstein	Luxembourg	Netherlands	Norway	Austria
5. Prosthesis, spectacles, hearing-aids	<p>Aid is prescribed by the doctor according to the list.</p> <p>Participation: See Point 1. "Medical treatment".</p>	<p>Subject to sickness fund's prior approval: Refunds at the tariff rates fixed by agreements.</p>	<p>Subject to prior approval of health insurer. No cost sharing except for:</p> <ul style="list-style-type: none"> • Artificial breasts: payment of cost in excess of maximum NLG 397.50 (• 180). • Orthopaedic shoes: share in cost of NLG 112 (• 51) per year up to age 16; NLG 224 per year (• 102) for age 16 and over. • Spectacles and contact lenses: after first purchase entitlement without cost-sharing only on specific medical indication. • Hearing appliances: payment of cost in excess of NLG 1,000 (• 454). • Wigs: payment of cost in excess of NLG 556 (• 252). 	<p>Technical aids are provided by Technical Aid Centres (<i>hjelpemiddel-sentraler</i>) under the National Insurance Service (<i>trygdeetaten</i>). Each of the 19 counties (<i>fylker</i>) have a centre. Durable appliances are considered property of the National Insurance Scheme, and must be handed in after use.</p>	<p>Insured person's contribution 10%, minimum ATS 281 (• 20) (free of charge in case of need).</p> <p>The maximum amount to be covered by the insurance funds amounts up to ATS 14,330 (• 1,041) for prostheses up to ATS 35,824 (• 2,603) according to the statutes of the insurance funds.</p>

	Portugal	Finland	Sweden	United Kingdom	
5. Prosthesis, spectacles, hearing-aids	<p>80% charge for prosthesis on the official list.</p> <p>Spectacles: Fees paid by patient. Refund of 75% of the fee according to official scale.</p>	<p><i>Health centre:</i> In certain cases free of charge.</p> <p><i>Sickness Insurance:</i> Not refundable.</p>	<p>The county councils provide appliances on certain conditions.</p>	<p>Spectacles: No spectacles supplied free.</p> <p>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-based <i>Jobseeker's Allowance, Income Support, Working Families' Tax Credit, Disabled Person's Tax Credit</i> 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.</p> <p>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. Others pay privately.</p> <p>Prosthesis and hearing-aids: No charge for provision and fitting of National Health Service appliances.</p>	5. Prosthesis, spectacles, hearing-aids

	Belgium	Denmark	Germany	Greece	
6. Other benefits	<p>As laid down in by-laws of insurance fund. Flat-rate contribution from a special solidarity fund of the National Institute for sickness and invalidity insurance (<i>Institut National d'Assurance Maladie-Invalidité, INAMI</i>), for certain expensive treatments not provided under the official list of reimbursable services.</p> <p>Preventive health centres and centres for underdeveloped children: Daily contribution of insurance calculated by the National Institute for sickness and invalidity insurance (<i>Institut National d'Assurance Maladie-Invalidité, INAMI</i>) on real cost.</p>	<p>Free assistance and treatment given by nurse at home if recommended by a doctor.</p> <p>Free transport to doctor or hospital for pensioners who are insured in Category 1, and in certain other cases and circumstances.</p> <p>For both categories of insured persons, share of cost met for treatment by chiropractor, physiotherapist, chiropodist or psychologist to whom the general practitioner has referred the insured.</p>	<p>Other benefits of sickness insurance:</p> <ul style="list-style-type: none"> • <i>Home care</i>: Basic nursing and treatment as well as household assistance. • <i>Household aid</i>, i.e. replacement in the household, or payment of cost of household assistant. • In certain cases the cost for <i>rescue and transport</i> back to the hospital or the doctor are covered; DEM 25 (• 13) participation per journey. • <i>Prescribed items</i> other than medicines: Insured person pays 15%, except for children and hardship cases. • Payment of medical services for <i>ambulatory preventive or rehabilitative services</i>; contribution to the other costs of ambulatory preventive services (accommodation, nursing, transportation) up to DEM 15 (• 7.67) or DEM 30 (• 15) for chronically ill infants per day. • Full compensation with DEM 17 (• 8.69) (old <i>Länder</i>) and DEM 14 (• 7.16) (new <i>Länder</i>) paid by the insured patient per (calendar) day or contribution of sickness funds for <i>preventive and curative services for mothers</i>. • Full compensation for <i>institutional preventive or rehabilitative services</i>, except for co-payment of insured person of DEM 17 (• 8.69) (old <i>Länder</i>) and DEM 14 (• 7.16) (new <i>Länder</i>) per day. <p>Benefits of long-term care insurance:</p> <ul style="list-style-type: none"> • <i>Domiciliary care</i>: Basic nursing and household assistance by non-residential care institutions. • <i>Care allowance</i>: Instead of availing of the help of professional services, the person may apply for a nursing allowance. • <i>Carer's substitute</i>: If the carer is temporarily unable to ensure the care due to holiday or sickness, the costs of providing a substitute are taken over. • <i>Partially residential care</i>: As a supplement to domiciliary care, the care in institutions providing care during day or night is paid. • <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 during the transitional period following to an in-patient treatment or if the carer is unavailable. • <i>In-patient care</i>: costs for care, for medical treatment and also for social assistance will be covered. <p>For more comprehensive information, see MISSOC-Info 1/1999.</p>	<p>Various benefits, such as cost of travelling for the sick living in distant regions, subject to certain conditions.</p>	6. Other benefits

Spain	France	Ireland	Iceland	Italy
<p>Other types of benefit available either to all beneficiaries or to certain categories of beneficiary:</p> <ul style="list-style-type: none"> • Home help (<i>ayuda domiciliaria</i>) for retired people, invalids, the mentally handicapped, etc. • Transport to hospital (<i>ambulancia</i>) for sick people, in emergencies and under other special circumstances. • Thermal cures (<i>baños termales</i>): Precautionary measures. Thermal baths possible under certain conditions. 	<ul style="list-style-type: none"> • Medical aids. • Transportation in case of hospitalisation. • Preventive benefits etc. • Supplementary benefits and aid benefits which may be granted by the sickness insurance fund for social and medical treatment. • Sanatorium: Subject to sickness fund's prior approval: No share borne by insured person. • Spa: Subject to sickness fund's prior approval: refund of medical fees and cost of treatment in a thermal centre. No sickness cash benefits (<i>indemnités journalières</i>) in principle (except for social and medical treatment provided by the sickness fund). 	<ul style="list-style-type: none"> • Hospital in-patient and out-patient services are provided free of charge for children suffering from certain long-term diseases and disabilities, women receiving Maternity Services, children up to six weeks of age and children referred from child health clinics and school health examinations. • Free home help service, subject to certain conditions. • Free transport to hospital, subject to certain condition. • 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. 	<ul style="list-style-type: none"> • Travel and transport costs partly reimbursed. • Physiotherapy partial to full reimbursement upon referral by a doctor. • Nursing at home in special serious cases upon referral by a doctor, free of charge for the patient. 	<p>Thermal cures: subject to prior approval of the local health unit. Participation: ITL 6,000 (* 3.10) for the prescription, plus 50% of fixed rates, with a maximum of ITL 70,000 (* 36) for each course of treatment.</p> <p>Home care.</p>
				<p>6. Other benefits</p>

	Liechtenstein	Luxembourg	Netherlands	Norway	Austria
6. Other benefits	<ul style="list-style-type: none"> • Preventive examinations • Treatment benefit for cures at a spa prescribed by the doctor: at least CHF 50 (• 31) per day. • Expenses for transport. • Care at home (<i>Hauskrankenpflege</i>) ordered by the doctor: costs of basic care and treatment. 	Transportation cost reimbursable under certain conditions.	<p>Other benefits under the Health Insurance Act (<i>Ziekenfondswet, ZFW</i>):</p> <ul style="list-style-type: none"> • Medical and surgical treatment, • obstetric care, • dental care, • pharmaceutical services, • admission and stay in a hospital, • aids and appliances, • transport of patients by ambulance, taxi or private car, • maternity care: home maternity care (<i>thuis</i>), in a maternity clinic or a hospital (without a medical indication), • haemodialysis, • services for patients with chronic recurring respiratory problems, • services of thrombosis prevention unit (<i>trombosedienst</i>), • Services of a genetic testing centre (<i>erfelijk heidsonderzoek</i>). <p>Other benefits under the General Exceptional Medical Expenses Act (<i>Algemene wet bijzondere ziektekosten, AWBZ</i>):</p> <ul style="list-style-type: none"> • Care and nursing for the physically disabled and mentally handicapped, • home care, • rehabilitation, • psychiatric care (clinical or non clinical, Regional Institute for Out-patient Mental Health Care, sheltered accommodation etc.), • physiotherapy (entitlement to physiotherapy of 9 treatments per indication per year), • care of the blind and partially sighted, • care of the deaf and partially hearing, • care of the mentally handicapped, • placement in a day centre (<i>dagverblijf</i>) for the mentally handicapped, • admission and stay in a hostel for the mentally handicapped, • testing for hepatitis B virus for pregnant women, • services for parents and children (<i>zorg aan ouder en kind</i>), • testing for congenital metabolic disorders, • vaccinations. 	<p>Necessary costs exceeding NOK 60 (• 7.44) (return NOK 120 = • 14.88) for transport to the nearest place where the relevant health services can be obtained, are reimbursed, and the part not reimbursed counts toward the cost-sharing charge ceiling.</p>	<ul style="list-style-type: none"> • Examinations of young persons, • Preventive examinations, • Mother- and child examinations, • medical care at home (medical benefits following the doctor's orders, provided by qualified staff, for a maximum of 4 weeks), • psychotherapy, • expenses for transport, refund of travel expenses. • Thermal Cure: May be granted if necessary (in institutions of the insurance funds, contract institutions or in the form of supplements). Contribution amounts to between ATS 78 (• 5.67) and ATS 198 (• 14) per day and lasts for a maximum of 28 days per calendar year. The needy are exempt from participation. • Medical rehabilitation measures may be granted if necessary. Contribution amounts to ATS 78 (• 5.67) per day and lasts for a maximum of 28 days per calendar year. The needy are exempt from participation.

	Portugal	Finland	Sweden	United Kingdom	
<p>6. Other benefits</p>	<p>Payment of travel costs for patients living in remote areas, subject to certain conditions.</p> <p>Reimbursement of cost of treatment in thermal centres in line with prevailing official scale, after receiving permission.</p>	<ul style="list-style-type: none"> • Travel and transport costs are fully compensated from the sickness insurance after deduction of patient's own liability of FIM 45 (• 7.57). • If the patient's share of travel costs during the same calendar year is more than FIM 900 (• 151), the excess amount is fully refunded. • Accommodation is refunded up to a maximum of FIM 120 (• 20) per night. 	<p>Reimbursement for transportation costs on certain conditions.</p> <p>Limitations for high costs. When a person within a 12 months period has costs for public health and medical care the limit is a maximum of SEK 900 (• 105). For pharmaceutical products the limit is SEK 1,800 (• 210) for a period of 12 months.</p>	<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>	<p>6. Other benefits</p>

I Financing

II Health care

III Sickness - Cash benefits

IV Maternity

V Invalidity

VI Old-Age

VII Survivors

VIII Employment injuries and occupational diseases

IX Family benefits

X Unemployment

XI Guaranteeing sufficient resources

	Belgium	Denmark	Germany	Greece	
Applicable statutory basis	<p>Law on Compulsory Insurance for Health Care and Sickness Benefits (<i>Loi relative à l'assurance obligatoire soins de santé et indemnités</i>), co-ordinated on 14 July 1994.</p> <p>Law on hospitals (<i>Loi sur les hôpitaux</i>), co-ordinated on 7 August 1987.</p> <p>Law of 27 June 1969.</p>	<p>Law of 20 December 1989 and amendments.</p>	<p>Social Code (<i>Sozialgesetzbuch</i>), Book 4, of 23.12.1976 and amendments.</p> <p>Social Code (<i>Sozialgesetzbuch</i>), Book V, introduced by the Health Reform Act (<i>Gesundheits-Reformgesetz</i>) of 20 December 1988 and most recently further developed by the Act on Reform of the Sickness Insurance 2000 (<i>Gesetz zur GKV-Gesundheitsreform 2000</i>) of 22 December 1999.</p>	<p>Law of 14 June 1951, modified.</p>	Applicable statutory basis
Basic principles	<p>Current income financing ("pay as you go") based primarily on contributions.</p>	<p>Global protection for the active population.</p>	<p>Compulsory insurance for employees and categories of persons assimilated thereto up to a certain income limit.</p>	<p>Insurance system. Benefits depending on contributions.</p>	Basic principles
Field of application					Field of application
1. Beneficiaries	<p>All workers bound by a contract of service and categories assimilated thereto.</p>	<p>All salaried workers and self-employed, including spouse if helping.</p>	<p>All persons in paid employment and assimilated.</p>	<p>Employees and assimilated.</p>	1. Beneficiaries
2. Membership ceiling	<p>No membership ceiling.</p>	<p>No membership ceiling.</p>	<p>DEM 77,400 (* 39,574) in old <i>Länder</i> and DEM 63,900 (* 32,672) in new <i>Länder</i>.</p>	<p>No membership ceiling.</p>	2. Membership ceiling
3. Exemptions from compulsory insurance	<p>No exemptions.</p>	<p>No exemptions.</p>	<p>No compulsory insurance if the annual income is higher than the compulsory insurance limit.</p>	<p>No exemptions.</p>	3. Exemptions from compulsory insurance

Spain	France	Ireland	Iceland	Italy	
<p>Royal Legislative Decree 1/94 of 20 June, in which the amended version of the General Law on Social Security (<i>Ley General de la Seguridad Social</i>) is approved.</p> <p>Decree No 3158 of 23 December 1966 and other provisions.</p> <p>O.M. of 13 October 1967.</p> <p>Royal Decree 1300, of 21 July 1995.</p> <p>Royal Decree 575, of 18 April 1997.</p>	<p>Social Security Code (<i>Code de la sécurité sociale</i>), Book III.</p> <p>Decree no. 93-687 of 27.03.93.</p>	<p>Social Welfare Consolidation Act 1993, as amended.</p>	<p>Law on Social Security (<i>Lög um almannatryggingar</i>) no. 117/1993 of December 1993 with later amendments.</p>	<p>Law no. 138 of 11 January 1948.</p> <p>Law no. 833 of 23 December 1978, instituting the National Health Service (<i>Servizio Sanitario Nazionale, S.S.N.</i>).</p>	<p>Applicable statutory basis</p>
<p>Compulsory insurance system. Cash Benefits for temporary incapacity (<i>Incapacidad temporal</i>) depending on contributions.</p>	<p>Insurance system. Benefits depending on contributions.</p>	<p>Sickness Benefit: A payment for insured persons who are unfit for work due to illness.</p>	<p>Tax financed national system for all actively employed who do not receive salaries during sickness. Flat-rate benefits.</p>	<p>Wage substitution benefit paid to workers in case of sickness.</p>	<p>Basic principles</p>
<p>All employees.</p>	<p>All employees or persons assimilated thereto.</p>	<p>With some exceptions, all persons aged 16 years and over employed under a contract of service or apprenticeship.</p>	<p>Employees and self-employed, home-workers, students.</p>	<p>Manual workers or persons assimilated thereto. For TB: member of insured person's family.</p> <p>White-collar workers 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>Field of application</p> <p>1. Beneficiaries</p>
<p>No membership ceiling.</p>	<p>No membership ceiling.</p>	<p>No membership ceiling.</p>	<p>No membership ceiling.</p>	<p>No membership ceiling.</p>	<p>2. Membership ceiling</p>
<p>All salaried work which is considered marginal and not a basic means to earn one's living because of the number of hours worked and of the wage paid are exempted from compulsory insurance.</p>	<p>No exemptions.</p>	<p>Notable exceptions:</p> <ul style="list-style-type: none"> • civil servants and other public service employees recruited prior to 6 April 1995; • the self-employed; • those earning less than IEP 30 (• 38). 	<p>No exemptions.</p>	<p>No exemptions.</p>	<p>3. Exemptions from compulsory insurance</p>

Table III

Sickness - Cash Benefits

	Liechtenstein	Luxembourg	Netherlands	Norway	Austria
Applicable statutory basis	Sickness Insurance Act (<i>Gesetz über die Krankenversicherung</i>) LGBl, 1971 no. 50, last modified by LGBl, 1999 no. 208.	Book I of Social Insurance Code (<i>Code des assurances sociales</i>), content stems from the law of 27 July 1992.	Sickness Benefit Act (<i>Ziektewet, ZW</i>).	National Insurance Act (<i>folketrygdloven</i>) of 28 February 1997, Chapters 8 and 9.	General Social Insurance Act (<i>Allgemeines Sozialversicherungsgesetz, ASVG</i>) of 9 September 1955, last amendment by BGBl. (<i>Official Journal</i>) I No. 2/2000. Continued payment of wages and salaries: (White collar) Employees Act (<i>Angestelltengesetz</i>) 1921 and Continued Payment of Wages and Salaries Act (<i>Entgeltfortzahlungsgesetz, EFZG</i>) of 26 June 1974, last amendment by BGBl. (<i>Official Journal</i>) I No. 112/1998.
Basic principles	All employed persons.	Sickness insurance compensating an income loss.	The Dutch Civil Code stipulates since 1996 that employers must continue to pay out the salary of sick employees for the first year of sickness. The Sickness Benefit Act (<i>Ziektewet, ZW</i>) will continue to exist as a "safety net" for employees who do not or no longer have an employer, and in a few special circumstances.	Full compensation for loss of income from work due to sickness. Obligation for the employer to pay for a certain period. Active measures to shorten the period of incapacity.	Compulsory insurance and continuation of payment by employer.
Field of application	<ul style="list-style-type: none"> Employees over 15 years of age through the time they receive their retirement pension in the First pillar (<i>1. Säule</i>). Voluntary insurance: persons over 15 years of age, who are not covered by compulsory insurance. 	All active persons and pensioners in paid employment.	All employees under the age of 65.	Employees, freelancers and self-employed.	<ul style="list-style-type: none"> All employees in paid employment. Unemployed persons receiving benefits from unemployment insurance (<i>Arbeitslosenversicherung</i>). Participants of vocational rehabilitation.
1. Beneficiaries					
2. Membership ceiling	No membership ceiling.	No membership ceiling.	No membership ceiling.	No membership ceiling.	No membership ceiling.
3. Exemptions from compulsory insurance	No compulsory insurance if the employee is employed for less than 12 working hours per week with an employer or is employed for a maximum of three months.	Persons who are only engaged occasionally, and not regularly in a professional activity. The period of activity should not exceed three months per calendar year.	No exemptions.	No exemptions.	No compulsory insurance if the sum of all earnings is below the marginal earnings threshold (<i>Geringfügigkeitsgrenze</i>) of ATS 3,977 (+ 289) per month, special voluntary insurance possible.

	Portugal	Finland	Sweden	United Kingdom	
Applicable statutory basis	Statutory Order n.132/88 of 20 April 1988 modified by Statutory Order n.287/90 of 19 September 1990.	Sickness Insurance Act (<i>Sairausvakuutuslaki</i>) of 4 July 1963, as amended.	National Insurance Act (<i>Lag om allmän försäkring</i>) of 1962 and amendments. Sick Pay Act (<i>Lag om sjuklön</i>) of 1991.	Social Security Contributions and Benefits Act 1992. Social Security (Incapacity for work) Act 1994.	Applicable statutory basis
Basic principles	Public system of compulsory insurance. Benefits depending on contributions.	Sickness insurance is based on residence. It provides compensation for loss of income during sickness.	The sickness insurance is a compulsory system.	To provide income maintenance for people who cannot be expected to work because of sickness.	Basic principles
Field of application	All insured employees.	All residents aged 16-64.	Employees and self-employed.	<i>Short-term incapacity Benefit (IB):</i> Employed and self-employed persons (except married women who opted before April 1977 not to be insured) and unemployed. <i>Statutory Sick Pay (SSP):</i> Employees only.	Field of application
1. Beneficiaries					1. Beneficiaries
2. Membership ceiling	No membership ceiling.	No membership ceiling.	No membership ceiling.	No membership ceiling.	2. Membership ceiling
3. Exemptions from compulsory insurance	No exemptions.	No exemptions.	Not applicable.	No contributions and no benefits for persons with earnings below the lower earnings limit GBP 66 (• 106) per week.	3. Exemptions from compulsory insurance

	Belgium	Denmark	Germany	Greece	
Conditions	To have provided the sickness fund doctor with a "notice of cessation of work" within 2 days.	<i>Benefits paid by the employer:</i> The employer can pretend a written declaration from the ill person stating his sickness as from the second day and a medical certificate as from the fourth day of illness. <i>Benefits paid by the municipality:</i> A medical bulletin - form delivered by the municipality - must be introduced at the latest one week after the first day of sickness or one week after the last employer payment.	Incapacity for work certified by doctor.	Incapacity for work certified by the Institute's doctor.	Conditions
1. Proof of incapacity for work					1. Proof of incapacity for work
2. Qualifying period	<ul style="list-style-type: none"> • Period of work and membership required: 6 months, in which 120 days of work or assimilated periods (unemployment, holidays, etc.). • Proof of payment of minimum amount of contributions. • To have ceased all activities because of reduction of earning capacity of at least 66%. 	<p>Salaried workers:</p> <p><i>Benefits paid by the employer:</i> Minimum working period of 74 hours during the 8 weeks immediately preceding the sickness.</p> <p><i>Benefits paid by the municipality:</i> Period of work of at least 120 hours in 13 weeks immediately preceding illness, or</p> <ul style="list-style-type: none"> • 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 • Unemployed entitled to benefits from unemployment insurance or similar benefits (anti-unemployment measures). • Persons in a "flexible job" with a private or public employer. <p>Self-employed:</p> <ul style="list-style-type: none"> • Professional activity on a certain scale for a duration of at least 6 months within the last 12 month period, of which one month immediately precedes the illness. • 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). 	No work period nor qualifying period required.	<ul style="list-style-type: none"> • 100 days of work subject to contributions during the previous year or the 12 first months of the 15 preceding the illness (duration of benefit: 182 days). • 300 days subject to contributions during the 2 years, or 27 months of the 30, preceding the illness (duration of benefit: 360 days). • 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). 	2. Qualifying period

Spain	France	Ireland	Iceland	Italy	
<p>Doctor's certificate confirming unfitness for work to be sent on 4th day of absence and received by employing firm within 5 days following its dispatch.</p>	<p>Rest prescription by the doctor stating the working incapacity. Use of the working interruption sheet, pre-cising the probable incapacity duration.</p>	<p>Certification by insured person's doctor.</p>	<p>Incapacity for work due to sickness certified by a doctor.</p>	<p>The employee must produce a medical certificate to his employer, who can decide to proceed to any control.</p>	<p>Conditions 1. Proof of incapacity for work</p>
<p>Contributions paid for 180 days during 5 years immediately preceding illness (with the exception of accidents).</p>	<p>The insured must have paid a minimum of contributions on the basis of n times the minimum wage (<i>salaire minimum interprofessionnel de croissance, SMIC</i>) of FRF 40.72 (• 6.21) per hour on 01.07.99.</p> <ul style="list-style-type: none"> • For the first 6 months: 1,015 <i>SMIC</i> in the 6 preceding months. • After 6 months and having been registered for a minimum of 12 months since having stopped working: 2,030 <i>SMIC</i> in the 12 previous months, including 1,015 <i>SMIC</i> in the first 6 months. <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"> • 39 weekly contributions paid since first starting employment and • 39 weekly contributions paid or credited during the contribution year preceding the benefit year, of which a minimum of 13 must be paid contributions. The latter requirement may be satisfied by contributions paid in the 2 most previous contribution years, or the most recent complete contribution year, or the current tax year. The benefit year begins on the first Monday of January and the contribution year is the last tax year preceding that date. 	<p>6 months residency for new residents. Generally 2 months work prior to illness.</p>	<p>No work period nor qualifying period required.</p>	<p>2. Qualifying period</p>

Table III

Sickness - Cash Benefits

	Liechtenstein	Luxembourg	Netherlands	Norway	Austria
Conditions	Incapacity for work certified by the doctor.	Medical certificate is requested from the second day.	When reporting sick, one must comply with the following rules: <ul style="list-style-type: none"> • stay at home until the implementation institution Inspector has called in to see, • allow the Inspector visiting the patient at home, • notify the implementation institution of ones whereabouts within 24 hours, • facilitate his own recovery, • keep ones appointment with the medical insurance Office of the implementation institution. 	Incapacity for work due to sickness certified by a doctor. Employees have a right to give their employer notice of incapacity due to sickness for up to 3 calendar days at a time. Restrictions in case of frequent recurrence.	Incapacity for work due to sickness certified by a doctor.
1. Proof of incapacity for work					
2. Qualifying period	No work period nor qualifying period required.	No work period nor qualifying period required.	No work period nor qualifying period required.	Generally 14 days of work.	Continued payment of wages (<i>Lohnfortzahlung</i>) for blue-collar workers: work relationship must have lasted for at least 14 days.

	Portugal	Finland	Sweden	United Kingdom	
Conditions	Medical certificate.	Incapacity for work due to sickness certified by a doctor.	A doctor must certify incapacity for work due to illness as from the 8th day of illness. The illness must be reported to the employer/the local social insurance office (<i>försäkringskassa</i>) from the first day of absence.	Incapable of carrying out normal occupation ("own occupation test"). Usually based on medical certificates from family doctor. The "all work test" applies after 28 weeks of incapacity, or from first week if insufficient recent employment upon which to base "own occupation test".	Conditions
1. Proof of incapacity for work					1. Proof of incapacity for work
2. Qualifying period	6 months membership with registered salary and 12 days salary registered during the 4 months prior to the one proceeding the day of incapacity.	No work period nor qualifying period required.	No work period nor qualifying period required.	<i>Statutory Sick Pay.</i> Employees' earnings before sickness must have reached the lower earnings limit for National Insurance contribution purposes. <i>Short-term incapacity benefit.</i> Must have paid sufficient contributions in any one tax year, and have been paid or been credited with sufficient contributions in 2 relevant tax years; normally the 2 preceding the year of the claim. Employees have to satisfy the contribution conditions where they claim short-term incapacity benefit on cessation of Statutory Sick Pay.	2. Qualifying period

	Belgium	Denmark	Germany	Greece	
3. Other conditions	Can not be a beneficiary of a compensation related to another scheme (example: work injuries).	No other conditions.	No other conditions.	No other conditions.	3. Other conditions
Waiting period	One working day. No waiting period: If the insured person has been unemployed for at least 9 days within the 21 days prior to the incapacity for work; if incapacity is due to pregnancy or confinement; for unemployed persons in the employment of the public authorities; if the worker has been in contact with someone suffering from an infectious disease.	<i>Salaried workers:</i> No waiting period. <i>Self-employed:</i> 2 weeks. For this period, voluntary insurance for self-employed and helping spouse that allows a benefit since the 3 rd sickness day. With payment of a premium supplement, the self-employed can be assured of receiving daily allowances beginning on the first day of sickness.	No waiting period if incapacity with entitlement to statutory sick pay under labour law or if sickness is due to a work injury or a professional disease or if hospital treatment is required.	3 days.	Waiting period
Benefits	<i>Manual workers:</i> • during the first 7 days of incapacity for work: 100% of earnings; • from 8 th to 14 th day of incapacity: 60% of upper earnings limit and a supplementary indemnity (<i>indemnité complémentaire</i>); • from 15 th to 30 th day of incapacity: supplementary indemnity (<i>indemnité complémentaire</i>). <i>White-collar workers:</i> 100% of earnings during a period of one month.	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 sickness cash benefit (<i>sygedagpenge</i>) of the employees.	Continuation of payment: Manual and white-collar workers: 6 weeks.	No continuation of payment of wage in case of sickness.	Benefits
1. Benefits paid by employers					1. Benefits paid by employers

Sickness - Cash Benefits

Table III

Spain	France	Ireland	Iceland	Italy	
<ul style="list-style-type: none"> • Affiliate employees with active contributory or equivalent status. • Receiving health care paid for by social security scheme. 	No other conditions.	No other conditions.	<ul style="list-style-type: none"> • Age 16 or older, • not receiving old-age or invalidity benefits, • incapacity for work due to sickness for at least 21 days, • ceases gainful employment, • wages have ceased. 	No other conditions.	3. Other conditions
3 days.	3 days.	3 days.	14 days.	3 days. None for TB.	Waiting period
No continuation of payment of salaries but from the 4 th to the 15 th day of sickness, the benefit (60% of the salary) is payable by the company.	The payment of the part of lost earnings above the sickness cash benefits (<i>indemnités journalières de maladie</i>) depends on collective agreement or on the monthly payments agreement.	Not applicable.	Collective agreements provide for the continued payment of wages and salaries for a certain period depending on agreements, in which case sickness cash benefits (<i>sjúkragæpningar</i>) are not granted.	The employer is obligated by law to continue paying wages for at least 3 months.	Benefits 1. Benefits paid by employers

Table III

Sickness - Cash Benefits

	Liechtenstein	Luxembourg	Netherlands	Norway	Austria
3. Other conditions	At least 50% incapacity for work.	No other conditions.	No other conditions.	The insured must have an annual income from work of at least half the Basic Amount (<i>Grunnbeløpet</i>) i.e. NOK 23,475 (• 2,912). This limit does not apply during the employer period, see below.	No other conditions.
Waiting period	Two days. The employer and employee can agree to defer initiation of benefits from the insurer.	No waiting period.	No waiting period.	No waiting period for employees. 14 days for freelancers and self-employed. A voluntary insurance supplement to cover the waiting period is available to both groups.	Sickness benefit (<i>Krankengeld</i>): 3 days. Commencement of benefit only from date notification if unfitness for work has not been reported with one week.
Benefits					
1. Benefits paid by employers	Obligation to continue wage payments for the period that the initiation of the insurer's benefits is deferred.	In the case of sickness, white-collar employees in the private sector continue to receive pay by the employer for the month in which the disease occurs and for the following 3 months. No continuation of payment for manual workers.	Continued payment of 70% of wages for 52 weeks. Maximum daily wage considered: NLG 319.09 (• 145). With the minister's approval this percentage can be increased by the industrial boards.	The employer pays sickness cash benefit (<i>sykepenger</i>) for up to 16 calendar days. Where the employer continues to pay the salary beyond this period, the sickness cash benefit (<i>sykepenger</i>) is paid to the employer.	For blue-collar 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 sickness benefit (<i>Krankengeld</i>) during 100% continued payment of wages, half of sickness benefit for the period in which 50% of the salaries are paid.

	Portugal	Finland	Sweden	United Kingdom	
3. Other conditions	No other conditions.	No other conditions.	For sickness cash benefit (<i>sjukpenning</i>) the insured person must be 16 years old and have an income exceeding 24% of the base amount (<i>prisbasbelopp</i>), SEK 8,784 (* 1,027) per year, and be registered with a local social insurance office (<i>försäkringskassa</i>).	Must be under pension age.	3. Other conditions
Waiting period	3 days per period of absence owing to incapacity. None in the event of hospitalisation, after maternity or in case of tuberculosis.	9 days (excluding Sundays) following the day on which the illness begins.	Employees: one day waiting period. Self-employed: may choose waiting-period of 3 or 30 days.	3 days.	Waiting period
Benefits	No legal regulations for the continuation of payment of salaries.	No legal regulations for the continuation of payment of salaries.	The employer pays sick pay (<i>sjuklön</i>) as from the 2 nd up to the 14 th day of illness at 80% of wages.	<i>Statutory Sick Pay</i> : paid by employer in case of illness lasting at least 4 consecutive days up to a maximum of 28 weeks. Standard rate of GBP 59.55 (* 95) per week. Earnings less than GBP 66 (* 106): No benefit. No additions for dependants.	Benefits
1. Benefits paid by employers					1. Benefits paid by employers

Table III

Sickness - Cash Benefits

	Belgium	Denmark	Germany	Greece	
<p>2. Benefits of social protection</p> <ul style="list-style-type: none"> • Amount of the benefits 	<p>The compensation insurance starts when the guaranteed salary period paid by the employer is over. This means after two weeks of disability for workers and one month for employees.</p> <ul style="list-style-type: none"> • General rule: 60% of earnings. • Exception: since the 31st day of disability for co-habitant recipients: 55% of earnings. • Ceiling taken into account for the compensation: BEF 3,772.05 (• 94) per day. 	<p><i>Salaried workers:</i></p> <p>Sickness cash benefit (<i>sygedagpenge</i>) calculated upon the basis of the hourly wage of the worker (contributions to Labour Market Fund, <i>Arbejdsmarkedsfonden</i>, deducted), with a maximum of DKK 2,846 (• 383) per week or DKK 76.92 (• 10) per hour (37 hours per week), and upon the number of hours of work. Period to be covered by the employer: 2 weeks.</p> <p><i>Self-employed:</i></p> <p>Sickness cash benefit 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>Sickness benefit (<i>Krankengeld</i>): 70% of the normal salary (<i>Regelentgelt</i>) but not exceeding 90% of the net salary.</p> <p>Normal salary (<i>Regelentgelt</i>): Wages and income from work, normally received (during last 3 months), insofar as subject to contribution. After one year adjustment as for pensions.</p>	<p>For the first 15 days: The total ceiling for benefits plus supplement for dependants (max. 4) is GRD 3,860 (• 12) per day (daily wage assumed for 3rd insurance category).</p> <p>After 15 days: The total ceiling for benefits plus supplements for dependants (max. 4) is GRD 7,100 (• 22) per day (daily wage assumed for 8th insurance category).</p>	<p>2. Benefits of social protection</p> <ul style="list-style-type: none"> • Amount of the benefits
<ul style="list-style-type: none"> • Duration of benefits 	<p>Maximum of one year (period of "primary incapacity for work").</p>	<p>52 weeks in 18 months; pensioners or people who have reached the age of 67 (65 for those who reach the age of 60 on 1st July 1999 or later) 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 when beginning a probable re-education process, when the municipality starts the analysis of an application for early retirement or in the case of employment injury. Similarly when an ill person work capacity seems recoverable.</p> <p>The local authorities assume the control task. After an 8-week period of absence due to illness – and every 8 weeks – the local authorities assess the possible steps to take. At the first control and at the latest after 6 months of illness during a period of 12 months, the local authorities will draw up a future assistance plan to be proposed to the ill person.</p>	<p>Sickness benefit (<i>Krankengeld</i>) for the same illness, limited to 78 weeks over a 3-year period.</p>	<p>Duration of benefits depending on the length of the period of contributions: 182, 360 or 720 days. (see above "conditions").</p>	<ul style="list-style-type: none"> • Duration of benefits

Spain	France	Ireland	Iceland	Italy	2. Benefits of social protection • Amount of the benefits
<ul style="list-style-type: none"> 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. From the 21st day, 75% of reference wage. <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"> 50% of daily earnings, maximum of FRF 245 (• 37). With 3 children, 66.66% from 31st day with ceiling, maximum FRF 326.66 (• 50). Minimum for protracted complaint after 7th month: 1/365th of minimum invalidity pension = FRF 48.31 (• 7.36) per day or FRF 64.44 (• 9.82) for insured with 3 dependant children. 51.49% from 7th month of drawing benefits without interruption. Maximum 1/700th of annual ceiling: FRF 252 (• 38). 68.66% from 7th month of drawing benefits without interruption. Maximum 1/525th of annual ceiling: FRF 336 (• 51). 	<p>Sickness Benefit: IEP 73.50 (• 93) per week.</p> <p>Family supplements:</p> <ul style="list-style-type: none"> Adult dependant: IEP 43.20 (• 55) per week. Each child dependant: IEP 13.20 (• 17) per week. 	<p>Per diem sickness cash benefits (<i>sjúkradagpeningar</i>) for persons who have to give up full-time gainful employment ISK 695 (• 9.52). Daily amount for persons who have to give up less than full-time but at least half-time employment ISK 348 (• 4.77).</p>	<p><i>Without hospitalisation:</i> 50%. From 21st day 66.66% (earnings taken as basis: Real earnings). <i>With hospitalisation:</i> Allowance is reduced to 2/5 for insured without dependants.</p> <p><i>Tuberculosis:</i></p> <ul style="list-style-type: none"> Daily allowance during treatment (<i>indennità giornaliera di cura</i>): Insured person: As the sickness benefit for 180 days, then ITL 18,890 (• 9.76); members of the family: ITL 9,445 (• 4.88). Daily post-sanatorium allowance (<i>indennità giornaliera postsanatoriale</i>): Insured person: ITL 31,460 (• 16); members of the family: ITL 15,730 (• 8.12). Allowance for a cure (<i>assegno di cura postsostentamento</i>): ITL 126,950 (• 66) per month. The allowance is granted after the post-sanatorium treatment and is completed where earnings capacity is reduced by at least 50%. 	<ul style="list-style-type: none"> • Duration of 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"> • Unlimited if the claimant has paid 260 weekly contributions. • Limited to 52 weeks if between 39 and 260 weekly contributions paid. 	<p>52 weeks in any one period of 24 months.</p>	<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>	

	Liechtenstein	Luxembourg	Netherlands	Norway	Austria
2. Benefits of social protection <ul style="list-style-type: none"> • Amount of the benefits 	At least 80% of wages paid to the insured person including regular supplementary allowances (in the case of total incapacity for work). Upper contribution assessment ceiling: CHF 106,800 (= 66,571) annual earnings.	The full salary which the insured person would have earned if he had continued to work.	Sickness Benefit Act (<i>Ziektewet, ZW</i>) as safety net (see "Basic principles"): 70% of the daily wage. Maximum daily wage considered: NLG 319.09 (= 145).	100% of the salary from the 1 st day for employees, 100% of the income basis from the 15 th day for freelancers and 65% from the 15 th day for self-employed. A voluntary insurance supplement to cover a rate of 100% is available to the self-employed. A general maximum annual income basis of 6 times the Basic Amount (<i>Grunnbeløpet</i>) applies i.e. NOK 281,700 (= 34,942).	Sickness benefit (<i>Krankengeld</i>): 50% of gross wage or salary, 60% from 43 rd day of illness. Ceiling: ATS 43,200 (= 3,139) per month. For persons with earnings below the marginal earnings threshold for compulsory insurance who are voluntarily insured, the sickness benefit is ATS 1,428 (= 104).
<ul style="list-style-type: none"> • Duration of benefits 	720 of 900 consecutive days. The initiation of benefits can be deferred for the period agreed upon between employer and employee with the continuation of wage payments for at most 360 days.	Maximum: 52 weeks. Payment ends if an invalidity pension (<i>pension d'invalidité</i>) is granted.	52 weeks.	260 days (52 weeks) for employees, 250 days for freelancers and self-employed.	Sickness benefit (<i>Krankengeld</i>): Generally the legally stipulated minimum time period is 52 weeks. According to the insurance funds' statute, however, the sickness benefit can be extended to 78 weeks.

	Portugal	Finland	Sweden	United Kingdom	
2. Benefits of social protection					2. Benefits of social protection
• Amount of the benefits	<p>Daily benefit:</p> <ul style="list-style-type: none"> • 65% of average daily wage for 6 months preceding the 2 months in which the illness began. • 70% of this average wage after a period of incapacity of more than 365 days without interruption. • In the event of tuberculosis: 80% of average wage or 100% in case of hospitalisation or if insured has 2 or more dependants. <p>Minimum amount: 30% of the minimum wage or the average earning if it is lower than this percentage.</p>	<p>Daily amounts dependent on annual earnings:</p> <ul style="list-style-type: none"> • earnings under FIM 5,390 (• 907): Benefit is means-tested and payable only if sick leave lasts more than 60 days with limitations; • FIM 5,400 (• 908) - FIM 140,560 (• 23,640): 70% of 1/300 earnings; • earnings FIM 140,570 (• 23,642) - FIM 216,250 (• 36,371): FIM 327.97 (• 55) plus 40% of 1/300 of earnings exceeding FIM 140,560 (• 23,640); • above FIM 216,250 (• 36,371): FIM 428.89 (• 72) plus 25% of 1/300 of earnings exceeding FIM 216,250 (• 36,371). 	<p>80 % of the income qualifying for sickness cash benefit (<i>sjukpenning</i>). The social insurance office (<i>försäkringskassa</i>) pays sickness cash benefit as from the 15th day in a period of illness.</p>	<p><i>Short-term incapacity benefit:</i> paid at two rates: lower rate of GBP 50.35 (• 81) per week for first 28 weeks; higher rate of GBP 59.55 (• 95) thereafter. If over pension age, up to GBP 66.75 (• 107) per week.</p> <p><i>Additions:</i> Spouse aged 60 or over or adult caring for dependent child GBP 31.15 (• 50), or if over pension age GBP 38.40 (• 61). Child dependency increase with higher rate benefit, or from first day if over pension age: GBP 9.90 (• 16) for first child, GBP 11.35 (• 18) for each other.</p>	• Amount of the benefits
• Duration of benefits	<p>Maximum 1,095 days (then, possibly, invalidity). In the event of tuberculosis: Unlimited.</p>	<p>For the same illness, limited to 300 days (excluding Sundays) over a 2-year period.</p>	<p>There is no formal limitation but the sickness cash benefit (<i>sjukpenning</i>) may be converted into a disability pension (<i>sjukbidrag/förtidspension</i>) if the illness continues for an extended period of time.</p>	<p><i>Short-term incapacity benefit:</i> 52 weeks maximum in a period of incapacity for work; lower rate payable for first 28 weeks, followed by higher rate from week 29. Then replaced by long-term incapacity benefit.</p>	• Duration of benefits

Table III

Sickness - Cash Benefits

	Belgium	Denmark	Germany	Greece	
• Special conditions for unemployed	The compensation amount for a primary disability can not exceed, during the first six months of work disability, the amount of the unemployment benefit that an unemployed person would have received if not disabled.	The <i>unemployed</i> and persons in receipt of various anti-unemployment benefits are entitled to the same amount they would have received had they not fallen ill, with the maximum amount indicated above.	Initially continued wage payment paid by the labour office, then sickness benefits paid by the sickness insurance fund to the amount of the previous wage replacement benefit paid by the labour office.	No special conditions.	• Special conditions for unemployed
• Death grant	Funeral grant (<i>allocation pour frais funéraires</i>): BEF 6,000 (• 149), undexed.	Death grant (<i>begravelseshjælp</i>): See Table VII "Survivors" (other benefits).	As a transitory measure: Death Grant (<i>Sterbegeld</i>) for persons who were insured under the statutory sickness insurance on 1 January 1989. Members: DEM 2,100 (• 1,074); dependants included on the member's insurance: DEM 1,500 (• 767).	At least 8 times the reckonable earnings of the lowest group, i.e. GRD 183,600 (• 557).	• Death grant

Sickness - Cash Benefits

Table III

Spain	France	Ireland	Iceland	Italy	• Special conditions for unemployed
No special conditions.	No special conditions.	No special conditions.	Unemployed persons receiving unemployment benefits are entitled to the same amount they would have received in case of incapacity to work because of illness. The same conditions as described under points 1-3 above must be fulfilled. Unemployment benefits cease for the same period.	No special conditions.	
Death Grant (<i>auxilio de defunción</i>): See Table VII "Survivors".	Death grant (<i>Capital décès</i>): see table VII "Survivors".	<p>A Bereavement Grant is paid on the death of an insured person, the spouse of an insured person, or a child under 18 years of age. Benefit rate (payable in respect of deceased): IEP 500 (€ 635). To qualify for payment the insured person or the spouse of the insured person must have:</p> <ul style="list-style-type: none"> • 26 contributions paid since entry into insurable employment or since 1 October 1970 whichever date is later; • 48 contributions paid or credited in the appropriate contribution year before the death occurs or 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 between 26 and 48 weekly contributions. 	No death grant.	No death grant.	• Death grant

Table III

Sickness - Cash Benefits

	Liechtenstein	Luxembourg	Netherlands	Norway	Austria
• Special conditions for unemployed	Unemployed persons can exchange their existing insurance for one in which the payment of benefits begins after the 31 st day. During the first 30 sick days, they continue to receive unemployment compensation.	The unemployed keep profiting from the unemployment benefit (<i>indemnité de chômage</i>).	No special conditions.	The unemployment benefit (<i>dagpenger under arbeidsløshet</i>) per week is taken as income basis for sickness cash benefit (<i>sykepenger</i>).	No special conditions.
• Death grant	None (option for voluntary insurance).	Death grant (<i>Indemnité funéraire</i>): LUF 39,367 (• 976). For children under 6: 50% For children dead at birth: 20%	Death allowance (<i>Overlijdensuitkering</i>): 100% of the wage over a period of a month after the day of death.	No death grant.	Support towards funeral costs (<i>Zuschuss zu den Bestattungskosten</i>) up to a maximum of ATS 6,000 (• 436) in case of need according to the statutes of the insurance funds.

Sickness - Cash Benefits

Table III

	Portugal	Finland	Sweden	United Kingdom	
• Special conditions for unemployed	No special conditions.	No special conditions.	Unemployed persons are entitled to sickness cash benefit (<i>sjukpenning</i>) with the same amount they received before the last employment ended, as long as they are actively looking for a job.	No special conditions.	• Special conditions for unemployed
• Death grant	Funeral grant (<i>Subsidio de funeral</i>): PTE 31,230 (* 156) single payment at the death of: <ul style="list-style-type: none"> • dependant descendant relatives of the insured, including foetuses and the stillborn; • descendant relatives who are entitled to the monthly life annuity (<i>subsídio mensal vitalicio</i>); • relatives in ascending line or persons treated as such who are dependant on the insured; • the spouse. 	No death grant.	No death grant.	No death grant.	• Death grant

Table III

Sickness - Cash Benefits

	Belgium	Denmark	Germany	Greece	
• Other benefits	No other benefits.	<ul style="list-style-type: none"> • Parents with a child under 14 years of age affected by a serious sickness are entitled to the benefit as in the case of own sickness. • Reduced (partial) benefits in the event of partial incapacity for work. 	<p>Sickness benefit (<i>Krankengeld</i>): Maximum of 10 working days (for single parents, 20 working days) if a child under 12 years is ill and needs supervision, care or assistance of the insured person. However, maximum of 25 working days per year per insured parent (50 days for single parent).</p>	<p><i>Private nurse in hospital</i>: Amount of GRD 6,704 (* 20) per working day and GRD 8,380 (* 25) on Sundays and public holidays.</p>	• Other benefits

Sickness - Cash Benefits

Spain	France	Ireland	Iceland	Italy	
No other benefits.	No other benefits.	No other benefits.	Daily supplement for dependant children ISK 186 (• 2.55) for each child under age 18.	<p><i>Allowance in case of Tuberculosis:</i> Special Christmas grant (<i>assegno natalizio</i>) of ITL 25,000 (• 13) + ITL 3,000 (• 1.55) per dependant person, if the beneficiary is insured; ITL 15,000 (• 7.75) if the beneficiary is a member of the family of the insured.</p>	• Other benefits

	Liechtenstein	Luxembourg	Netherlands	Norway	Austria
• Other benefits	<p>Care allowance (<i>Pflegegeld</i>): if certified by the doctor that hospitalisation and clinical care would be necessary without care at home.</p> <p>Benefit based on the level of care required (maximum CHF 100 (• 62) per day).</p>	<p>A family leave of two days per year is granted in case of sickness of a child aged less than 16.</p>	<p>If 70% of the daily wage is less than the social minimum, a supplement can be claimed under the Supplementary Benefit Act (<i>Toeslagenwet, TW</i>) (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 XI).</p>	<p>Daily cash benefits in case of absence from work due to:</p> <ul style="list-style-type: none"> • care for sick children who are under 12 at the beginning of the calendar year (under 18 for disabled or chronically ill children). Maximum 10 days a calendar year for each parent, or 20 days for a single parent, 20 and 40 days respectively in the case of disabled or chronically ill children. The benefit is paid by the employer who is entitled to a refund if the employee is absent for more than 10 days in a calendar year, or the child is over 12. • care for a child whose usual day carer is ill. Age limits as above and days of absence count towards the maximums above. As above for employees only. • care for a hospitalised child under 12 (or 18 in case of a disabled or chronically ill child). Benefits paid from the 8th day of hospitalisation and, if necessary, for some time after discharge from the hospital. • care for a child under 18 (no age limit for mentally handicapped children) suffering from a potentially fatal or otherwise serious illness. Benefits paid from the 1st day whether the care takes place in hospital or at home. No maximum period of benefits. • attendance of approved training courses needed to take better care of a disabled or chronically ill child. No maximum period of benefits. • care at home for a close relative in the terminal phase. Benefits paid for a maximum of 20 days (4 weeks). <p>The rate of the benefits are in all cases the same as those of daily cash benefits during sickness on the part of the beneficiary himself.</p>	<p>No other benefits.</p>

	Portugal	Finland	Sweden	United Kingdom
• Other benefits	<p>Sickness allowance for parents in the event of illness of a child under the age of 10 or a disabled child of any age living in the home. Maximum period is 30 days per child per calendar year. The amount of the allowance is equivalent to the sickness benefit.</p>	<p>No other benefits.</p>	<p>Rehabilitation benefit (<i>rehabiliteringsersättning</i>) is paid after a sickness period if a person takes part in vocational training.</p> <p>The benefit is paid with the same amount as sickness cash benefit (<i>sjukpenning</i>).</p>	<p>No other benefits.</p>
				• Other benefits

	Belgium	Denmark	Germany	Greece	
Taxation and social contributions	Benefits are fully liable to taxation.	Benefits are fully liable to taxation.	The continuation of employer's payments is liable to taxation. Sickness insurance benefits are not liable to taxation (but subject to progression). Benefits from the long-term care insurance (<i>Pflegeversicherung</i>) are not liable to taxation for those requiring care.	Benefits are generally fully liable to taxation. Certain exceptions: Disabled ex-servicemen, war victims and their families, blind persons and persons suffering from paraplegia.	Taxation and social contributions
1. Taxation of cash benefits					1. Taxation of cash benefits
2. Limit of income for tax relief or tax reduction	No tax relief for incomes below a certain threshold. However, there is the possibility of a tax reduction. 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 and the family status (single person, couple with or without children). 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.	No limit of income and no tax reductions.	The minimum income levels (<i>Existenzminimum</i>) are not subject to taxation under any circumstances. The tax-free minimum income levels for 2000 are DEM 13,499 (* 6,902) for single adults and DEM 26,999 (* 13,804) for married couples.	Tax is levied on benefits where total annual income exceeds the GRD 1,600,000 (* 4,851) ceiling. Tax reduction according to the number of children: 1 child: GRD 30,000 (* 91) 2 children: GRD 70,000 (* 212) 3 children: GRD 150,000 (* 455) 4 children: GRD 240,000 (* 728) 5 children: GRD 350,000 (* 1,061)	2. Limit of income for tax relief or tax reduction

Spain	France	Ireland	Iceland	Italy	Taxation and social contributions
Benefits are fully liable to taxation.	Benefits are liable to taxation after deduction of 10% and 20%. Tax relief for sickness cash benefits (<i>indemnités journalières de maladie</i>) is possible in the event of a long-term illness certified by the medical control commission of the local sickness insurance fund (<i>Caisse Primaire d'Assurance Maladie</i>) 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 dependants but excluding supplements for child dependants).	Benefits are liable to taxation.	Benefits are liable to taxation. Tax relief is applicable for the part of the income corresponding to social security contributions.	1. Taxation of cash benefits
The limit varies annually according to the incomes and family circumstances.	Tax is levied on benefits where taxable, annual net income exceeds a certain ceiling: • Single person: FRF 44,200 (• 6,738) • Couple with no children: FRF 70,400 (• 10,732) • Couple with one child: FRF 83,600 (• 12,745) • Couple with two children: FRF 97,000 (• 14,788).	The extent of taxation depends on total annual income of the individual or of the family. The annual tax exemption limits for 1999/2000 are: <i>People under 65:</i> • Single person: IEP 4,100 (• 5,206) • Married couple with no children: IEP 8,200 (• 10,412) • Married couple with: 1 child: IEP 8,650 (• 10,983) 2 children: IEP 9,100 (• 11,555) 4 children: IEP 10,400 (• 13,205) <i>People over 65:</i> • Single person: IEP 6,500 (• 8,253) • Married couple: IEP 13,000 (• 16,507)	General taxation rules. The limit of income for tax for the assessment year 2000 (income year 1999) is ISK 760,596 (• 10,415). All individual taxpayers are entitled to a personal tax credit (<i>persónuafsláttur</i>) against the computed state and municipal income taxes. This credit amounts to ISK 279,948 (• 3,833) for the assessment year 2000 (income year 1999).	The extent of taxation depends on total annual income of the individual or of the family.	2. Limit of income for tax relief or tax reduction

	Liechtenstein	Luxembourg	Netherlands	Norway	Austria
Taxation and social contributions	Sickness cash benefits (<i>Taggeld</i>) are subject to taxation.	Benefits are liable to taxation.	Benefits are generally fully liable to taxation.	Benefits are fully liable to taxation.	Continued payment of wages and sickness benefit are both fully liable to taxation.
1. Taxation of cash benefits					
2. Limit of income for tax relief or tax reduction	No tax reduction. Taxation begins with annual incomes of CHF 24,000 (• 14,960).	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.	Not applicable.	For tax purposes social security benefits are in general treated as wages or salaries. Exempt from taxes, however, are the family allowance (<i>Familienbeihilfe</i>), maternity allowance (<i>Wochengeld</i>), unemployment benefit (<i>Arbeitslosengeld</i>), parental leave benefit (<i>Karenzgeld</i>), accident insurance pensions (<i>Unfallrenten</i>), and long-term care benefit (<i>Pflegegeld</i>). Tax is levied on the income after the deduction of social security contributions. The individual tax due depends in particular on the individually applicable tax reductions. There is a general annual reduction, the amount of which depends on the income, as well for example general annual reductions for employees of ATS 5,500 (• 400) as well as, for example, annual reductions for persons who solely provide for the income of their households or for pensioners to the amounts of ATS 5,000 (• 363) and ATS 5,500 (• 400) respectively. These amounts are deducted from the annual tax due.

	Portugal	Finland	Sweden	United Kingdom	
Taxation and social contributions	Benefits are not subject to taxation.	Benefits are liable to taxation.	Benefits are fully liable to taxation.	<i>Statutory Sick Pay</i> is subject to taxation.	Taxation and social contributions
1. Taxation of cash benefits				Lower rate <i>short-term incapacity benefit</i> is not subject to taxation. Higher rate <i>short-term incapacity benefit</i> is subject to taxation.	1. Taxation of cash benefits
2. Limit of income for tax relief or tax reduction	Not applicable. Benefits are not subject to taxation.	No tax reductions.	No tax reductions.	In general there is a progressive taxation of gross income after deduction of personal and other reliefs. • Main personal reliefs per person per year: Aged under 65: GBP 4,335 (• 6,940) Aged between 65 and 74: GBP 5,720 (• 9,158) Aged over 75: GBP 5,980 (• 9,574) • Supplement for married couples and single parents: Aged under 65: GBP 1,970 (• 3,154) Aged between 65 and 74: GBP 5,125 (• 8,205) Aged over 75: GBP 5,195 (• 8,317) These supplementary allowances for married couples and single parents are restricted to give tax relief at a fixed rate of 10%. The higher personal and married couples allowances for those aged 65 and over are reduced by GBP 1 (• 1.60) for every GBP 2 (• 3.20) of income over above the income limit of GBP 16,800 (• 26,897). They cannot be reduced to below the rate applicable to those aged under 65.	2. Limit of income for tax relief or tax reduction

	Belgium	Denmark	Germany	Greece	
3. Social security contributions from benefits	No contributions.	Contributions to the supplementary pension scheme (<i>ATP-pension</i>).	The continuation of employer's payments is liable to social security contributions. Sickness benefit (<i>Krankengeld</i>): Contributions to pension (invalidity/old age/survivors) insurance and to unemployment insurance.	No contributions.	3. Social security contributions from benefits

Spain	France	Ireland	Iceland	Italy	3. Social security contributions from benefits
Social security contributions have to be paid.	<p>Persons with a tax domicile in France: no social contributions, but generalised social contribution of 6.2% (<i>contribution sociale généralisée, CSG</i>) and contribution for the repayment of the social debt (<i>contribution pour le remboursement de la dette sociale, CRDS</i>) of 0.5%.</p> <p>Persons without a tax domicile in France: contribution of 2.8%.</p>	No contributions.	No contributions.	No contributions.	

	Liechtenstein	Luxembourg	Netherlands	Norway	Austria
3. Social security contributions from benefits	Contributions must be paid on continued payment of salaries.	Contribution deduction for health care, long term care insurance and pension insurance.	Social insurance contributions for the Unemployment Benefit Act (<i>Werkloosheidswet, WW</i>), the General Surviving Relatives Act (<i>Algemene Nabestaandenwet, ANW</i>), the General Exceptional Medical Expenses Act (<i>Algemene wet bijzondere ziektekosten, AWBZ</i>), the General Old-Age Pensions Act (<i>Algemene Ouderdomswet, AOW</i>) and, in some cases, the Health Insurance Act (<i>Ziektefondswet, ZFW</i>) are deducted from the ZW-benefit.	Normal rate of contributions.	Continued payment of wages is liable to contributions.

	Portugal	Finland	Sweden	United Kingdom
3. Social security contributions from benefits	No contributions.	Not applicable.	No contributions.	<i>Statutory Sick Pay</i> treated as earnings. Contributions payable in accordance with Table I.
				3. Social security contributions from benefits

I Financing

II Health care

III Sickness - Cash benefits

IV Maternity

V Invalidity

VI Old-Age

VII Survivors

VIII Employment injuries and occupational diseases

IX Family benefits

X Unemployment

XI Guaranteeing sufficient resources

Table IV

Maternity

	Belgium	Denmark	Germany	Greece	
Applicable statutory basis	Law on Compulsory Insurance for Health Care and Sickness Benefits (<i>Loi relative à l'assurance obligatoire soins de santé et indemnités</i>), co-ordinated on 14 July 1994.	Law of 20 December 1989 and amendments.	Reichsversicherungsordnung of 19 July 1911 with amendments. Law of Maternity Protection (<i>Mutterschutzgesetz</i>) of 24.01.1952 and amendments.	Law of 14 June 1951, modified.	Applicable statutory basis
Basic principles	Current income financing ("pay as you go") based primarily on contributions.	Global protection for the active population.	Compulsory insurance for employees and categories of persons assimilated thereto up to a certain income limit.	Insurance system. Benefits depending on contributions.	Basic principles
Field of application 1. Benefits in kind	Insured women. Members of the family.	All women residents.	Insured women. Spouse and daughters of insured person.	Insured women. Spouse or dependant of insured person.	Field of application 1. Benefits in kind

Maternity

Table IV

Spain	France	Ireland	Iceland	Italy	
<p>Legislative Royal Decree 1/94 of 20 June, in which the amended version of the General Law on Social Security (<i>Ley General de la Seguridad Social</i>) is approved.</p> <p>Legislative Decree No 1 of 24 March 1995.</p> <p>Law No. 39 of 5 November 1999.</p>	<p>Social Security Code (<i>Code de la sécurité sociale</i>), Book III.</p> <p>Decree No. 95-1361 of 30.12.1995.</p>	<p>Social Welfare (Consolidation) Act 1993, as amended.</p>	<p>Law on Social Security (<i>Lög um almannatryggingar</i>) no. 117/1993 of December 1993 with later amendments.</p> <p>Law on Maternity Leave (<i>Lög um fæðingarorlof</i>) no. 57/1987 of March 1987 with later amendments.</p>	<p>Law No. 1204 of 30 December 1971</p> <p>Law No. 903 of 9 December 1977.</p>	<p>Applicable statutory basis</p>
<p>Compulsory insurance system. Maternity benefit (<i>prestación por maternidad</i>) depending on contributions.</p>	<p>Insurance system, cash benefits depending on contributions.</p>	<p>Payments per employed and self-employed women immediately prior and subsequent to the birth of a child.</p>	<p>Tax financed national system for persons legally residing in Iceland and for actively employed persons who do not receive salaries during the maternity leave. Flat-rate benefits.</p>	<p>Protection of working women.</p>	<p>Basic principles</p>
<ul style="list-style-type: none"> • All employed women. • Pensioners and persons drawing other regular benefits. • 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. 	<ul style="list-style-type: none"> • Insured women. • Spouse and daughters of insured person. 	<p>All women residents.</p>	<p>All women residents.</p>	<p>All women residents.</p>	<p>Field of application</p> <p>1. Benefits in kind</p>

Table IV

Maternity

	Liechtenstein	Luxembourg	Netherlands	Norway	Austria
Applicable statutory basis	<p>Sickness Insurance Act (<i>Gesetz über die Krankenversicherung</i>), LGBl. 1971 no. 50, last modified by LGBl. 1999 no. 208.</p> <p>Act Governing Payment of Maternity Supplements (<i>Gesetz betreffend Ausrichtung einer Mutterschaftszulage</i>), LGBl. 1982 no. 8, last modified by LGBl. 1995 no. 196.</p>	<p>Book I of Social Insurance Code (<i>Code des assurances sociales</i>), its content resulting from the Law of 27.07.1992.</p>	<p>Sickness Benefit Act (<i>Ziektewet, ZW</i>).</p> <p>Self-employed Persons Disablement Insurance Act (<i>Wet arbeidsongeschiktheidsverzekering zelfstandigen, WAZ</i>).</p> <p>Health Insurance Act (<i>Ziekenfondswet, ZFW</i>).</p>	<p>National Insurance Act (<i>folketrygdløven</i>) of 28 February 1997, Chapter 14.</p>	<p>General Social Insurance Act (<i>Allgemeines Sozialversicherungsgesetz, ASVG</i>) of 9 September 1955, last amended by BGBl. (<i>Official Journal</i>) I no. 2/2000.</p> <p>Federal Hospitals Act (<i>Krankenanstaltengesetz, KAG</i>) of 18 December 1956 and Hospitals Acts of the <i>Länder</i> with amendments.</p> <p>Bonus payment based on the mother-child-booklet (<i>Mutter-Kind-Pass-Bonus</i>): Act on the Compensation of Family Expenses (<i>Familienlastenausgleichsgesetz</i>) of 24 October 1967, last amended by BGBl. (<i>Official Journal</i>) I no. 136/1999.</p>
Basic principles	<p>Insurance system for all female employees (1) and unemployed residents (2).</p>	<p>State covers the compensation for the income loss.</p>	<p>Sickness Benefit Act (<i>Ziektewet, ZW</i>): Female employees are entitled to sick pay in connection with child birth over a period of at least 16 weeks.</p> <p>Self-employed Persons Disablement Insurance Act (<i>Wet arbeidsongeschiktheidsverzekering zelfstandigen, WAZ</i>): All self-employed persons as well as spouses helping in the business, professional practitioners and managing directors/major shareholders are insured under the WAZ up to the age of 65 years. Women insured under the WAZ are entitled to maternity benefits over a period of at least 16 weeks.</p>	<p>Full compensation for loss of income from work for a standard period of 42 weeks. Flexible arrangements for taking out the benefit over a longer period of time. Equal rights for fathers to take out the benefit.</p>	<p>Compulsory insurance and co-insurance of female dependants without additional contributions.</p>
Field of application	<p>See Table II: "Sickness - benefits; insured groups".</p>	<p>Personally insured women. Spouse of insured person.</p>	<p>Insured women. Spouse and daughters of insured person.</p>	<p>All residents.</p>	<p>Insured women (see Table II "Health care"). Female family members of insured persons.</p>
1. Benefits in kind					

	Portugal	Finland	Sweden	United Kingdom	
Applicable statutory basis	<p>Law n.4/84 of 5.4.1984 modified by: Law n.17/95 of 9.6.1995 Law n.102/97 of 13.9.1997 Law n.18/98 of 24.4.1998 Law n.142/99 of 31.8.1999.</p> <p>Statutory Order n.154/88 of 29 April 1988 modified by Statutory Order n.333/95 of 23 December 1995. Statutory Order n.347/98 of 9. November 1998.</p>	<p>Sickness Insurance Act (<i>Sairausvakuutuslaki</i>) of 4 July 1963, as amended. Maternity Grant Act (<i>Äitiysavustuslaki</i>) of 28 May 1993.</p>	<p>National Insurance Act (<i>Lag om allmän försäkring</i>) of 1962. Law on Parental Insurance (<i>föräldraförsäkring</i>) of January 1974 and amendments.</p>	<p>Social Security Contributions and Benefits Act 1992.</p>	Applicable statutory basis
Basic principles	<p>Health care: Universal public system covering all residents.</p> <p>Cash benefits: Public system of compulsory insurance. Benefits depending on contributions.</p>	<p>Compensation for loss of income during maternity/paternity. Parents, who are not working, are also eligible for a basic allowance.</p>	<p>The parental insurance scheme is compulsory and of universal coverage.</p>	<p>To provide a measure of earnings replacement for working pregnant women, to help them to stop work around the time of the birth for the sake of their own and their babies' health.</p>	Basic principles
Field of application 1. Benefits in kind	<p>All residents. Subject to reciprocity principle where nationals of other states are concerned.</p>	<p>All residents.</p>	<p>All female residents.</p>	<p>All women residents.</p>	Field of application 1. Benefits in kind

	Belgium	Denmark	Germany	Greece	
2. Cash benefits	Insured women.	Mothers and fathers employed or self-employed, including spouse helping.	Insured women. Spouse and daughters of insured person.	Insured women.	2. Cash benefits
Conditions					
1. Benefits in kind	The proof of payment of minimum contributions for the past year usually opens entitlement to health care benefits for the following calendar year. In special cases: qualifying period of 6 months with 120 working days.	6 weeks of residence.	No conditions.	50 days insurance.	Conditions 1. Benefits in kind
2. Cash benefits	Contributions paid for 6 months.	<i>Salaried workers:</i> <ul style="list-style-type: none"> • Period of work of at least 120 hours in 13 weeks immediately preceding illness, or • 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 • Unemployed entitled to benefits from unemployment insurance or similar benefits (anti-unemployment measures). • Persons in a "flexible job" with a private or public employer (limited period benefit). <i>Self-employed:</i> Professional activity on a certain scale for a duration of at least 6 months within the last 12 month period, of which 1 month immediately precedes the illness.	Maternity Benefit (<i>Mutterschaftsgeld</i>): Membership for 12 weeks between 10 th and 4 th month before confinement. In case of incapacity to work: Entitlement to sickness benefit (<i>Krankengeld</i>). Birth Grant (<i>Entbindungsgeld</i>): Insured without entitlement to Maternity Benefit (<i>Mutterschaftsgeld</i>).	200 days work resulting in contributions during the last 2 years.	2. Cash benefits

Spain	France	Ireland	Iceland	Italy	
All employed in case of maternity, adoption and prior fostering.	Insured women.	Maternity benefit for insured women in employment and self-employment. In addition to this scheme, a maternity grant is paid by the health services to women with full eligibility (see Table II for explanation of eligibility).	All residents.	Insured women or alternatively the father.	2. Cash benefits
<p>Employed women.</p> <p>Beneficiaries dependant on insured person entitled to health care:</p> <ul style="list-style-type: none"> • must live with or be supported by insured person; • must not have incomes exceeding twice the minimum wage (<i>Salario Mínimo Interprofesional</i>); • must not be entitled to medical help of the social security on any other count. 	See Table II "Health care". The entitlement to benefits begins either with the date of conception or with maternity leave.	Residence.	6 months residency for new residents.	Registered with the National Health Service (<i>Servizio Sanitario Nazionale, S.S.N.</i>).	Conditions 1. Benefits in kind
<ul style="list-style-type: none"> • Affiliated employees with active contributor or equivalent status. • Contributions paid for at least 180 days in the 5 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 III "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.	<p>Maternity benefit:</p> <p><i>Employees:</i></p> <p>39 contributions paid in the 12 months before the first day of maternity leave or 39 contributions paid since first starting work, and 39 contributions paid or credited in the relevant tax year before the year in which maternity leave commences.</p> <p><i>Self-employed:</i></p> <p>52 contributions paid in the last complete tax year before the year in which the claim to benefit is made or 52 contributions paid in the second last complete tax year before the year in which the claim to benefit is made.</p>	<p>Maternity allowance (<i>fæðingarstyrkur</i>): 12 months residency before the date of confinement for new residents.</p> <p>Per diem maternity benefits (<i>fæðingardagpeningar</i>): 12 months residency before the date of confinement for new residents and in addition at least 516 hours of work. Wages must have ceased.</p> <p>Period of recognised studies can be taken into account as working-hours.</p>	No qualifying conditions.	2. Cash benefits

Table IV

Maternity

	Liechtenstein	Luxembourg	Netherlands	Norway	Austria
2. Cash benefits	<p>(1) In the context of sickness insurance: female employees over 15 years of age (sickness cash benefits, <i>Krankentaggeld</i>).</p> <p>(2) Women who have recently given birth who are not entitled to a cash sickness benefit (maternity supplement, <i>Mutterschaftszulage</i>).</p>	<p>Maternity Benefit (<i>Prestations en espèces de maternité</i>): Personally insured women.</p> <p>Maternity Allowance (<i>allocation de maternité</i>): All women residents.</p>	Insured women.	<p>All residents.</p> <p>Non active mothers are entitled to a maternity grant (<i>engangsstønad ved fødsel</i>), all categories of occupationally active are entitled to a daily cash benefit (<i>fødselspenger</i>) equal to daily cash benefit in case of sickness. A part from 9 weeks reserved for the mother, benefit can be taken out by the father.</p> <p>Adoption is also covered.</p>	<p>Maternity allowance (<i>Wochengeld</i>): See Table III "Sickness - cash benefits".</p> <p>Bonus payment based on the mother-child-booklet (<i>Mutter-Kind-Pass-Bonus</i>): See Table IX "Family benefits".</p>
Conditions	Waiting period: the insured person must have been insured for at least nine months without any interruption of more than three months before the day the child is born.	Membership either personal or as a member of the family.	No qualifying conditions.	Residence.	No qualifying conditions.
1. Benefits in kind					
2. Cash benefits	<p>For sickness cash benefits (<i>Krankengeld</i>), see "1. Benefits in kind". They must not give up their employment more than 20 weeks before giving birth, unless there is at least a 50% incapacity for work prior to this time.</p> <p>Maternity supplement (<i>Mutterschaftszulage</i>): residency.</p>	<p>Maternity Benefit (<i>Prestations en espèces de maternité</i>): must have been affiliated for 6 months in the year preceding the birth.</p> <p>Maternity Allowance (<i>allocation de maternité</i>): Residence on the national territory and not having entitlement to insured women's Maternity Benefit.</p>	No qualifying conditions.	<p>Daily cash benefit (<i>fødselspenger</i>): The mother must have worked for at least 6 of the 10 months immediately prior to confinement.</p> <p>Maternity grant (<i>engangsstønad ved fødsel</i>): Residence.</p>	<p>Maternity allowance (<i>Wochengeld</i>): No qualifying conditions.</p> <p>Bonus payment based on the mother-child-booklet (<i>Mutter-Kind-Pass-Bonus</i>): See Table IX "Family Benefits".</p>

	Portugal	Finland	Sweden	United Kingdom	
2. Cash benefits	All insured employees.	All residents.	All employed and self-employed women have a right to pregnancy cash benefit (<i>havandeskapspenning</i>) before confinement. All employed and self employed parents, men and women, have a right to parent's cash benefit (<i>föräldrapenning</i>) and temporary parent's cash benefit (<i>tillfällig föräldrapenning</i>).	<i>Statutory Maternity Pay (SMP):</i> Employees only. <i>Maternity Allowance:</i> Recently employed or self-employed insured women, or employees not getting Statutory Maternity Pay.	2. Cash benefits
Conditions	See Table II "Health care".	See table II "Health Care".	Residence.	No qualifying conditions.	Conditions
1. Benefits in kind					1. Benefits in kind
2. Cash benefits	6 months membership, with registered remuneration.	Mother (maternity allowance, <i>äitiysraha</i> , and parents' allowance, <i>vanhempainraha</i>) and father (paternity allowance, <i>isyysraha</i> , and parents' allowance, <i>vanhempainraha</i>) 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 (<i>havandeskapspenning</i>) is payable to women who are unable to continue with their usual jobs in the last stages of pregnancy. To be entitled to parent's cash benefit (<i>föräldrapenning</i>) the parent must have been insured for 180 consecutive days before the claim. To receive a cash benefit above SEK 60 (• 7.02) per day (guarantee amount, <i>garantibelopp</i>) the parent must also have been insured for 240 consecutive days before confinement. This requirement applies for the first 180 days of drawing the benefit but not for the remaining days. Temporary parent's cash benefit (<i>tillfällig föräldrapenning</i>) is paid if the child is ill and a parent has to refrain from work to take care of the child.	<i>Statutory Maternity Pay:</i> Continuously employed by her employer for 26 weeks by the end of the 15 th week before the week baby due and has earnings which average at least GBP 66 (• 106) a week. <i>Maternity Allowance:</i> cannot get <i>Statutory Maternity Pay</i> 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

Table IV

Maternity

	Belgium	Denmark	Germany	Greece
Benefits	See table II "Health care".	Free maternity services or hospital care.	See Table II "Health care". Medical care and midwife care, maternity hospital, home care, family assistance, drugs and appliances, etc.	• For birth expenses: At least 30 x the minimum wage of an unskilled manual worker = GRD 201,090 (• 610). • For the costs of in vitro fertilisation: GRD 120,000 (• 364).
1. Benefits in kind				Benefits 1. Benefits in kind
2. Maternity leave				2. Maternity leave
• Prior to and after confinement	<p>Prenatal leave: 7 weeks (9 weeks in case of multiple birth) before the expected date of delivery. The week immediately preceding delivery is compulsory, the other weeks are optional.</p> <p>Postnatal leave: 8 mandatory weeks after delivery.</p> <p>The part of the optional prenatal leave that has not been used up before delivery can be taken after the postnatal leave 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>	<ul style="list-style-type: none"> • For employed or self-employed women or women pursuing training/education under the anti-unemployment measures enacted: 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). • Male employed or self-employed: Weekly payments for 2 weeks within the 14 weeks following birth and for 2 weeks after expiry of the 24 weeks period. • 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 and for 2 weeks as prolongation of the 24 weeks for the adopting father. 	6 weeks prior to and 8 weeks after confinement (12 weeks in cases of premature or multiple birth).	Maternity allowance payable to insured women 56 days before and 56 days after confinement.
				• Prior to and after confinement

Spain	France	Ireland	Iceland	Italy	Benefits
<ul style="list-style-type: none"> • 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. <p>See also Table II "Health care".</p>	<p>See Table II "Health care".</p> <ul style="list-style-type: none"> • 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. 	<p>Maternity services and hospital care for infants under 6 weeks are free.</p>	<p>Free maternity services and hospital care.</p>	<p>Membership as of registration with the National Health Service (<i>Servizio Sanitario Nazionale, S.S.N.</i>).</p>	<p>1. Benefits in kind</p>
<p>Maternity benefit (<i>prestación por maternidad</i>) 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. In the case of multiple births, a special allowance is paid for 6 weeks. In the case of adopted and foster-children, allowance is paid for 16 weeks, 2 weeks more in the case of multiple adoption or prior fostering (child under 6 years or more if she/he is handicapped). If both parents work, 10 weeks (leave and allowance) may be in favour of the father. In the event that the mother dies during childbirth, the father has the right to post-natal maternity leave. Risk during pregnancy allowance (<i>riesgo durante el embarazo</i>): paid to expectant mothers, who are unable to continue with their normal task during their pregnancy. The National Social Security Office (<i>Instituto Nacional de la Seguridad Social, I.N.S.S.</i>) manages this allowance.</p>	<p>Maternity cash benefits (<i>indemnités journalières de maternité</i>) only for employees interrupting their work:</p> <ul style="list-style-type: none"> • 16 weeks (6 before confinement and 10 after). • 2 additional weeks before birth in case of pathological pregnancy. • 26 weeks (8 before confinement) in case of a 3rd child. • 34 weeks (12 before confinement) in case of twins. • 46 weeks (24 before confinement) for multiple births (except twins). <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. If mother dies during childbirth: Father entitled to paternity leave.</p>	<p>Maternity benefit: 14 weeks - at least 4 must be taken before and 4 weeks after confinement.</p>	<p>General maternity leave (<i>fæðingarlof</i>) for employed and self-employed mothers, 6 months following birth. Possible to begin maternity leave 1 month before expected confinement.</p>	<p>Maternity allowance (<i>indennità di maternità</i>), only if wage is discontinued: 2 months before the presumed confinement date and 3 months after (optionally 6 supplementary months). The optional supplementary leave (<i>astensione facoltativa dal lavoro</i>) may be requested by the father if the mother does not claim, or if the father has sole charge.</p>	<p>2. Maternity leave</p> <ul style="list-style-type: none"> • Prior to and after confinement

Table IV

Maternity

	Liechtenstein	Luxembourg	Netherlands	Norway	Austria
Benefits	See Table II: "Sickness – benefits in kind".	Midwife and medical assistance, stay in maternity hospital. Drugs and baby foods are covered by lump sum payment.	See Table II "Health care".	Free maternity services and hospital care. Exempt of cost-sharing charges where they otherwise exist.	See Table II "Health care".
1. Benefits in kind	Obstetrics by a doctor and midwife and necessary check-ups during pregnancy and the first 10 weeks after giving birth.		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.	In case of delivery at home a birth allowance of NOK 1,765 (• 219) is paid.	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.
2. Maternity leave	20 weeks, of which at least 16 weeks must be after giving birth (see also "Cash benefits").	Maternity Benefit (<i>Prestations en espèces de maternité</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. Additional exemption from work if a change of assignment for health reasons is not possible (advice from the occupational medical officer required).	In general, there is a maternity leave of 16 weeks. Prior to confinement, a leave between six and four weeks is compulsory; ten to twelve weeks remain for leave after confinement. If the baby comes early, one is still entitled to a leave of 16 weeks. The number of days that the baby is premature will be added to the leave after confinement. If the baby comes late, the number of 'late' days will be added to the total period of leave. In this case, the leave will be longer than 16 weeks.	• Daily cash benefit (<i>fødselspenge</i>) may be drawn from 12 weeks before confinement at the earliest, and 3 weeks of benefit must be taken out before confinement and by the mother. • A full rate benefit is paid for up to 39 weeks after confinement. At an 80% rate the benefit can be paid for up to 49 weeks. • 4 weeks are reserved the father, and cannot be taken out by the mother. Apart from the 6 weeks after confinement reserved the mother, the benefit can be taken out by the father, provided he has worked for at least 6 of the last 10 months immediately before he started his leave. • Daily cash benefit (<i>fødselspenge</i>) for 29 weeks at the full rate or for 39 weeks at the 80% rate, can also be spread out in a time account arrangement permitting part-time work in a variety of combinations with reduced benefit over a period of up to 2 years. Employees must enter a written arrangement to this end with the employer, freelancers and self-employed with the local national insurance office. • Corresponding benefits in the case of adoption of children under 15, with periods adjusted for there being no confinement on the part of the adoptive parents.	Maternity allowance (<i>Wochenlohn</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. Bonus payment based on the mother-child-booklet (<i>Mutter-Kind-Pass-Bonus</i>): See Table IX "Family benefits".
• Prior to and after confinement		Maternity Allowance (<i>allocation de maternité</i>): 16 weeks. Non-cumulative with similar maternity benefits or with earnings. Birth Grant (<i>allocation de naissance</i>): See Table IX "Family benefits"			

	Portugal	Finland	Sweden	United Kingdom	
Benefits	See Table II "Health care".	<ul style="list-style-type: none"> • Maternity grant (<i>äitiysavustus</i>): Either a maternity package containing necessities for care of the child, or a lump sum of FIM 760 (* 128) see table IX "Family benefits". • Medical checks at maternity and child health care centres during and after pregnancy are free of charge. <p>Other benefits: see table II "Health care".</p>	Free maternity services. Hospital care see table II "Health care".	Free health care under the National Health Service.	Benefits
1. Benefits in kind					1. Benefits in kind
2. Maternity leave	<p>Maternity allowance (<i>Subsídio de maternidade</i>): During maternity leave for 110 days (90 of which have to be after confinement) 14 to 30 days after miscarriage or delivery of a stillborn child.</p> <p>Paternity allowance (<i>Subsídio de paternidade</i>):</p> <ul style="list-style-type: none"> • In case of physical or mental incapacity of the mother; • in case of the mother's death; • based on a joint decision made by both parents. <p>The period the benefit is granted is in relation to the time the mother would have had a right to the benefit; in the event of the mother's death, however, the period is a minimum of 14 days.</p> <p>Adoption allowance (<i>subsídio por adopção</i>): 60 days.</p> <p>Allowance in case of particular risks (<i>subsídio por riscos específicos</i>): in the case of night-shifts or work entailing contact with dangerous substances.</p> <p>Special leave for care of severely disabled or chronically ill children (<i>Licença especial para assistência a deficientes e a doentes crónicos</i>): regulation of this benefit is being currently adopted.</p>	<ul style="list-style-type: none"> • Special maternity allowance (<i>erityssäitiysraha</i>) paid during pregnancy, if the mother is exposed to chemical substance, radiation or an infectious disease at her work. • Maternity allowance (<i>äitiysraha</i>) paid to the mother for 105 consecutive calendar days except Sundays, 30-50 of which before expected date of confinement. • Paternity allowance (<i>isyysraha</i>): can be paid to a father for a maximum of 18 days. • Parents' allowance (<i>vanhempainraha</i>) paid immediately after the maternity allowance to either the mother or father for 158 days (excluding Sundays). In case of multiple births 60 days are added to this period for each additional child. In case of adoption of a child under the age of 7 the parents' allowance is paid for a minimum of 180 days. 	<p>Pregnancy cash benefit (<i>havandeskapspenning</i>) is payable for maximum of 50 days during the last 60 days before the expected confinement.</p> <p>Parent's cash benefit (<i>föräldrapenning</i>) is payable for a total of 450 days per child. 360 days are paid according to the sickness cash benefit rate, the minimum being SEK 60 (* 7.02) per day (guarantee amount, <i>garantibelopp</i>). The remaining 90 days are paid according to the guarantee amount. The days may be taken out earliest 60 days before expected confinement by the woman, and by either of the parents until the child is 8 years old. Parents sharing custody are entitled to half of the total number of benefit days each. This right can be passed over to one of the parents with the exception of 30 benefit days each, that are reserved for the mother respectively the father (father/mother month, <i>pappa/mammamånad</i>).</p> <p>Temporary parent's cash benefit (<i>tillfällig föräldrepennning</i>) may be taken out for maximum of 60 days per year until the child is 12 years old (the benefit can be extended in certain cases).</p> <p>Fathers are entitled to 10 benefit days (father days, <i>pappadagar</i>) in connection with childbirth.</p>	All employees are entitled to 14 weeks statutory maternity leave. In addition, employees who have worked for the same employer for at least two years are entitled to additional maternity leave lasting from the end of their maternity leave up to the end of the 28 th day after their baby is born.	2. Maternity leave
<ul style="list-style-type: none"> • Prior to and after confinement 					<ul style="list-style-type: none"> • Prior to and after confinement

Table IV

Maternity

	Belgium	Denmark	Germany	Greece		
	<p>• Continuation of payment by the employer</p>	No continuation of payment.	Collective agreements provide for the continued payment of wages and salaries for certain groups of employees. In this case the employers are entitled to receive the maternity cash benefit (<i>dagpenge ved fødsel</i>) of the employees.	Supplement paid by the employer: The difference between the Maternity Benefit (<i>Mutterschaftsgeld</i>) paid by the sickness insurance fund and the net income of the insured woman is covered by the employer according to the provisions of the Law of Maternity Protection (<i>Mutterschutzgesetz</i>).	No continuation of payment.	<p>• Continuation of payment by the employer</p>
3. Cash benefits	<p>Maternity allowance (<i>Indemnité de maternité</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>Birth grant (<i>Allocation de naissance</i>): BEF 37,393 (• 927) for first birth; BEF 28,134 (• 697) 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 (<i>prime d'adoption</i>): BEF 37,393 (• 927) per adopted child.</p>	<p><i>Salaried workers:</i> Maternity cash benefit (<i>dagpenge ved fødsel</i>) calculated upon the basis of the hourly wage of the worker (contributions to Labour Market Fund (<i>Arbejdsmarkedsfonden</i>) deducted), with a maximum of DKK 2,846 (• 383) per week or DKK 76.92 (• 10) per hour (37 hours per week), and upon the number of hours of work.</p> <p><i>Self-employed:</i> The maternity cash benefit 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>Hours or days during pregnancy where work was interrupted for preventive medical examinations (covered by the employer).</p>	<p>Maternity Benefit (<i>Mutterschaftsgeld</i>): Average net wage of insured person, reduced with legal contributions, with maximum of DEM 25 (• 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 insured receive a maximum of DEM 400 (• 205).</p> <p>Birth Grant (<i>Entbindungsgeld</i>): Fixed grant of DEM 150 (• 77) to insured persons not entitled to Maternity Benefit (<i>Mutterschaftsgeld</i>).</p>	<p>Maximum (no dependants): GRD 11,475 (• 35) per day. Maximum (4 dependants): GRD 16,065 (• 49) per day.</p>	3. Cash benefits	
Taxation and social contributions	<p>Maternity allowance (<i>Indemnité de maternité</i>): Benefits are fully liable to taxation.</p> <p>Birth grant (<i>Allocation de naissance</i>): not subject to taxation.</p>	Benefits are fully liable to taxation.	Maternity Benefit (<i>Mutterschaftsgeld</i>) and Birth Grant (<i>Entbindungsgeld</i>): Benefits are not generally liable to taxation (but subject to progression).	In general, benefits are fully liable to taxation. Tax relief: See table III "Sickness - cash benefits".	Taxation and social contributions	
1. Taxation of cash benefits					1. Taxation of cash benefits	

Spain	France	Ireland	Iceland	Italy	
No continuation of payment. by the employer.	Salary is maintained depending on collective agreements or on monthly payments agreement. Employer must only keep paying the amount above the maternity cash benefits (<i>indemnités journalières de maternité</i>).	Not applicable.	Collective agreements provide for continued payment of wages and salaries for certain groups of employees, in which case the cash benefits are not granted. Same applies to civil servants according to regulation.	Compensation is paid, on behalf of the National Institute for Social Protection (<i>Istituto Nazionale della previdenza sociale, INPS</i>), by the employer. This amount is deducted from the owed contributions.	• Continuation of payment by the employer
100% of the contribution basis. 75% of the contribution basis for risk during pregnancy allowance from the day after the risk starts. Contribution basis: daily salary subject to contributions of the month preceding the termination of work.	Net salary with ceiling. Maximum: FRF 395.97 (• 60) per day. Minimum: FRF 48.31 (• 7.36) per day.	Maternity benefit: • 70% of average weekly earnings in the relevant tax year. Minimum IEP 86.70 (• 110), maximum IEP 162.80 (• 207) per week) or • the amount of Disability Benefit including increases for adult and child dependants which the person would be entitled to if absent from work through illness, whichever amount is greater.	Resident mothers: Maternity allowance (<i>fæðingarstyrkur</i>) ISK 33,157 (• 454) per month for 6 months. Employed or self-employed mothers who have worked 1032 - 2064 day work-hours in the last 12 months prior to commencement of child-birth leave receive in addition to the maternity allowance (<i>fæðingarstyrkur</i>) of ISK 33,157 (• 454) per month per diem maternity benefits (<i>fæðingardagpeningar</i>), ISK 1,390 (• 19), per day for 6 months. Employed or self-employed mothers who have worked 516-1031 day work-hours in the last 12 months prior to commencement of child-birth leave receive the maternity allowance (<i>fæðingarstyrkur</i>), ISK 33,157 (• 454) per month and in addition per diem maternity benefits (<i>fæðingardagpeningar</i>), ISK 695 (• 9.52) per day for 6 months. Fathers: On the same conditions as mothers, maternity allowance (<i>fæðingarstyrkur</i>) and per diem maternity benefits (<i>fæðingardagpeningar</i>) for 2 weeks. Period of benefits can be prolonged in special circumstances, i.e. in case of multiple births.	80% of earnings for the compulsory period, and 30% for the supplementary period.	3. Cash benefits
Benefits are fully liable to taxation.	Benefits are subject to taxation after deduction of 10% and 20%.	Benefits are not subject to taxation.	Benefits are liable to taxation.	Benefits are subject to taxation. Tax relief: See table III "Sickness - cash benefits".	Taxation and social contributions 1. Taxation of cash benefits

Table IV

Maternity

	Liechtenstein	Luxembourg	Netherlands	Norway	Austria
• Continuation of payment by the employer	No continuation of payment by the employer.	No continuation of payment by the employer.	No continuation of payment by the employer.	Where the employer continues to pay salary during maternity leave, the daily cash benefit (<i>fødsels-penger</i>) is paid to him.	No continuation of payment by employer, except for employees who earn less than ATS 3,977 (• 289) per month.
3. Cash benefits	<p>(1) Sickness cash benefits (<i>Krankentaggeld</i>); at least 80% of foregone wages including regular supplementary allowances.</p> <p>(2) Maternity supplement (<i>Mutterschaftszulage</i>): Dependant on spouse's income and number of children. Minimum CHF 500 (• 310), maximum CHF 4,500 (• 2,805).</p>	<p>Maternity Benefit (<i>Prestations en espèces de maternité</i>): 100% of the salary the insured received during the maternity leave.</p> <p>Maternity Allowance (<i>allocation de maternité</i>): LUF 8,998 (• 223) per week, payable over a period of 16 weeks.</p> <p>Birth Grant (<i>allocation de naissance</i>): See Table IX "Family benefits".</p>	<p>Sickness Benefit Act (<i>Ziektewet, ZW</i>): 100% of the daily wage. Maximum daily wage considered: NLG 319.06 (• 145).</p> <p>Self-employed Persons Disablement Insurance Act (<i>Wet arbeidsongeschiktheidsverzekering zelfstandigen, WAZ</i>): 100% of the minimum wage (at least if that was earned) or less.</p>	<p>The compensation level of the full rate cash maternity benefits is the same as that of sickness cash benefits (<i>sykepenger</i>), 100% of the income from work up to an annual 6 times the Basic Amount (<i>Grunnbeløpet</i>) i.e. NOK 281,700 (• 34,942).</p> <p>The maternity grant (<i>engangsstønad ved fødsel</i>) for the non active is paid as a lump sum of NOK 32,138 (• 3,986).</p> <p>Should daily cash benefit (<i>fødsels-penger</i>) for the full period be lower than the maternity grant (<i>engangsstønad ved fødsel</i>), the daily cash benefit will be topped with the differential.</p>	<p>Maternity allowance (<i>Wochengeld</i>): To the amount of the average net income of the last 13 weeks or 3 months.</p> <p>For voluntary insured persons with earnings below the threshold for compulsory insurance and persons having a free service contract, the support amounts to ATS 93 (• 6.76) per day.</p> <p>Bonus payment based on the mother-child-booklet (<i>Mutter-Kind-Pass-Bonus</i>): See Table IX "Family benefits".</p>
Taxation and social contributions	The maternity supplement (<i>Mutterschaftszulage</i>) is not subject to taxation.	Maternity cash benefits are subject to taxation.	In general, benefits are fully liable to taxation.	Daily cash benefits (<i>fødsels-penger</i>) are fully liable to taxation.	Maternity allowance (<i>Wochengeld</i>): Not subject to taxation.
1. Taxation of cash benefits	Sickness cash benefits (<i>Taggeld</i>) are subject to taxation.			Maternity grant (<i>engangsstønad ved fødsel</i>) is not taxed.	Bonus payment based on the mother-child-booklet (<i>Mutter-Kind-Pass-Bonus</i>): Not subject to taxation.

	Portugal	Finland	Sweden	United Kingdom	
<p>• Continuation of payment by the employer</p>	<p>No continuation of payment by the employer.</p>	<p>According to collective agreements.</p>	<p>Not applicable.</p>	<p><i>Statutory Maternity Pay</i> is the minimum amount of pay that the law requires employers to pay during maternity leave. Employers are free to pay higher amounts if they wish.</p>	<p>• Continuation of payment by the employer</p>
<p>3. Cash benefits</p>	<p><i>Daily allowances:</i> 100% of the average daily wages (payments at Christmas and holiday allowances included) on same conditions as for sickness benefit (see Table III). Minimum amount: 50% of the average daily wages. In case of particular risks: amount equivalent to sickness benefit.</p>	<p>Minimum cash benefit is FIM 60 (• 10) per day. Otherwise, see table III "Sickness - cash benefits".</p>	<p>The compensation level is the same as for sickness cash benefit (<i>sjukpenning</i>), 80% of the income qualifying for sickness cash benefit.</p>	<p><i>Statutory Maternity Pay.</i> SMP: 90 per cent of earnings for the first 6 weeks of the maternity pay period; GBP 59.55 (• 95) for the remaining weeks (up to 12). <i>Maternity Allowance:</i> GBP 59.55 (• 95) per week for up to 18 weeks if employed in the 15th week before baby is due; GBP 51.70 (• 83) a week if she is self-employed or has given up her job by then.</p>	<p>3. Cash benefits</p>
<p>Taxation and social contributions</p> <p>1. Taxation of cash benefits</p>	<p>Benefits are not subject to taxation.</p>	<p>Benefits are liable to taxation.</p>	<p>Benefits are fully liable to taxation.</p>	<p><i>Statutory Maternity Pay</i> is subject to taxation. <i>Maternity Allowance</i> is not subject to taxation.</p>	<p>Taxation and social contributions</p> <p>1. Taxation of cash benefits</p>

	Belgium	Denmark	Germany	Greece	
2. Limit of income for tax relief or tax reduction	<p>Maternity allowance (<i>Indemnité de maternité</i>):</p> <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 and the family status (single person, couple with or without children).</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 reduction.	The minimum income levels (<i>Existenzminimum</i>) are not subject to taxation under any circumstances. The tax-free minimum income levels for 2000 are DEM 13,499 (• 6,902) for single adults and DEM 26,999 (• 13,804) for married couples.	<p>Tax is levied on benefits where total annual income exceeds the GRD 1,600,000 (• 4,851) ceiling.</p> <p>Tax reduction according to the number of children:</p> <p>1 child: GRD 30,000 (• 91) 2 children: GRD 70,000 (• 212) 3 children: GRD 150,000 (• 455) 4 children: GRD 240,000 (• 728) 5 children: GRD 350,000 (• 1,061)</p>	2. Limit of income for tax relief or tax reduction
3. Social security contributions from benefits	No contributions.	Contributions to the supplementary pension scheme (<i>ATP-pension</i>).	No contributions.	No contributions.	3. Social security contributions from benefits

Spain	France	Ireland	Iceland	Italy	2. Limit of income for tax relief or tax reduction
The limit varies annually according to the incomes and family circumstances.	<p>Tax is levied on benefits where taxable, annual net income exceeds a certain ceiling:</p> <ul style="list-style-type: none"> • Single person: FRF 44,200 (• 6,738) • Couple with no children: FRF 70,400 (• 10,732) • Couple with 1 child: FRF 83,600 (• 12,745) • Couple with 2 children: FRF 97,000 (• 14,788). 	Not applicable.	<p>General taxation rules. The limit of income for tax for the assessment year 2000 (income year 1999) is ISK 760,596 (• 10,415). All individual taxpayers are entitled to a personal tax credit (<i>persónuafsláttur</i>) against the computed state and municipal income taxes. This credit amounts to ISK 279,948 (• 3,833) for the assessment year 2000 (income year 1999).</p>	The extent of taxation depends on total annual income of the individual or of the family.	3. Social security contributions from benefits
Social security contributions have to be paid.	<p>Persons with a tax domicile in France: no social contributions, payment of generalised social contribution of 6.2% (<i>contribution sociale généralisée, CSG</i>) and of contribution for the repayment of the social debt (<i>contribution pour le remboursement de la dette sociale, CRDS</i>) of 0.5%. Persons without a tax domicile in France: contribution of 2.8%.</p>	No contributions.	No contributions.	No contributions.	

Table IV

Maternity

	Liechtenstein	Luxembourg	Netherlands	Norway	Austria
2. Limit of income for tax relief or tax reduction	No tax reduction. Taxation begins with annual incomes of CHF 24,000 (= 14,960).	For tax purposes social security benefits replacing income are treated as earnings.	The income tax structure is progressive. In general, taxation applies if a certain minimum income is exceeded.	No tax reductions.	Not applicable. Benefits are not subject to taxation.
3. Social security contributions from benefits	No direct deductions.	Contribution deduction for health care, long term care insurance and pension insurance.	Sickness Benefit Act (<i>Ziektewet, ZW</i>): Social insurance contributions for the Unemployment Benefit Act (<i>Werkloosheidswet, WW</i>), the General Surviving Relatives Act (<i>Algemene Nabestaandenwet, ANW</i>), the General Exceptional Medical Expenses Act (<i>Algemene wet bijzondere ziektekosten, AWBZ</i>), the General Old-Age Pensions Act (<i>Algemene Ouderdomswet, AOW</i>) and, in some cases, the Health Insurance Act (<i>Ziekenfondswet, ZFW</i>) are deducted from the <i>ZW</i> -benefit. Self-employed Persons Disablement Insurance Act (<i>Wet arbeidsongeschiktheidsverzekering zelfstandigen, WAZ</i>): Social insurance contributions for the General Surviving Relatives Act (<i>Algemene Nabestaandenwet, ANW</i>), the General Exceptional Medical Expenses Act (<i>Algemene wet bijzondere ziektekosten, AWBZ</i>), the General Old-Age Pensions Act (<i>Algemene Ouderdomswet, AOW</i>) and, in some cases, the Health Insurance Act (<i>Ziekenfondswet, ZFW</i>) are deducted from the <i>WAZ</i> benefit. Furthermore from the <i>WAZ</i> benefit a contribution is deducted that equals the <i>WW</i> -contribution.	Daily cash benefits (<i>fødselspenger</i>): No contributions. Normal rate contributions. Maternity grant (<i>engangsstønad ved fødsel</i>): No contributions.	No contributions.

	Portugal	Finland	Sweden	United Kingdom	
2. Limit of income for tax relief or tax reduction	Not applicable. Benefits are not subject to taxation.	No tax reductions.	No tax reductions.	<i>Statutory Maternity Pay:</i> See table III "Sickness - cash benefits". <i>Maternity Allowance:</i> Not applicable.	2. Limit of income for tax relief or tax reduction
3. Social security contributions from benefits	No contributions.	Not applicable.	No contributions.	Statutory Maternity Pay treated as earnings. Contributions payable in accordance with Table I.	3. Social security contributions from benefits

I Financing

II Health care

III Sickness - Cash benefits

IV Maternity

V Invalidity

VI Old-Age

VII Survivors

VIII Employment injuries and occupational diseases

IX Family benefits

X Unemployment

XI Guaranteeing sufficient resources

	Belgium	Denmark	Germany	Greece	
Applicable statutory basis	Law on Compulsory Insurance for Health Care and Sickness Benefits (<i>Loi relative à l'assurance obligatoire soins de santé et indemnités</i>), co-ordinated on 14 July 1994.	Law of 16 May 1984, amended.	Social Code (<i>Sozialgesetzbuch</i>), Book VI, introduced by the pension reform law (<i>Rentenreformgesetz</i>) of 18 December 1989, amended by the law of 22 December 1999.	Law 1846/51 of 14 June 1951, last amended on 24 December 1997 with the publication of Law No. 2556/97.	Applicable statutory basis
Basic principles	Current income financing ("pay as you go") based primarily on contributions.	System of universal coverage: National pension as early pension (<i>førtidspension</i>).	Compulsory insurance for employees (manual and white-collar workers) and certain groups of self-employed.	Insurance system. Benefits depending on contributions.	Basic principles

Spain	France	Ireland	Iceland	Italy	Applicable statutory basis
<p>O.M. (Order) 15 April 1969. Royal Decree n°1300/1995 of 21st July 1995. Legislative Royal Decree 1/94 of 20 June 1994, in which the amended version of the General Law on Social Security (<i>Ley General de la Seguridad Social</i>) is approved. Royal Decree No1647 of 31 October 1997.</p>	<p>Social Security Code (<i>Code de la sécurité sociale</i>). Decree no. 93-687 of 27.3. 93.</p>	<p>Social Welfare (Consolidation) Act 1993, amended.</p>	<p>Law on Social Security (<i>Lög um almannatryggingar</i>) no. 117/1993 of December 1993 with later amendments. Law on Social Assistance (<i>Lög um félagslega aðstoð</i>) no. 118/1993 of December 1993 with later amendments. Law on Mandatory Insurance of Pension Rights and on Activities of Pension Funds (<i>Lög um skyldutryggingu lífeyrisréttinda og starfsemi lífeyrissjóða</i>) no. 129/1997 of December 1997. Law on Disability (<i>Lög um málefni fatlaðra</i>) no. 59/1992 of June 1992 with later amendments.</p>	<p>Law no. 222 of 12 June 1984. Law no. 335 of 12 August 1995.</p>	<p>Basic principles</p>
<p>Compulsory insurance system for all employees (<i>incapacidad permanente</i>). Cash benefits depend on contributions.</p>	<p>Insurance system. Benefits are paid out depending on contributions.</p>	<p>Contribution based Social Insurance system.</p>	<p>Dual system: Universal coverage system (national pension scheme) guaranteeing a minimum pension and an insurance system (supplementary pension scheme) covering all economically active persons.</p>	<p>Insurance system. Benefits depend on the contributions.</p>	<p>Applicable statutory basis</p>

	Liechtenstein	Luxembourg	Netherlands	Norway	Austria
Applicable statutory basis	<p>First pillar (1. Säule): Invalidity Insurance Act (<i>Gesetz über die Invalidenversicherung</i>), LGBl. 1960 no. 5, last modified by LGBl. 1998 no. 210.</p> <p>Second pillar (2. Säule): Company Staff Welfare Act (<i>Gesetz über die betriebliche Personalvorsorge</i>), LGBl. 1988 no. 12, last modified by LGBl. 1997 no. 23.</p>	<p>Book III of Social Insurance Code (<i>Code des assurances sociales</i>), in the terms following the Law of 27 July 1992 as amended.</p>	<p>Disablement Insurance Act (<i>Wet op de arbeidsongeschiktheidsverzekering, WAO</i>).</p> <p>Self-employed Persons Disablement Insurance Act (<i>Wet arbeidsongeschiktheidsverzekering zelfstandigen, WAZ</i>).</p> <p>Disablement Assistance Act for Handicapped Young Persons (<i>Wet arbeidsongeschiktheidsvoorziening jonggehandicapten, Wajong</i>).</p>	<p>National Insurance Act (<i>folketrygdloven</i>) of 28 February 1997, Chapters 6 and 12.</p>	<p>General Social Insurance Act (<i>Allgemeines Sozialversicherungsgesetz, ASVG</i>), BGBl. (<i>Official Journal</i>) No. 189/1955, last amended by BGBl. I No. 2/2000.</p> <p>Long-term care benefit (<i>Pflegegeld</i>): Federal Care Benefit Act (<i>Bundespflegegeldgesetz, BPGG</i>), BGBl. (<i>Official Journal</i>) No. 110/ 1993, last amended by BGBl. No. 111/1998.</p>
Basic principles	<p>First pillar (1. Säule): Universal insurance for the entire population, (subsistence provision).</p> <p>Second pillar (2. Säule): Insurance system for dependant employees. It is possible to deviate from legal regulations in the interests of the insured.</p>	<p>Insurance system.</p>	<p>The Disablement Insurance Act (<i>Wet op de arbeidsongeschiktheidsverzekering, WAO</i>) entitles disabled employees under the age of 65 to a benefit if they are still at least 15% unfit for accepted employment after 52 weeks of disability.</p> <p>The Self-employed Persons Disablement Insurance Act (<i>Wet arbeidsongeschiktheidsverzekering zelfstandigen, WAZ</i>) is intended as an insurance to provide those persons who are not employees in terms of an employee-employer relationship, but who earn an income from work, with a benefit in the case of disablement.</p> <p>The Disablement Assistance Act for Handicapped Young Persons (<i>Wet arbeidsongeschiktheidsvoorziening jonggehandicapten, Wajong</i>) makes provision for a minimum benefit for young handicapped people.</p>	<p>The National Insurance Scheme (<i>folketrygden</i>) is a universal compulsory scheme. The pension system of the scheme consists of three key elements:</p> <ul style="list-style-type: none"> • Basic pension (<i>grunnpensjon</i>) based on periods of residence. • Earnings-related supplementary pension (<i>tilleggspensjon</i>) based on annual pension points (<i>pensjonspoeng</i>) reflecting the level of income. • Special supplement (<i>saertillegg</i>) to those entitled to no supplementary pension or to a supplementary pension below the amount of the special supplement. In the latter case only the differential is paid. <p>Pay-as-you-go system.</p>	<p>Insurance system for all dependently employed persons based on current income financing (pay-as-you-go).</p>

	Portugal	Finland	Sweden	United Kingdom	
Applicable statutory basis	Statutory Order 329/93 of 25 September 1993. Government decree 359/99 of 18 May 1999.	National Pensions Act 347/1956 (<i>Kansaneläkelaki, KEL</i>). Seamen's Pensions Act 72/1956 (<i>Merimieseläkelaki, MEL</i>). Employees' Pensions Act 395/1961 (<i>Työntekijäin eläkelaki, TEL</i>). Temporary Employees' Pensions Act 134/1962 (<i>LEL</i>). Local Government Employees' Pensions Act 202/1964 (<i>KVTEL</i>). State Employees' Pensions Act 280/1966 (<i>VEL</i>). Evangelical-Lutheran Church Pensions Act 298/1966 (<i>KIEL</i>). Self-employed Persons' Pensions Act 468/1969 (<i>Yrittäjien eläkelaki, YEL</i>). Farmers' Pensions Act 467/1969 (<i>MYEL</i>). Pension Act for Performing Artists and Certain Other Employee Groups 1056/1998 (<i>TaEL</i>).	National Insurance Act (<i>Lag om allmän försäkring</i>) of 1962 and amendments.	Social Security Contributions and Benefits Act 1992. Social Security (Incapacity for work) Act 1994.	Applicable statutory basis
Basic principles	Public system of compulsory insurance. Benefits depend on contributions.	Dual system of an universal coverage system (national pension, <i>Kansaneläke</i>) guaranteeing a minimum pension and an insurance system (employment pension, <i>Työeläke</i>) covering all economically active persons (employees, self-employed, farmers). The pension schemes are integrated and when other pension income is above a given limit no national pension (<i>Kansaneläke</i>) is paid. Voluntary supplementary company schemes exist but are of relatively small importance.	The public pension system is compulsory and of universal coverage.	<i>Long-term Incapacity benefit.</i> Contribution based social insurance system providing income maintenance for people who cannot be expected to work because of disability.	Basic principles

Table V

Invalidity

	Belgium	Denmark	Germany	Greece	
Field of application	Employees.	All resident nationals.	Employees. Handicapped persons incapable for work.	Employees.	Field of application
Exemptions from compulsory insurance	No exemptions.	Not applicable.	No compulsory insurance for employees with only insignificant employment (up to DEM 630 (• 322) per month, and a weekly work schedule of less than 15 hours) or a short-term employment (up to 2 months or 50 working days per year).	No exemptions.	Exemptions from compulsory insurance

Spain	France	Ireland	Iceland	Italy	Field of application
<p>Employees.</p>	<p>Employees.</p>	<p>With some exceptions all persons aged 16 years or over, employed under a contract of service or apprenticeship, including public servants recruited after 6 April 1995.</p>	<p>National pension (<i>grunnlífeyrir</i>): All residents aged 16-66 inclusive. Supplementary pension (<i>viðbótarlífeyrir</i>): All insured employees and self-employed persons aged 16-70.</p>	<p>Employees of the private sector.</p>	
<p>All salaried work which is considered marginal and not a basic means to earn one's living because of the number of hours worked and of the wage paid are exempted from compulsory insurance.</p>	<p>No exemptions.</p>	<p>Persons with weekly earnings of less than IEP 30 (• 38) per week, the self-employed and civil and public servants recruited before April 1995.</p>	<p>National pension (<i>grunnlífeyrir</i>): No exemptions. Supplementary pension (<i>viðbótarlífeyrir</i>): No exemptions.</p>	<p>No exemptions.</p>	<p>Exemptions from compulsory insurance</p>

Table V

Invalidity

	Liechtenstein	Luxembourg	Netherlands	Norway	Austria
Field of application	<p>First pillar (1. Säule): All employed persons (employees and self-employed persons), and unemployed residents.</p> <p>Second pillar (2. Säule):</p> <ul style="list-style-type: none"> • Self-employed and unemployed persons, who have turned 18, must make contributions in the First pillar and have an annual income of more than CHF 24,120 (• 15,035). • Voluntary insurance for employees who are not required to pay contributions and for self-employed persons who have employees. 	<p>All persons carrying on a professional activity (employees and self-employed) and voluntary insured persons.</p>	<p>WAO: All employees under the age of 65.</p> <p>WAZ: All self-employed persons, as well as their spouses who help in the business, professional practitioners and managing director/major shareholders under the age of 65.</p> <p>Wajong: Residents of the Netherlands under the age of 65 who</p> <ul style="list-style-type: none"> • are incapable for work when reaching the age of 17 or • have become disabled since that date and were students for period of at least 6 months in the year immediately prior to that date. 	<p>Compulsory coverage from the age of 16 for all residents independent of occupational activity. Supplementary pension (<i>tilleggspensjon</i>) covers all occupationally active, whether dependent workers, freelancers or self-employed.</p>	<ul style="list-style-type: none"> • All employees in paid employment, trainees. • Family members working in the enterprises of self-employed persons. • Persons who do not have a formal employment contract but essentially work like an employee (e.g. no own organisational structure, perform their services themselves). • Persons voluntarily insured.
Exemptions from compulsory insurance	<p>Second pillar (2. Säule): see Table VI. "Old Age".</p>	<p>Exemption from compulsory insurance is granted to persons who are only engaged occasionally and not customarily in a professional activity, when the period of activity is determined in advance. The period of activity should not exceed three months in each calendar year.</p> <p>The insurance does not cover non salaried activities if the work income does not exceed one third of the social minimum wage (<i>salaire social minimum</i>).</p>	<p>No exemptions.</p>	<p>No exemptions, but no pension points (<i>pensjonspoeng</i>) are set for the occupationally active with an annual income below the Basic Amount (<i>Grunnbeløpet</i>) i.e. NOK 46,950 (• 5,824).</p>	<p>No compulsory insurance if the income is below the marginal earnings threshold (<i>Geringfugigkeitsgrenze</i>) of ATS 3,977 (• 289) per month. The income from more than one job is added together, voluntarily "opting in" is possible in the case where insurance is not compulsory.</p>

	Portugal	Finland	Sweden	United Kingdom	
Field of application	All insured employees.	<p>National pension (<i>Kansaneläke</i>): Compulsory coverage for all residents aged 16 to 65.</p> <p>Employment pension (<i>Työeläke</i>): All insured employees aged 14 to 65 and self-employed persons aged 18 to 65.</p> <p>Separate laws for different groups (see above; the most important law is the Employees' Pensions Act, TEL) adapting the general principles to different circumstances.</p>	All resident persons in the ages 16-64 years and disabled children under 16 years of age.	Employed and self-employed persons (except married women who chose before April 1977 not to be insured) and unemployed.	Field of application
Exemptions from compulsory insurance	No exemptions.	<p><i>Employees:</i> no exemptions.</p> <p><i>Self-employed, farmers:</i> Liable to take out insurance after 4 months of self-employment and when the annual insurable income exceeds FIM 28,947 (• 4,869) for self-employed and FIM 14,473 (• 2,434) for farmers.</p>	No exemptions.	No compulsory insurance for employed persons earning less than GBP 66.00 (• 106) per week or for self-employed persons with annual earning less than GBP 3,770 (• 6,036).	Exemptions from compulsory insurance

Table V

Invalidity

	Belgium	Denmark	Germany	Greece	
Risk covered					Risk covered
Definitions	<p>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.</p>	<p>A person aged between 18 and 67 (65 for those who reach the age of 60 on 1st July 1999 or later; there is a transition period until 1st July 2002) whose capacity for work is permanently reduced by at least half due to a mental or physical incapacity is considered as invalid.</p> <p>A person aged between 50 and 67 (65 for those who reach the age of 60 on 1st July 1999 or later; there is a transition period until 1st July 2002) may enjoy an early pension if this is necessary for health and/or social reasons.</p>	<p>Occupational invalidity (<i>Berufsunfähigkeit</i>): Situation of a worker when, as result of sickness or infirmity, his or her earnings fall below half of the normal earnings of a healthy insured person with similar training and equivalent skills.</p> <p>General invalidity (<i>Erwerbsunfähigkeit</i>): Situation of a worker when, as result of sickness or infirmity, he or she is no longer able to work regularly or cannot earn more than a minimum income.</p>	<p>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.</p> <p>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.</p>	Definitions

Spain	France	Ireland	Iceland	Italy	Risk covered Definitions
<p>Permanent incapacity (<i>incapacidad permanente</i>): 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. If incapacity is of such a nature that the person will be incapable of work for life, the 12 month condition may not have to be satisfied.</p>	<p>National pension (<i>grunnlífeyrir</i>):</p> <ul style="list-style-type: none"> • A person between 16 and 67 years of age whose permanent disability is assessed at 75% as a result of a medically recognised disease or invalidity. • Persons who have lost at least one half of their working capacity and fulfil all conditions other than those relating to the degree of invalidity are entitled to an invalidity allowance (<i>örorkustyrkur</i>). <p>Supplementary pension (<i>viðbótarlífeyrir</i>):</p> <p>Incapacity assessed at 50% or more and income is reduced due to the incapacity.</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 (<i>assegno ordinario d'invalidità, AOI</i>).</p> <p>The incapacity pension (<i>pensione di inabilità</i>) 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>	

Table V

Invalidity

	Liechtenstein	Luxembourg	Netherlands	Norway	Austria
Risk covered	First and Second pillar:	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).	Pension: Permanent incapacity for work due to illness, injury or deformity. The medical condition must be the main cause of the incapacity or reduction of the capacity for work.	As invalid considered:
Definitions	<ul style="list-style-type: none"> • A person is deemed invalid as soon as the invalidity used to claim entitlement to a particular benefit is of a particular type and severity. • There is no professional incapacity pension but only a pension for persons incapable of work. • The income a person "could be expected to earn as an invalid" (the co-called "invalidity income", <i>Invalideinkommen</i>) is compared to what they "expected to earn as a healthy person" (the so-called "healthy person's income" or <i>Valideinkommen</i>) to assess invalidity. The "loss of income due to invalidity" (difference between the healthy person's income and the invalidity income) in percentages of the healthy person's income corresponds to the degree of invalidity. <p>Example: Invalidity income CHF 3,000, healthy person's CHF 5,000. Loss in earnings: 5,000 / 3,000 = CHF 2.000 = 40% of 5,000, and thus a degree of invalidity of 40%.</p>				<ul style="list-style-type: none"> • A manual worker who has mainly (more than 50% of the last 15 years) worked in the occupation he was trained for or has acquired skills for or a white-collar worker 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 with similar education and experience; • A manual 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; • A person is deemed invalid and is entitled to early retirement pension on the grounds of reduced capacity for work after the completion of age 55 for women and age 57 for men (the same for manual workers and white-collar workers) if, because of his physical or mental state, he/she is no longer able to earn 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 and if the reduced capacity for work has existed for at least 20 weeks.

	Portugal	Finland	Sweden	United Kingdom	
Risk covered	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.	Both national and employment pensions:	Permanent incapacity for work with at least 25%.	Incapacity for work by reason of physical or mental illness or disability	Risk covered
Definitions		<ul style="list-style-type: none"> • Disability pension (<i>Työkyvyttömyyseläke</i>): an insured person who has lost his work capacity through illness and whose incapacity is estimated to last for at least one year. • Rehabilitation cash benefit (<i>Kuntoutusraha</i>): an insured person whose ability to work is assessed to be restorable by rehabilitation. • Individual early retirement pension (<i>Yksilöllinen varhaiseläke</i>): an insured person who has reached the age of 60, 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. According to transitional provisions, the age limit is 58 for persons born in 1943 or earlier. 	Disabled children up to 16 years of age.	in a period of incapacity for work where there has been entitlement, or deemed entitlement, to short-term incapacity benefit for 52 weeks.	Definitions

Table V

Invalidity

	Belgium	Denmark	Germany	Greece	
Conditions	66.66%.	50%.	Occupational invalidity (<i>Berufsunfähigkeit</i>): 50% General invalidity (<i>Erwerbsunfähigkeit</i>): 100%	50%.	Conditions
1. Minimum level of incapacity for work					1. Minimum level of incapacity for work
2. Period for which cover is given	From the day after the end of the primary period of incapacity (1 year) until retirement age.	Maximum age: 66 years (64 for those who reach the age of 60 on 1 st July 1999 or later; there is a transition period until 1 st July 2002). From the 1st day of the month following the decision, or at the latest, the first day of the fourth month following the acceptance of the claim by local authorities (the day of the beginning of the examination of the file).	From the end of the month in which the conditions are fulfilled. At the age of 65, pension is converted into old-age pension.	From the date when invalidity is deemed to exist. Periodically (after 1 or 2 years depending on circumstances) the insured persons are re-assessed by the health committees.	2. Period for which cover is given

Spain	France	Ireland	Iceland	Italy	Conditions
33%.	66.66%.	Permanently incapable of work.	National pension (<i>grunnlífeyrir</i>): 50%. Supplementary pension (<i>viðbótarlífeyrir</i>): 50%.	Invalidity allowance: 66% Incapacity pensions: 100%	1. Minimum level of incapacity for work
From the date on which the responsible body declares claimant to be permanently incapable (Normally this will be an assessment of the existing permanent incapacity).	From the date the state of invalidity is deemed to exist or at the end of payment of the sickness cash benefits (<i>indemnités journalières de maladie</i>) (3 years) or when the medical report states invalidity where this results from premature physical deterioration. At the age of 60, the pension is replaced by the old-age pension (<i>pension de vieillesse</i>).	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.	National pension (<i>grunnlífeyrir</i>): Maximum age 66 years. From the 1 st day of the month following the decision. Supplementary pension (<i>viðbótarlífeyrir</i>): Maximum age 66. No sooner than 3 months following the occurrence of disability or from the 1 st day of the month following the decision for as long as the conditions are fulfilled.	From the month following the application of the party concerned. Maximum age: Retirement age.	2. Period for which cover is given

Table V

Invalidity

	Liechtenstein	Luxembourg	Netherlands	Norway	Austria																		
Conditions	First pillar (1. Säule): • 40% for a quarter pension, • 50% for a half pension, • 66 2/3% for a full pension. Second pillar (2. Säule): No minimum level.	No minimum level.	WAO: 15% WAZ: 25% Wajong: 25%	50%.	50%.																		
1. Minimum level of incapacity for work																							
2. Period for which cover is given	First pillar (1. Säule): From the end of the first year that an incapacity to work gives pension entitlement through to the end of the invalidity or until the invalidity pension is replaced by an old-age pension (Altersrente). Second pillar (2. Säule): From the beginning of the incapacity to work that gives entitlement to a pension. There is no obligation to provide benefits as long as the sickness or accident insurance is paying wages or sickness cash benefits (Taggeld). Pensions continue until the end of the invalidity or at most until the insured persons reach retirement age. They then become entitled to a retirement pension.	For permanent incapacity (<i>incapacité permanente</i>): immediately. For temporary incapacity (<i>incapacité temporaire</i>): on expiry of entitlement to sickness benefit (<i>indemnité pécuniaire de maladie</i>) or, failing such entitlement on expiry of an invalidity period of 6 months without interruption. At 65, replaced by old-age pension (<i>pension de vieillesse</i>).	WAO: From the end of the period for which Sickness Benefit is paid. Initial Benefit (<i>loondervingsuitkering</i>): The duration of this benefit depends on the employee's age on the date of commencement of WAO benefit: <table border="1"> <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> Follow-up benefit (<i>vervolguitkering</i>): This benefit may be paid out until the recipient reaches the age of 65. WAZ / Wajong: After 52 weeks of incapacity for work until the age of 65.	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	• Disability pension (<i>uførepensjon</i>): Between 18 and 67 years of age. • Basic benefit (<i>grunnstønad</i>) (to cover extra expenses due to the medical condition) and attendance benefit (<i>hjelpstønad</i>). No lower or upper age limit, except for transport expenses where the extra need arises after 70 years of age.	From the 1st day of the month following the contingency or the application. In the case of early retirement pension on the grounds of reduced capacity for work, this reduced capacity must have existed for at least 20 weeks. The pension is granted for a period of 24 months. A new application must be made to extend the period. 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.
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																						

	Portugal	Finland	Sweden	United Kingdom	
Conditions	Earnings capacity not more than 1/3 of normal occupation.	National pension (<i>Kansaneläke</i>): No level specified. Employment pension (<i>Työeläke</i>): • Disability pension (<i>Työkyyttömyyseläke</i>): No more than 2/5 of working capacity left. • Partial disability pension (<i>osatyökyvyttömyyseläke</i>): No more than 3/5 of working capacity left. • Individual early retirement pension (<i>Yksilöllinen varhaiseläke</i>): no level specified.	25%.	Incapable of all work (100%).	Conditions
1. Minimum level of incapacity for work					1. Minimum level of incapacity for work
2. Period for which cover is given	From first day of month in which claim was submitted or day determined by the medical board for the determination of permanent invalidity (<i>Comissão de verificação da incapacidade permanente</i>) until retirement age.	Both national and employment pensions: • Disability pension (<i>Työkyyttömyyseläke</i>): From the end of the maximum 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. • Rehabilitation cash benefit (<i>Kuntoutusraha</i>): From the end of the maximum period of payment of sickness benefit (300 days) when the disability pension (<i>Työkyyttömyyseläke</i>) is awarded on a temporary basis as a rehabilitation cash benefit. • Individual early retirement pension (<i>Yksilöllinen varhaiseläke</i>): 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.	Disability pension (<i>förtidspension</i>): From 16 years of age up to and including 64 years of age. Care allowance (<i>vårdbidrag</i>): Payable to a parent who takes care of a disabled child under 16 years of age. Handicap allowance (<i>handikappersättning</i>): Payable to a person from 16 years of age who before the age of 65 has been disabled in such a way that he or she needs special help or has special expenses because of the handicap.	<i>Long-term incapacity benefit</i> : After one year of incapacity until state pension age (65 for men, 60 for women).	2. Period for which cover is given

	Belgium	Denmark	Germany	Greece													
3. Minimum period of affiliation for entitlement	6 months, with 120 days worked.	At least 3 years of residence between the age of 15 and 67 (65 for those who reach the age of 60 on 1 st July 1999 or later; there is a transition period until 1 st July 2002). Foreigners: 10 years of residence, 5 of which immediately previous the pension request. At the age of 67/65 the pension is automatically converted into an old-age pension.	<p><i>Employees:</i> 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.</p> <p><i>Handicapped persons incapable for work:</i> 240 months of insurance.</p>	<p><i>Persons insured before 31 December 92:</i> 4,500 working days during the whole active life required, or Period of contributions depending on age:</p> <table border="0"> <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> <p>if none of these conditions are fulfilled, 1,500 working days are required, 600 of those in the 5 years preceding the invalidity.</p> <p>In case of employment injury and occupational disease: No minimum period of membership. If injury is due to an accident taking place out of the workplace, 2,225 or 750 working days (of which 300 in the last 5 years preceding the invalidity) are required.</p> <p><i>Persons Insured since 1.1.93:</i></p> <ul style="list-style-type: none"> • 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. • 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. • Employment injury and occupational disease: Full eligibility starts if one day insured. • 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. 	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	3. Minimum period of affiliation for entitlement
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	Iceland	Italy
<p>Permanent incapacity (<i>incapacidad permanente</i>):</p> <p>Regularly insured person under 26 years: Half time between the age 16 and the date of onset of condition giving rise to incapacity.</p> <p>Regularly insured person over 26 years: A quarter of the time between the age of 20 and the event giving rise to incapacity, subject to a minimum of 5 years.</p> <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 period of contributions is required if the disability is caused by an industrial or non-industrial accident or occupational disease.</p>	<ul style="list-style-type: none"> • Regularly insured for at least 12 months before the first 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. • The insured must have paid a minimum of contributions on 2,030 times the <i>SMIC</i> (guaranteed minimum wage) in the 12 months preceding the realisation of the risk, of which 1,015 times the <i>SMIC</i> 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 realisation of the risk. 	<ul style="list-style-type: none"> • At least 260 contribution weeks of insurable employment for which the appropriate contributions have been paid. • At least 48 weekly contributions paid or credited during the contribution year preceding the claim. 	<p>National pension (<i>grunnlífeyrir</i>): At least 3 years of residence prior to submitting the claim.</p> <p>Supplementary pension (<i>viðbótarlífeyrir</i>): The pension fund member must have contributed to a pension fund for at least 2 years.</p>	<p>General invalidity: 5 contribution years with at least 3 during the last 5 years.</p> <p>Occupational invalidity (caused by circumstances of employment other than industrial injury): No conditions</p>

3. Minimum period of affiliation for entitlement

Table V

Invalidity

	Liechtenstein	Luxembourg	Netherlands	Norway	Austria
3. Minimum period of affiliation for entitlement	<p>First pillar (1. Säule): A minimum period of affiliation of 1 year is required for entitlement to a pension (in addition, the invalid person must actually be insured at the beginning of the invalidity).</p> <p>Second pillar (2. Säule): There is no waiting period.</p>	<p>12 months of insurance in the three years prior to the invalidity. The three-year period is extended if it overlaps with assimilated periods of eligibility. No qualifying period if invalidity is caused by an injury of any kind or occupational disease, occurred during affiliation.</p>	<p>No qualifying conditions.</p>	<p>Disability pension (<i>uførepensjon</i>): 3 years of insurance immediately prior to the disability.</p> <p>If that condition is not met, an insured disabled may obtain a right to a pension a year after he last became insured, provided he has not been out of the scheme for more than a total of 5 years after the age of 16.</p> <p>Disabled who were under 26 and members of the National Insurance Scheme when they became disabled, are exempt of the 3-year-condition. Nor does the 3-year-condition apply to basic benefit (<i>grunnstønad</i>) or attendance benefit (<i>hjelpetønad</i>).</p> <p>Additional condition for a supplementary pension (<i>tilleggspensjon</i>): Having been credited pension points (<i>pensjonspoeng</i>) for 3 years.</p>	<p>Invalidity pension (<i>Invaliditätsrente</i>): "Eternal eligibility" (<i>"ewige Anwartschaft"</i>), see Table VI "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>Early retirement pension due to reduced working capacity (<i>Vorzeitige Altersrente wegen geminderter Arbeitsfähigkeit</i>):</p> <p>"Eternal eligibility" (<i>"ewige Anwartschaft"</i>) (240 contribution months of compulsory insurance in total) or 180 months within the last 360 calendar months and in both cases 72 contribution months of compulsory insurance within the last 180 calendar months.</p> <p>The waiting 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>

	Portugal	Finland	Sweden	United Kingdom
3. Minimum period of affiliation for entitlement	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 (<i>Comissão de verificação da incapacidade permanente</i>).	National pension (<i>Kansaneläke</i>): 3 years of residence after the age of 16. Employment pension (<i>Työeläke</i>): Employees: none; accrual status from the first day of employment. Self-employed: 4 months.	Disability basic pension (<i>Folkpension i form av förtidspension</i>): periods of residence. Disability supplementary pension (<i>Tilläggs-pension i form av förtidspension</i>): at least 3 years with income carrying pensions rights in the supplementary pensions scheme (<i>allmän tilläggs-pension, ATP</i>). Care allowance (<i>vårdbidrag</i>): residence. Handicap allowance (<i>handikappersättning</i>): residence.	Must have been entitled or deemed entitled to short-term incapacity benefit (see Table III) for 52 weeks in the period of incapacity for work.
				3. Minimum period of affiliation for entitlement

	Belgium	Denmark	Germany	Greece	
Benefits	Lost earnings and family situation.	Incapacity level and social reasons.	Amount of employment income insured through contributions during the entire insured life.	Amount of the wage, number of insured years and degree of invalidity.	Benefits
1. Determining factors for the amount of benefits					1. Determining factors for the amount of benefits

Spain	France	Ireland	Iceland	Italy	
Degree of incapacity and contribution basis (with ceiling) of the last 96 months.	Average annual salary during the 10 best insurance years in between the 1 st January 1948 and the date prior to work interruption; category of incapacity.	Flat-rate amounts depending on age.	National pension (<i>grunnlífeyrir</i>): Incapacity level, residence period in Iceland and income. Supplementary pension (<i>viðbótarlífeyrir</i>): Incapacity level and accrued pension amount in accordance with accrued pension points increased with additional accrual years credited up to retirement age.	Reference earnings and number of insurance years.	<p>Benefits</p> <p>1. Determining factors for the amount of benefits</p>

Table V

Invalidity

	Liechtenstein	Luxembourg	Netherlands	Norway	Austria
Benefits					
1. Determining factors for the amount of benefits	<p>First pillar (<i>1. Säule</i>): The amount of the pension is calculated on the basis of two factors: 1) the contribution period (to determine the pension scale, <i>Rentenskala</i>) and 2) the so-called "qualifying average annual income" (to determine the amount of the pension on the applicable pension formula).</p> <p>Second pillar (<i>2. Säule</i>): Amount of credited wages.</p>	<p>Number of insurance years and earnings taken into account.</p>	<p><i>WAO: Initial benefit:</i> degree of disablement and the employee's last earned wage as well as his age on the date on which the benefit commences. <i>Continuing benefit:</i> Flat-rate basic amount plus flat-rate supplement depending on age.</p> <p><i>WAZ:</i> The amount depends on the degree of invalidity and the basic rate (the amount of lost earnings). In the case of total incapacity for work the maximum basic rate is the minimum wage.</p> <p><i>Wajong:</i> <i>Wajong</i>-benefit depends on the degree of disability and the benefit basis. The basic rate for this benefit is the minimum (youth) wage.</p>	<ul style="list-style-type: none"> • The degree of incapacity. • Length of insurance periods (actual past periods and stipulated future periods, up to a total of 40 years). • Number of pension point years (actual years in the past and stipulated future years, up to total of 40). • The level of income from work (in the 20 best years, if more than 20). • Family situation. 	<p>Amount of income and length of time insured.</p>

	Portugal	Finland	Sweden	United Kingdom
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Benefits

1. Determining factors for the amount of benefits

Number of years covered by contributions. Average monthly earnings of the 10 best of the last 15 years.

National pension (*Kansaneläke*): Flat-rate amounts (depending on marital status, municipality, duration of residence in Finland, and the amount of employment pensions, *Työeläke*).

Employment pension (*Työeläke*): Accrued pension amount increased with additional accrual years credited up to retirement age.

Amount of benefits depends on the degree of incapacity.

Incapacity for work determined by an "all work test" (a functional test which assesses ability to perform a range of work-related activities).

Benefits

1. Determining factors for the amount of benefits

Table V

Invalidity

	Belgium	Denmark	Germany	Greece	
2. Calculation method, pension formula or amounts	<p>Normal allowance: 65% of the lost earnings (subject to ceiling) if there are dependants, 45% if single without dependants, 40% if cohabiting person without dependants.</p> <p>Particular cases: The recipient, isolated or co-habitant without dependants, is entitled to a rate of 65% when it is acknowledged that he requires the assistance of a third party in order to perform the basic activities of daily living.</p>	<p>Pension according to incapacity level:</p> <ul style="list-style-type: none"> • at least 50% and/or social reasons: early pension (<i>førtidspension</i>) = basic amount (<i>grundbeløb</i>) + pension supplement (<i>pensionsstillæg</i>) + (if applicable) pre-retirement amount (<i>førtidsbeløb</i>). • 67 to 99%: medium early pension (<i>mellemste førtidspension</i>) = basic amount + invalidity amount (<i>invaliditetsbeløb</i>) + pension supplement. • 100%: maximum early pension (<i>højeste førtidspension</i>) = basic amount + invalidity amount + work incapacity amount (<i>erhvervsudygtighedsbeløb</i>) + pension supplement. <p>Basic amount (<i>grundbeløb</i>): DKK 49,560 (• 6,661) per year, if income is not above a certain level.</p> <p>Invalidity amount (<i>invaliditetsbeløb</i>): DKK 24,108 (• 3,240) per year. Married persons: DKK 20,532 (• 2,760) per year each, if both qualify for this supplement or the invalidity allowance (<i>invaliditetsydelse</i>) (see "Other benefits").</p> <p>Work incapacity amount (<i>erhvervsudygtighedsbeløb</i>): DKK 33,276 (• 4,472) per year. For married persons: DKK 24,072 (• 3,235) per year each, if both qualify for this supplement.</p> <p>Pension supplement (<i>pensionsstillæg</i>): DKK 22,536 (• 3,029) 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 DKK 49,560 (• 6,661) per year.</p> <p>Pre-retirement amount (<i>førtidsbeløb</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: DKK 12,600 (• 1,693) per year.</p> <p>Small supplement for pensioners living in the municipal areas where local taxes have risen over a certain amount.</p>	<p>Pension formula: Occupational invalidity (<i>Berufsunfähigkeit</i>): PEP x 0.6667 x AR. General invalidity (<i>Erwerbsunfähigkeit</i>): PEP x 1.0 x AR. PEP = Personal Income Points (<i>persönliche Entgeltpunkte</i>). 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. For an average income, one contribution year corresponds to one income point. AR = Current pension value (<i>aktueller Rentenwert</i>): 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. The actual pension value amounts to DEM 48.29 (• 25) in the old <i>Länder</i> and DEM 42.01 (• 21) in the new <i>Länder</i>.</p>	<p><i>Persons insured before 31.12.1992:</i> percentage of the fictive wage taken as a reference (see below) varies between 70% and 30% in inverse relationship to earnings. The amount of the pension varies according to the degree of invalidity:</p> <ul style="list-style-type: none"> • Serious invalidity: full pension; • Invalidity of 50%: pension reduced by 50%; • Invalidity of 67%: pension reduced by 25%. <p>In case of total invalidity, a pension supplement is paid for care provided by a third person. The supplement cannot exceed GRD 134,060 (• 406) per month.</p> <p><i>Persons insured since 1.1.1993:</i> The level of the pension varies according to the number of years insured. Each year corresponds to 1.714% of pensionable income. The amount of the pension varies according to the degree of invalidity:</p> <ul style="list-style-type: none"> • Serious invalidity: full pension; • Invalidity of 50%: pension reduced by 50%; • Invalidity of 67%: pension reduced by 25%. <p>In case of total invalidity the pension supplement for care provided by a third person corresponds to the monthly average of the GNP per capita for 1991 adjusted accordingly each time the civil servants' pensions are increased.</p>	2. Calculation method, pension formula or amounts

Spain	France	Ireland	Iceland	Italy	2. Calculation method, pension formula or amounts
<ul style="list-style-type: none"> • Permanent partial incapacity for habitual occupation (<i>Incapacidad permanente parcial para la profesión habitual</i>): lump sum equal to 24 times monthly reference wage used for calculation of sickness (see Table III). • Permanent total incapacity for habitual occupation (<i>Incapacidad permanente total para la profesión habitual</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 redeemed by a lump-sum payment equal to 84 times monthly pension (minus 12 months for every year the claimant's age exceeds 54, subject to a minimum of 12 months). • Permanent total incapacity for work (<i>Incapacidad permanente absoluta</i>): 100% of reference wage. • Severe disablement (<i>Gran invalidez</i>): amount payable for permanent total incapacity for work (<i>incapacidad permanente absoluta</i>) plus 50%. <p>All pensioners receive 14 times monthly pension payment each year.</p>	<ul style="list-style-type: none"> • 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). • 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). • Group 3 (those requiring help from another person): Group 2 pension + 40% supplement. Minimum supplement: FRF 69,055.77 per year (* 10,527). 	<p><i>Invalidity pension:</i></p> <ul style="list-style-type: none"> • IEP 75.20 (* 95) per week, if aged under 65. • IEP 89.00 (* 113) per week if aged between 65 and 80 years. • IEP 94.00 (* 119) per week if recipient is aged 80 or over. 	<p>National pension (<i>grunnlífeyrir</i>): Pension rights are calculated pro rata according to periods of residence. Minimum 3 years, maximum 40 years. Assumed years are taken into account up to the age of 67.</p> <p>Invalidity pension (<i>örorkulífeyrir</i>) according to incapacity level:</p> <p>Incapacity level of 75% and over:</p> <ul style="list-style-type: none"> • Full basic pension (<i>grunnlífeyrir</i>) of ISK 209,220 (* 2,865) per year. Reduced when income, except supplementary pension from pension funds, exceeds ISK 1,157,887 (* 15,855) and withdrawn when income exceeds ISK 1,994,768 (* 27,314). • Full pension supplement (<i>tekjutrygging</i>) of ISK 369,816 (* 5,064) per year. Reduced when income exceeds ISK 376,497 (* 5,155) and withdrawn when income exceeds ISK 1,198,311 (* 16,408). <p>Incapacity level of 50-75%:</p> <p>Full annual invalidity allowance (<i>örorkustyrkur</i>) ISK 156,912 (* 2,149).</p> <p>Supplementary pension (<i>viðbótarlífeyrir</i>):</p> <p>The pension is calculated in accordance with rules prescribed in detail in the statutes of each individual pension fund. The general rule is that the pension is calculated in accordance with incapacity level and accrued pension points. Additional accrual years are credited up to the retirement age of 67 if certain conditions are fulfilled i.e. that the member has contributed to the fund for at least three of the four previous years and for at least six months during the last 12 month period.</p>	<p><i>Invalidity allowance:</i></p> <ul style="list-style-type: none"> • Earnings up to ITL 66,324,000 (* 34,253) (ceiling): 2% x n x E • Partial amount up to ITL 88,210,920 (* 45,557) (ceiling x 1.33): 1.6% x n x E • Partial amount up to ITL 110,097,840 (* 56,861) (ceiling x 1.66): 1.35% x n x E • Partial amount up to ITL 126,015,600 (* 65,082) (ceiling x 1.90): 1.1% x n x E • Earnings over ITL 126,015,600 (* 65,082): 0.9% x n x E. <p>n = number of years of insurance (max. 40) E = Reference earnings (see below).</p> <p><i>Incapacity pension formula:</i> see above for "Invalidity allowance".</p> <p><i>New System:</i> The conventional contribution constitutes 33% of the income for each contribution year. Contribution amounts are adjusted yearly, according to the average increase of the GDP within the last five years. The pension contribution is calculated by multiplying contribution amounts by an actuarial coefficient which varies according to age (min. age is 57 years, max. age is 65 years). The minimum coefficient applies for those under 57. The reform awards pension supplements for total incapacity.</p>	

Table V

Invalidity

	Liechtenstein	Luxembourg	Netherlands	Norway	Austria																																						
2. Calculation method, pension formula or amounts	<p>First pillar (1. Säule):</p> <ul style="list-style-type: none"> The length of time contributions have been paid determines the applicable pension scale (<i>Renten-skala</i>); the amount of the pension varies within the pension formula between the highest and lowest amounts for a particular level on the basis of the qualifying average annual income. If contributions have been paid in full (if contributions have been paid without exception from the age of 20 until the insurance case arose), the insured person is entitled to a full pension (<i>Vollrente</i>) (pension formula 44): a maximum of CHF 2,010 (• 1,253) and minimum of CHF 1,005 (• 626) per month. If payment of contributions has been incomplete, the insured person is entitled to a partial pension (<i>Teilrente</i>) (pension formula 1 to 43). At pension level 30, for example, the maximum pension comes to CHF 1,370 (• 854) per month, the minimum pension comes to CHF 685 (• 427) per month. Pensions are paid 13 times a year (twice in December, the so-called Christmas bonus, <i>Weltnachtsgeld</i>). <p>Second pillar (2. Säule):</p> <ul style="list-style-type: none"> The invalidity benefit is defined in terms of the benefit, i.e. the benefit is established in terms of the lowest percentage of credited wages. Invalidity pension (<i>Invalidenrente</i>): 30% of credited wages. In the case of partial invalidity, the pension is established in proportion to the degree of invalidity. A capital settlement can be requested instead of an invalidity pension. 	<p>The pension comprises two parts: a flat-rate part depending on the number of insurance years of 1/40 per year (max. 40) and an income- (and contributions-) related part.</p> <ul style="list-style-type: none"> flat-rate pension part (<i>majorations forfaitaires</i>): LUF 10,086 (• 250) per month for 40 years' insurance. income-related pension part (<i>majorations proportionnelles</i>): 1.78% of total wage taken into account. <p>For invalidity before age of 55: special flat rate supplements (<i>majorations forfaitaires spéciales</i>) of 1/40 for each year between commencement of entitlement to pension and age 65 (max. 40 years) and special income related supplements (<i>majorations proportionnelles spéciales</i>) 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>WAO:</p> <p>Initial benefit:</p> <p>Daily allowance for incapacity level between:</p> <table> <tr><td>15 - 25%:</td><td>14.00% of 100/108 W</td></tr> <tr><td>25 - 35%:</td><td>21.00% of 100/108 W</td></tr> <tr><td>35 - 45%:</td><td>28.00% of 100/108 W</td></tr> <tr><td>45 - 55%:</td><td>35.00% of 100/108 W</td></tr> <tr><td>55 - 65%:</td><td>42.00% of 100/108 W</td></tr> <tr><td>65 - 80%:</td><td>50.75% of 100/108 W</td></tr> <tr><td>80% or over:</td><td>70.00% of 100/108 W</td></tr> </table> <p>W = daily wages.</p> <p>Continuing benefit:</p> <p>For each year that a person is over 15 on the date on which his WAO benefit takes effect, 2% of the difference between his previous wage and the minimum wage is added to the minimum wage. The amount thus obtained is used as the basis in calculating the benefit rate. The benefit percentage depends on the degree of disablement. In addition holiday allowance of 8%, payable in May.</p> <p>WAZ:</p> <p>Daily allowance for incapacity level between:</p> <table> <tr><td>25 - 35%:</td><td>21.00% of MW</td></tr> <tr><td>35 - 45%:</td><td>28.00% of MW</td></tr> <tr><td>45 - 55%:</td><td>35.00% of MW</td></tr> <tr><td>55 - 65%:</td><td>42.00% of MW</td></tr> <tr><td>65 - 80%:</td><td>50.75% of MW</td></tr> <tr><td>80% and over:</td><td>70.00% of MW.</td></tr> </table> <p>MW = the earned income, the maximum being the statutory minimum wage: NLG 110.63 (• 50)</p> <p>Wajong:</p> <p>Daily allowance for incapacity level between:</p> <table> <tr><td>25 - 35%:</td><td>21.00% of MYW</td></tr> <tr><td>35 - 45%:</td><td>28.00% of MYW</td></tr> <tr><td>45 - 55%:</td><td>35.00% of MYW</td></tr> <tr><td>55 - 65%:</td><td>42.00% of MYW</td></tr> <tr><td>65 - 80%:</td><td>50.75% of MYW</td></tr> <tr><td>80% and over:</td><td>70.00% of MYW.</td></tr> </table> <p>MYW = the minimum of (youth) wage.</p>	15 - 25%:	14.00% of 100/108 W	25 - 35%:	21.00% of 100/108 W	35 - 45%:	28.00% of 100/108 W	45 - 55%:	35.00% of 100/108 W	55 - 65%:	42.00% of 100/108 W	65 - 80%:	50.75% of 100/108 W	80% or over:	70.00% of 100/108 W	25 - 35%:	21.00% of MW	35 - 45%:	28.00% of MW	45 - 55%:	35.00% of MW	55 - 65%:	42.00% of MW	65 - 80%:	50.75% of MW	80% and over:	70.00% of MW.	25 - 35%:	21.00% of MYW	35 - 45%:	28.00% of MYW	45 - 55%:	35.00% of MYW	55 - 65%:	42.00% of MYW	65 - 80%:	50.75% of MYW	80% and over:	70.00% of MYW.	<p>In principle the same as for old-age pension, see Table VI "Old-Age".</p> <p>Stipulated future insurance periods and stipulated future pension points (<i>pensjonspoeng</i>) will compensate for insufficient insurance and earning periods for those becoming disabled at an early age.</p> <p>Due to the fact that the system was introduced in 1967 and has yet to reach its full effect for old age pensioners, disability pensioners may receive a higher pension than the maximum indicated for old-age pension. Transitional rules linked to changes in the pension part of National Insurance with effect from 1992, also contribute in this direction, see Table VI "Old-Age".</p>	<p>1.83% of "E" per year for the first 30 insurance years; 1.675% of E per year for the further insurance years (maximum: 80% of "E").</p> <p>If a person becomes an invalid before completing the 56th year of age, the years until age 56 are usually credited as fictitious qualifying periods with an additional supplement for credited periods (<i>Zurechnungszuschlag</i>) of 1.83% of the calculation basis (<i>Bemessungsgrundlage</i>) per year. Pension and supplement may not exceed 60% of highest calculation basis. Reduction of the additional supplement for earned income above individual limits. As of 1 January 2001 a new method of calculation.</p> <p>"E" = calculation basis (see below 3. Reference earnings or calculation basis").</p> <p>For child-raising years (maximum of 4 years per child), a supplement to the pension is due in the amount of 1.83% per year of a set amount of ATS 8,312 (• 604).</p> <p>The pension is paid 14 times per year.</p>
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35 - 45%:	28.00% of 100/108 W																																										
45 - 55%:	35.00% of 100/108 W																																										
55 - 65%:	42.00% of 100/108 W																																										
65 - 80%:	50.75% of 100/108 W																																										
80% or over:	70.00% of 100/108 W																																										
25 - 35%:	21.00% of MW																																										
35 - 45%:	28.00% of MW																																										
45 - 55%:	35.00% of MW																																										
55 - 65%:	42.00% of MW																																										
65 - 80%:	50.75% of MW																																										
80% and over:	70.00% of MW.																																										
25 - 35%:	21.00% of MYW																																										
35 - 45%:	28.00% of MYW																																										
45 - 55%:	35.00% of MYW																																										
55 - 65%:	42.00% of MYW																																										
65 - 80%:	50.75% of MYW																																										
80% and over:	70.00% of MYW.																																										

	Portugal	Finland	Sweden	United Kingdom		
2. Calculation method, pension formula or amounts	<p>Invalidity pension (<i>Pensão de invalidez</i>):</p> <p>Monthly amount = $\frac{0.02 \times N \times R}{140}$</p> <p>N = number of years insured (the 2% rate does not apply for years with less than 120 registered days of paid work).</p> <p>R = remuneration of the 10 best years within the last 15 years.</p> <p>Monthly pension paid out 14 times in a year: Christmas and holiday bonuses: amounts equal to the pension amount paid for the corresponding month.</p>	<p>National pension (<i>Kansaneläke</i>):</p> <ul style="list-style-type: none"> Disability pension (<i>Työkyvyttömyyseläke</i>): Full amount between FIM 2,231 (• 375) and FIM 2,655 (• 447) according to marital status and municipality. A full pension if resident of Finland, 80% of time after age 16 and before disability. Otherwise pension is adjusted to the length of residence. Reduced by 50% of the amount of Employment pension (<i>Työeläke</i>) and other Finnish and foreign pensions. Pensioners' care allowance (<i>Eläkkeensaajien hoitotuki</i>): 3 categories: FIM 284 (• 48), FIM 708 (• 119) and FIM 1,415 (• 238) per month. Payable to compensate for costs arising from home care or other special expenses caused by illness or injury. Pensioners' housing allowance (<i>Eläkkeensaajien asumistuki</i>): 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. <p>Employment pension (<i>Työeläke</i>):</p> <ul style="list-style-type: none"> Disability pension (<i>Työkyvyttömyyseläke</i>): Accrued pension 1.5% per accrual year. Accrual rates for credited period is: 1.5% up to age 50, for 50 – 59 years 1.2% and from 60 years 0.8%. Partial disability pension (<i>osatyökyvyttömyyseläke</i>): 50% of the full disability pension (<i>Työkyvyttömyyseläke</i>). Individual early retirement pension (<i>Yksilöllinen varhaiseläke</i>): equals the disability pension (<i>Työkyvyttömyyseläke</i>). 	<p>A disability pension (<i>förtidspension</i>) is paid according to the degree of incapacity at a 100%, 75%, 50% or 25% compensation level. Maximum amounts per month:</p> <ul style="list-style-type: none"> Disability pension from the basic pension scheme: SEK 2,745 (• 321) Disability pension from the supplementary pension scheme: SEK 11,895 (• 1,391) Care allowance (<i>vårdbidrag</i>): SEK 7,625 (• 892) Handicap allowance (<i>handikappersättning</i>): SEK 2,105 (• 246). 	<p>Long-term incapacity benefit (flat rate): GBP 66.75 (• 107).</p> <p>Age addition: GBP 14.05 (• 22) if incapacity began before age 35; GBP 7.05 (• 11) if it began between 35 and 44.</p>	2. Calculation method, pension formula or amounts	

	Belgium	Denmark	Germany	Greece	
3. Reference earnings or calculation basis	Invalidity allowance (<i>indemnité d'invalidité</i>) is calculated on the basis of lost daily earnings. Ceiling set at BEF 3,772.05 (• 94).	Not applicable. Benefits are not dependent on previous earnings.	Insured employment income (up to contribution ceiling) during the entire duration of the insurance. The monthly contribution ceiling for 1999 is: West: DEM 8,600 (• 4,397) East: DEM 7,100 (• 3,630)	<i>Persons insured before 31.12.1992:</i> Wage assumed for each of 28 insurance categories, corresponding to average gross earnings in the 5 years before retirement. <i>Persons insured since 1.1.1993:</i> The wages of the last 5 years are taken into account for calculating the pension. 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.	3. Reference earnings or calculation basis

Spain	France	Ireland	Iceland	Italy	3. Reference earnings or calculation basis
<p>Reference wage is the quotient resulting from dividing the bases of contribution of the interested party during the 96 months prior to the one in which the event occurs by 112. The bases corresponding to the 24 months prior to the event will be calculated at their value the remaining will be updated, in accordance with the consumer price index (CPI), from the month to which the said bases correspond up to the month immediately prior to the one in which the period of non-updateable bases begins.</p> <p>In case of an accident other than at work, 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>Ceiling of annual earnings: ESP 4,135,446 (• 25,576).</p>	<p>Annual average salary, limited to the social security ceiling of FRF 176,400 (• 26,892) in 2000 which is adjusted every year by decree. The average salary is calculated on the basis of the 10 best years.</p>	<p>Not applicable.</p>	<p>National pension (<i>grunnlífeyrir</i>): Not applicable. Flat-rate benefits depending on degree of incapacity, residence and income.</p> <p>Supplementary pension (<i>viðbótarlífeyrir</i>): No earnings ceiling.</p>	<p>Reference earnings ("E"):</p> <ul style="list-style-type: none"> • for those who on 31.12.92 had worked 15 years: average earnings during the last 10 years, with ceiling. • for those who on 31.12.92 had worked < 15 years: average earnings over a variable period of between the last 10 years and the entire period worked, with ceiling. • for those employed between the 31.12.92 and the 31.12.95: average earnings during the entire period worked, with ceiling. <p>"E" readjusted in line with the consumer price index, increased each year by 1% for each year worked.</p> <p>The part of the wages above the ceiling of ITL 66,324,000 (• 34,253) is taken into consideration according to the indicated percentages (see above).</p> <p><i>New System:</i> Ceiling of reference earnings: ITL 144,263,000 (• 74,506), amount adjusted according to consumer price index.</p>	

Table V

Invalidity

	Liechtenstein	Luxembourg	Netherlands	Norway	Austria
3. Reference earnings or calculation basis	<p>First pillar (1. Säule):</p> <ul style="list-style-type: none"> • In calculating the pension, the income of the entire course of the insurance is taken into account in addition to the income of the last years before retirement. • In addition to earnings actually achieved and contributions from unemployed persons, fictitious incomes (education and care credits) are taken into account in assessing the qualifying average annual income. • In calculating the pensions of married, divorced and widowed persons, the bases used to calculate the qualifying average annual income for the calendar years of marriage are split in half between the marital partners (so-called "splitting"). The duration of the period during which each spouse contributed remains unaffected by this splitting. • If the invalidity begins before the age of 45, the qualifying average annual income is increased by a so-called "career supplement" (<i>Karrierzuschlag</i>). <p>Second pillar (2. Säule):</p> <p>The amount of wages credited for insurance purposes corresponds to determining wages with the deduction of a free amount equal at present to CHF 12,060 (• 7,517).</p>	<p>For the income-related pension part (<i>majorations proportionnelles</i>), the salary or the professional income are taken into account.</p> <p>Minimum amount liable for contribution: LUF 48,050 (• 1,191) per month.</p> <p>Maximum amount liable for contribution: LUF 240,249 (• 5,956) per month.</p>	<p>WAO:</p> <p>Initial benefit: Net earnings. Ceiling: NLG 82,955.60 (• 37,644) per year or NLG 319.06 (• 145) per day.</p> <p>Continuing benefit: Statutory minimum wage.</p> <p>WAZ/ Wajong: See "determining factors".</p>	<p>The amount of the supplementary pension (<i>tilleggspensjon</i>) will depend on the income record of the person as reflected in his series of annually credited pension points (<i>pensjonspoeng</i>). Future pension points are set on this basis for future years up to the calendar year the person will be 66. The formula of Table VI "Old-Age" is then used for the calculation.</p> <p>Those having become disabled before 26 years of age, see above, are guaranteed stipulated future pension points of at least 3.30 for each year, independent of their income record. Supplementary pension (<i>tilleggspensjon</i>) on this basis can be drawn from the age of 20 at the earliest.</p>	<p>"E" = the average of the (revalued) income of the best 15 insurance years. The income is only considered up to the upper limit of the contribution assessment ceiling of monthly ATS 43,200 (• 3,139). Because of the differences between the revaluations of the contribution assessment basis of the past years and the annual setting of the contribution assessment ceiling, the highest calculation basis for 2000 is ATS 38,185 (• 2,775).</p>

	Portugal	Finland	Sweden	United Kingdom	
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3. Reference earnings or calculation basis

Reference earnings: average monthly wages of the 10 best years (10 years x 14 months = R/140). No ceiling.
Earnings taken into account for the calculation of pensions are adjusted according to the consumer price index.

National pension (*Kansaneläke*): Not applicable.
Employment pension (*Työeläke*): Pensionable salary is based on the earnings of the last 10 years and calculated separately for each employment relationship. The number of years to be taken into account will be gradually raised from the former 4 years to 10 years starting from 1996. The full 10-year period being fully in effect by the year 2005. Years with exceptionally low annual income will not be taken into account. For credited period the pensionable salary of the last actual employment relationship is used. No ceiling for reference earnings.

No reference earnings. Flat-rate benefits depending on the degree of incapacity.

Not applicable.

3. Reference earnings or calculation basis

Table V

Invalidity

	Belgium	Denmark	Germany	Greece	
4. Non contributory periods credited or taken into consideration	None.	Not applicable.	Substitute periods (<i>Ersatzzeiten</i>), credited periods (<i>Anrechnungszeiten</i>) (in particular periods of sickness, rehabilitation, unemployment, studies or higher education over 17 years of age) and added periods (<i>Zurechnungszeiten</i>) (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.	Periods during which a sickness benefit and an unemployment benefit (up to 200 days for each benefit during the last 10 years preceding retirement), periods of participation in the Resistance during the Second World War, periods of military service (option of redemption of 3 annuities), periods of educational leave (option of redemption of 2 annuities), periods of parental leave to bring up the children (option of redemption for 3 months per child).	4. Non contributory periods credited or taken into consideration
5. Supplements for dependants • Spouse • Children	A household rate (65%) is allowed if there is a dependent person (see above methods for pension calculation). Children: See Table IX "Family benefits".	No supplements. However see Table IX "Family benefits. Special cases. 2. Pensioners": special allowances for pensioners.	No supplements.	<i>Persons insured before 31.12.1992:</i> Partner: GRD 10,055 (* 30) per month. Adjustment according to the rises in civil servants' pensions. Children: 1st child: 20% of the pension 2nd child: 15% of the pension 3rd child: 10% of the pension <i>Persons insured since 1.1.1993:</i> Partner: No supplements. Children: 1st child: 8% of the pension 2nd child: 10% of the pension 3rd and any further child: 12% of the pension	5. Supplements for dependants • Spouse • Children

Spain	France	Ireland	Iceland	Italy
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The first year of parental leave (*Excedencia por cuidado de hijo*) to bring up a child under three years is considered to be a period of effective contributions.

Periods during which daily benefits are granted for sickness, maternity, employment accidents, or a pension for permanent disability (*rente pour incapacité permanente*) of over 66.66%, each day of a course in a vocational rehabilitation establishment, each day of temporary detention.

The periods are taken into account only if the salary received during the course of a calendar year is sufficient to validate at least one quarter's worth of insurance; if this is not the case the periods in question are not taken into account.

Contributions are credited for periods of unemployment, illness or maternity and may be taken into account in order to fulfil the contribution conditions in respect of the contribution year prior to a claim.

National pension (*grunnlífeyrir*): Assumed years are taken into account up to the age of 67.

Supplementary pension (*viðbótarlífeyrir*):

The pension is calculated on earned and assumed pension points for the years to come until normal retirement age.

Incapacity pension: As well as actual insurance years, the years between the date of liquidation of the pension and retirement age are also taken into account.

New System: The minimum actuarial coefficient for the age of 57 also applies for those under 57.

4. Non contributory periods credited or taken into consideration

No supplements (but see Minimum Pension, *pensión mínima*).

No supplements.

Spouse.
IEP 49.50 (• 63) per week.
For each child:
IEP 15.20 (• 19) per week.

National pension (*grunnlífeyrir*):
Supplement for dependant children under age 18: Child pension (*barnalífeyrir*) of ISK 13,150 (• 180) per child per month.

Supplementary pension (*viðbótarlífeyrir*):
Supplement for dependant children, minimum ISK 6,197 (• 85) per child per month.

See Table IX "Family Benefits".

5. Supplements for dependants

- Spouse
- Children

Table V

Invalidity

	Liechtenstein	Luxembourg	Netherlands	Norway	Austria
4. Non contributory periods credited or taken into consideration	<p>First pillar (1. Säule): The years 1954 to 1996, during which unemployed spouses resident in Liechtenstein were not required to pay contributions (for example housewives), are credited as contributory years.</p> <p>Second pillar (2. Säule): No non-contributory periods can be credited or taken into consideration.</p>	<p>Periods for the rearing of children, education/training periods between the age of 18 and 27, periods during which a dependent was cared for, periods exempted from payment of self-employment contributions, etc.</p> <p>For invalidity before age of 55: Years between commencement of entitlement to pension and age 65.</p>	None.	Years of child care for children under 7, or care for a disabled, sick or elderly person. Minimum pension points (<i>pensjonspoeng</i>) of 3.00 are guaranteed for such years.	<p>Contribution-free periods which are credited:</p> <ul style="list-style-type: none"> • Periods of military or war service as well as assimilated periods (e.g. periods of civil service). • Periods in which maternity allowance (<i>Wochengeld</i>) is received (periods of maternity leave). • Periods in which unemployment benefit (<i>Arbeitslosengeld</i>) or sickness benefits are received. • Periods of child-raising (maximum of 4 years per child).
5. Supplements for dependants	<p>First pillar (1. Säule):</p> <ul style="list-style-type: none"> • Spouse: no supplements. • Children: 50% of the basic pension (<i>Stammrente</i>) for each child under age 18 and for each child engaged in vocational training or university education through the end of the education course (at most until age 25). <p>Second pillar (2. Säule):</p> <ul style="list-style-type: none"> • Spouse: no supplements. • Children: children's pension (<i>Kinderrente</i>) of 6% per year of the wages credited to the insured person for each child under the age of 19 and each child engaged in vocational training or university education through the end of the education course (at most until age 25). This provision only applies for full invalidity. In the case of partial invalidity, the pension is set in proportion to the degree of invalidity. 	No supplements.	No supplements.	<p>Means-tested supplement for a spouse (<i>ektefelletillegg</i>) of up to 50% of the Basic Amount (<i>Grunnbeløpet</i>) i.e. NOK 23,475 (• 2,912). The supplement is reduced by 50% of income in excess of a full minimum pension for couples plus 25% of the Basic Amount (<i>Grunnbeløpet</i>). A cohabitant with whom the pensioner has children or formerly has been married to, is treated as a spouse.</p> <p>Child Supplement (<i>barnetillegg</i>) of 30% of the Basic Amount (<i>Grunnbeløpet</i>) for each dependant child under 18. Means-tested in the same manner as the supplement for a spouse (<i>ektefelletillegg</i>), but the maximum income the pensioner can have before reduction, is increased by 25% of the Basic Amount (<i>Grunnbeløpet</i>) for each child.</p>	<p>Partner: No supplement. As regards the increase of the reference rate (<i>Richtsatz</i>) for the equalisation supplement (<i>Ausgleichszulage</i>) for spouses living in the same household see below "Minimum Pension".</p> <p>Children: ATS 300 (• 22) for each child up to the completion of age 18 or up to the completion of age 27 for children engaged in vocational training or university education, no age limit in case of children with disabilities.</p> <p>As regards the increase of the reference rate for the equalisation supplement (<i>Ausgleichszulage</i>) for children see below "Minimum Pension".</p>

Portugal

Finland

Sweden

United Kingdom

4. Non contributory periods credited or taken into consideration

Periods of sickness, maternity, unemployment, military service, compensation for inherent work risks, periods during which jury service is performed, periods spent caring for the children, periods in the Resistance.

Basically none. However, if leave from work due to e.g. maternity is less than one year, this year is credited in most pension schemes (not Temporary Employees' Pensions Act, LEL, and Pension Act for Performing Artists and Certain Other Employee Groups, TaEL).

A disability pension (*förtidspension*) is calculated on earned pension credits as well as on assumed pension credits for the remaining years until normal retirement age.

Contributions credited for periods of sickness, incapacity, unemployment and, in the case of men, from age 60 to 65.

4. Non contributory periods credited or taken into consideration

5. Supplements for dependants
• Spouse
• Children

Spouse:
PTE 4,930 (• 25) per month.
Children:
No supplements.

Spouse:
• National pension (*Kansaneläke*): no new supplements granted after 1.1.1996. Spouse increase FIM 81 (• 14) per month, if the spouse has no income of his/her own and the supplement was granted before 1.1.1996. The supplement is gradually reduced by one fifth a year starting from 1997 and will be abolished by 2001.
• Employment pension (*Työeläke*): No supplement.

Children:
National pension (*Kansaneläke*): No new supplements granted after 1.1.1996. Child increase FIM 105 (• 18) month/child, under the age of 16 if the supplement was granted before 1.1.1996. The supplement is gradually reduced by one fifth a year starting from 1998 and will be abolished by 2002.

Spouse:
Wife's supplement (*hustrutillägg*) is payable to certain women under 65 years of age, according to transitional rules.
Children:
Child supplement (*barnstillägg*) is payable to persons who were entitled to the benefit on 31 December 1989, according to transitional rules. It is payable for each child as long as the child is under 16 years.

Partner:
Increase for spouse aged 60 or over or adult caring for dependent child: GBP 39.95 (• 64).
Children:
Increase for dependent child: GBP 9.90 (• 16) for the first, GBP 11.35 (• 18) for each other.

5. Supplements for dependants
• Spouse
• Children

Table V

Invalidity

	Belgium	Denmark	Germany	Greece	
6. Minimum pension	<p><i>Minimum for regularly employed:</i> With dependants: BEF 1,364 (• 34) per day, Without dependants: single: BEF 1,091 (• 27) per day; cohabits: BEF 976 (• 24) per day.</p> <p><i>Minimum for non-regularly employed:</i> With dependants: BEF 1,094 (• 27) per day, Without dependants: BEF 821 (• 20) per day.</p>	3/40 of the above mentioned amounts.	No minimum pension.	<p><i>Persons insured before 31.12.1992:</i> GRD 117,676 (• 357). <i>Persons insured since 1.1.1993</i> GRD 66,450 (• 201).</p>	6. Minimum pension
7. Maximum pension	The ceiling for the maximum daily remuneration, which serves as a basis for calculating benefits, is BEF 3,772.05 (• 94).	Full rate (40/40) of the above mentioned amounts.	No maximum pension.	<i>All insured persons:</i> GRD 678,876 (• 2,058).	7. Maximum pension

Spain	France	Ireland	Iceland	Italy	
<ul style="list-style-type: none"> • Permanent total incapacity for habitual occupation (<i>Incapacidad permanente total para la profesión habitual</i>): Minimum pension for persons over 65: ESP 70,650 (• 425) with dependent spouse and ESP 59,990 (• 361) without dependant spouse. • Permanent total incapacity for work (<i>Incapacidad permanente absoluta</i>): Minimum pension ESP 59,990 (• 361) per month or ESP 70,650 (• 425) for beneficiaries with dependant spouse. • Severe disablement (<i>Gran invalidez</i>): ESP 89,985 (• 541) per month. For beneficiaries with dependant spouse: ESP 105,975 (• 637). 	<p>Minimum pension (<i>pension minimale</i>): FRF 17,633 (• 2,688) per year.</p> <p>Minimum (means tested): FRF 25,277 (• 3,853) per year.</p>	<p>Flat-rate amount, same as maximum.</p>	<p>National pension (<i>grunnlífeyrir</i>): 3/40 of the above mentioned amount.</p> <p>Supplementary pension (<i>viðbótarlífeyrir</i>): 56% of monthly wages based on a 40 year contribution period.</p>	<p><i>Incapacity pension:</i> The minimum pension (<i>pensione minima</i>) amount of ITL 9,371,700 (• 4,840) is paid if the annual taxable earnings of the person concerned are less than double the minimum social pension (<i>assegno sociale</i>) on the 1st January each year ITL 16,733,600 (• 8,642) or than 3 times the social pension ITL 25,100,400 (• 12,963) if the person is married.</p> <p><i>New System:</i> The minimum pension no longer exists.</p>	<p>6. Minimum pension</p>
<p>Monthly pension must in no case exceed ESP 303,960 (• 1,827).</p>	<p>30% of the social security ceiling: FRF 52,920 (• 8,068) per year.</p> <p>50% of the social security ceiling: FRF 88,200 (• 13,446) per year.</p>	<p>Flat-rate amount.</p>	<p>National pension (<i>grunnlífeyrir</i>): Full rate 40/40 of the above mentioned amount.</p> <p>Supplementary pension (<i>viðbótarlífeyrir</i>): No statutory maximum pension.</p>	<p>No maximum.</p>	<p>7. Maximum pension</p>

	Liechtenstein	Luxembourg	Netherlands	Norway	Austria
6. Minimum pension	<p>No legally determined minimum pension on the basis of income and resources; there are tax-financed, residency-based supplementary benefits (<i>Ergänzungsleistungen</i>).</p> <p>First pillar (<i>1. Säule</i>): Basic pension (<i>Stammrente</i>) of CHF 1,005 (• 626) per month (13 times a year) if insurance was uninterrupted.</p> <p>Second pillar (<i>2. Säule</i>): Invalidity pension (<i>Invalidenrente</i>) 30% of credited wages; children's pensions of 6% per year of credited wages. These amounts apply in the case of full invalidity.</p>	<p>No pension can be less than 90% of the reference amount, if the insured has at least 40 years of insurance: therefore, there is a minimum of LUF 41,261 (• 1,023) per month. If the insured did not qualify as aforementioned, the minimum pension (<i>pension minimale</i>) is reduced by 1/40 for each missing year.</p>	<p>WAO: <i>Initial benefit</i>: No minimum benefits. <i>Continuing benefit</i>: No minimum benefits. WAZ/Wajong: No minimum pension.</p> <p>If invalidity benefits, together with any unemployment benefits, are lower than the social minimum, a supplement can be claimed under the Supplementary Benefit Act (<i>Toeslagenwet, TW</i>) (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>No guaranteed minimum pension. For a single pensioner who has at least 40 years of insurance based only on residence, stipulated future periods inclusive, the annual pension is NOK 84,204 (• 10,445).</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, an equalisation supplement (<i>Ausgleichszulage</i>) is due in the amount of the respective difference:</p> <p>Single pensioners: ATS 8,312 (• 604)</p> <p>Pensioners living in the same household with spouse: ATS 11,859 (• 862).</p> <p>Increase of the equalisation supplement (<i>Ausgleichszulage</i>) for each child up to the completion of age 18 or of age 27 for children engaged in vocational training or university education, no age limit in case of children with disabilities: ATS 885 (• 64).</p>
7. Maximum pension	<p>First pillar (<i>1. Säule</i>): Basic pension (<i>Stammrente</i>) of CHF 2,010 (• 1,253) per month (13 times per year) if the person was insured without interruption during the entire period.</p> <p>Second pillar (<i>2. Säule</i>): There is no maximum pension, as only minimum benefits are established.</p>	<p>No pension can exceed 5/6 of five times the reference amount, that is LUF 191,023 (• 4,735) per month. Calculation is based on the rules of common law.</p>	<p>WAO: <i>Initial benefit</i>: For full disablement 70% of 100/108 of NLG 319.06 (• 145) per day. <i>Continuing benefit</i>: For full disablement 70% of 100/108 times the statutory minimum wage plus supplement.</p> <p>WAZ: For full disablement 70% of the statutory minimum wage.</p> <p>Wajong: For full disablement 70% of the statutory minimum (youth) wage.</p>	<p>No specific maximum applies. The highest possible pension for a single pensioner given the Basic Amount (<i>Grunnbetøpet</i>) as of 1 May 1999, is NOK 218,544 (• 27,108), basic pension (<i>grunnpensjon</i>) of NOK 46,950 (• 5,824) included.</p>	<p>ATS 30,548 (• 2,220) monthly.</p>

	Portugal	Finland	Sweden	United Kingdom	
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6. Minimum pension

Minimum 30% of reference earnings. However, specific minimum amounts are guaranteed:

- Minimum for pensioners with up to 15 contributions years: PTE 34,000 (• 170) per month.
- For pensioners whose contribution period varies between 15 and 40 years, minimum pensions will be indexed at the national minimum wage reduced by the employee's contribution rate (11%), at percentages varying from 65% to 100%, depending on the contribution period.

These minimum amounts are achieved by a social supplement of the non-contributory system and by a supplement of the contributory pension scheme.

No statutory minimum pension.

Flat-rate benefits depending on the degree of incapacity.

Flat-rate amounts.

6. Minimum pension

7. Maximum pension

80% of the reference earnings.

No statutory maximum pension.

Pensions are not calculated on income exceeding 7.5 times the base amount (*prisbasbelopp*). Flat-rate benefits depend on the degree of incapacity.

Flat-rate amounts.

7. Maximum pension

	Belgium	Denmark	Germany	Greece	
8. Other benefits	<p>A lump-sum allowance is granted to disabled persons with dependants who satisfy the criteria for recognition of the need for third-party assistance. The daily amount represents a monthly sum of BEF 2,500 (• 62) as from 1 October 1998 and BEF 5,000 (• 124) as from 1 January 2000.</p>	<p>Assistance allowance (<i>bistandsstillæg</i>): given for the personal aid of a third person, and in case of blindness or extreme short-sightedness: DKK 25,188 (• 3,385) per year. This allowance can be replaced by:</p> <p>Care allowance (<i>plejetillæg</i>): when the claimant needs constant attendance or care by a third person: DKK 50,256 (• 6,754) per year.</p> <p>Invalidity allowance (<i>invaliditetsydelse</i>): granted when earnings give no entitlement to a pension, but when invalidity (66 - 100%) is medically certified, and in cases of deafness resulting in serious problems of communication: DKK 24,252 (• 3,260) per year; if the spouse receives the same invalidity allowance or an invalidity early pension (<i>førtidspension</i>): DKK 19,692 (• 2,647) per year. The supplement for single persons living alone and who have been receiving invalidity allowance together with care allowance (<i>plejetillæg</i>) or assistance allowance (<i>bistandsstillæg</i>) since December 1993 amounts to DKK 27,360 (• 3,677) per year.</p> <p>Personal allowance (<i>personligt tillæg</i>): a personal allowance may be granted to pensioners whose living conditions are exceptionally difficult, e.g. to cover heating costs.</p>	No other benefits.	<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' wages. 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. Amount of allowance: 20 times the minimum wage of an unskilled manual worker, i.e. GRD 134,060 (• 406) per month.</p>	8. Other benefits

Spain	France	Ireland	Iceland	Italy	
Pharmaceutical products are free.	No other benefits.	<ul style="list-style-type: none"> • Living Alone Allowance: Paid to pensioner aged 66 or over living alone: IEP 6.00 (• 7.62) per week; • Free Travel; • Recipients may also qualify for Free Fuel Allowance, Free Electricity Allowance, Free T.V. Licence and Free Telephone Rental Allowance. 	<p>National pension (<i>grunnlífeyrir</i>): Various social assistance benefits may be granted in special circumstances or when shown that the beneficiary cannot support himself without it, examples:</p> <ul style="list-style-type: none"> • Household supplement for a single person (<i>heimilisuppbót</i>), max ISK 14,334 (• 196) per month. • Special household supplement for a single person (<i>sérstök heimilisuppbót</i>), max ISK 7,011 (• 96) per month. • Further supplements (<i>frekari upp-bætur</i>), max ISK 17,435 (• 239) per month, in exceptional cases ISK 20,922 (• 286) per month. <p>Benefits and assistance for rehabilitation, see "Rehabilitation".</p> <p>Supplementary pension (<i>viðbótarlífeyrir</i>): No other benefits.</p>	<p>Invalidity pensioners who need help to move around or who need permanent attendance to accomplish daily tasks are entitled to a monthly care allowance (<i>assegno di accompagnamento</i>) equal to that paid under the employment injury scheme.</p>	8. Other benefits

	Liechtenstein	Luxembourg	Netherlands	Norway	Austria
8. Other benefits	<p>First pillar (<i>1. Säule</i>):</p> <ul style="list-style-type: none"> • Helplessness allowances (<i>Hilflosenentschädigungen</i>) where help is needed (tax financed, residency based). • Benefits for blind persons (<i>Blindenbeihilfen</i>) in the case of total or partial blindness (tax financed, residency based), • Widowed person's pension supplement. • Tax-financed, residency-based income and resource-dependant supplementary benefits (<i>Ergänzungsleistungen</i>) (even if the minimum period of insurance or the insurance clause have not been met). 	No other benefits.	<p>Death allowance (<i>Overlijdensuitkering</i>): <i>WAO, WAZ and Wajong</i>. The death allowance equals one time the gross monthly benefit the deceased was entitled to.</p>	<ul style="list-style-type: none"> • Basic benefit (<i>grunnstønad</i>) to cover extra expenses due to the disability. 6 different rates of benefit according to the level of extra expenses, ranging from NOK 6,156 (• 764) to NOK 30,780 (• 3,818) per year. • Attendance benefit (<i>hjelpetønad</i>) to cover the need for special attention or nursing. The standard rate is NOK 11,016 (• 1,366). For disabled children under 18, the benefit can be paid at 3 different higher rates, up to NOK 66,096 (• 8,198). • Technical and other aids to compensate for reduced functional capacity in daily life situations. 	<p>Long-term care benefit (<i>Pflegegeld</i>): Entitlement to long-term care benefit 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 long-term care benefit have been provided for between ATS 2,000 (• 145) and ATS 21,074 (• 1,532) per month. The benefit will be granted 12 times a year.</p> <p>Increased family allowance (<i>Erhöhte Familienbeihilfe</i>): See Table IX "Family benefits".</p>

Portugal

Finland

Sweden

United Kingdom

8. Other benefits

Care supplement (*Complemento por dependência*): Supplement paid to invalids who need permanent attendance by a third party. Amount indexed to the social pension of the non-contributory scheme PTE 25,000 (• 125): 50% or 80% of this amount, according to the degree (1st or 2nd) of dependency.

- Pensioners' care allowance (*Eläkkeensaajien hoitotuki*): 3 categories: FIM 284 (• 48), FIM 708 (• 119) and FIM 1,415 (• 238) per month. Payable to compensate for costs arising from home care or other special expenses caused by illness or injury.
- Pensioners' housing allowance (*Eläkkeensaajien asumistuki*): 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.
- Disability allowance (*Vammaistuki*) for non-pensioners: A special disability allowance is paid to 16-64 year old persons who are not in receipt of a pension but whose health is weakened through illness or injury to compensate for hardship, necessary services etc. The amount depends only on the degree of disability, being FIM 424 (• 71), FIM 990 (• 167) or FIM 1,839 (• 309) per month.
- Rehabilitation cash benefit (*Kuntoutusraha*) or rehabilitation allowance (*Kuntoutustuki*) is paid if the person is referred to rehabilitation. See "Rehabilitation".

Attendance allowance (*assistansersättning*) 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.

Housing supplement for pensioners (*bostadstillägg till pensionärer*): 90% of the housing costs per month of the costs between SEK 100 (• 12) and SEK 4,000 (• 468). The supplement is income-tested.

The following benefits are non-contributory:

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. Claimants who became incapable of work after age of 20 must be at least 80% disabled.

Rate GBP 40.35 (• 65) a week.

Plus age additions: 3 rates varying according to the age when incapacity began:

aged under 40: GBP 14.05 (• 22)
aged 40 - 49: GBP 8.90 (• 14)
aged 50 - 59: GBP 4.45 (• 7.12)

Plus increases for dependants:

Adult GBP 23.95 (• 38).
Child GBP 9.90 (• 16) for first child,
GBP 11.35 (• 18) for each other).

Attendance Allowance (care benefit): Is paid to disabled people over 65 who have personal care needs as a result of illness or disability. Amount: GBP 52.95 (• 85) or GBP 35.40 (• 57) per week dependent on the amount of care a person needs.

Disability Living Allowance (care benefit):

may be 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: GBP 52.95 (• 85) or GBP 35.40 (• 57) or GBP 14.05 (• 22) and two rates for mobility needs: GBP 37.00 (• 59) or GBP 14.05 (• 22) depending on the amount of help a person needs.

Invalid Care Allowance:

GBP 39.95 (• 64) per week payable to a person under pension age (and not earning more than GBP 50 (• 80) 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.

8. Other benefits

	Belgium	Denmark	Germany	Greece	
Adjustment	<p>Automatic adjustment of allowances by 2% when the index of consumer prices varies by 1.02 in relation to the preceding index.</p> <p>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.</p>	<p>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.</p>	<p>Annual adjustment (1 July) of the current pension value (<i>aktueller Rentenwert</i>) according to the net salary development in the past calendar year compared to the calendar year preceding the past year.</p> <p>Notwithstanding this the pensions will be adjusted in the year 2000 (and 2001) according to the rate of price increase of the previous year.</p>	<p>Adjustment according to the rise in civil servants' pensions.</p>	Adjustment

Spain	France	Ireland	Iceland	Italy	Adjustment
<p>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.</p>	<p>Annual adjustment by way of order fixing the coefficient of increase.</p>	<p>Invalidity pensions are normally increased once a year.</p>	<p>National pension (<i>grunnlífeyrir</i>): Benefits adjusted annually in accordance with the current State Budget. Adjustments are to take account of wage trends but should never be raised less than the price level pursuant to the cost-of-living index. . Supplementary pension (<i>viðbótarlífeyrir</i>): Benefits are adjusted according to decisions of the pension fund, taking into account an actuarial assessment.</p>	<p>From 1 January 1995 the annual adjustment based on the development of the cost of living according to the following modalities: annual adjustment</p> <ul style="list-style-type: none"> • for the pension category up to twice the minimum pension (<i>pensione minima</i>): 100%. • for pension category between twice and three times the minimum pension: 90%. • for pension category exceeding three times the minimum pension: 75%. <p>From 1 January 2000:</p> <p>1.5% up to ITL 1,420,500 (• 734);</p> <p>1.35% between ITL 1,420,501 (• 734) and ITL 2,130,750 (• 1,100);</p> <p>1.125% between ITL 2,130,751 (• 1,100) and ITL 3,551,250 (• 1,834);</p> <p>0.45% between ITL 3,551,251 (• 1,834) and ITL 5,682,000 (• 2,935);</p> <p>none if exceeding ITL 5,682,000 (• 2,935).</p>	

Table V

Invalidity

	Liechtenstein	Luxembourg	Netherlands	Norway	Austria
Adjustment	<p>First pillar (1. Säule): As a rule, the mean value between increases in wages and prices is adjusted every 2 years.</p> <p>Second pillar (2. Säule): is established in the regulations of each pension fund.</p>	<p>Pensions automatically index-linked to price development whenever the index varies by 2.5% in relation to the preceding index.</p> <p>Adjustment of pensions to earnings level by special law.</p>	<p>Adjustment on 1 January and 1 July in accordance with the average development of contract-wages.</p>	<p>Yearly adjustments based on the adjustment of the Basic Amount (<i>Grunnbetøpet</i>) by Parliament decision, normally taking effect from the 1st of May.</p>	<p>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). For 2000: minimum 0.6%.</p>

	Portugal	Finland	Sweden	United Kingdom	
Adjustment	Normally increased once a year by government decision with regard to the price level.	National pension (<i>Kansaneläke</i>): Annually according to price changes. Employment pension (<i>Työeläke</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 development of prices (base amount, <i>prisbasbelopp</i>).	Adjustment by legislation at least annually in line with movements in the general level of prices.	Adjustment

	Belgium	Denmark	Germany	Greece	
Accumulation with other social security benefits	<p>Accumulation with employment injuries' or occupational diseases' pension is possible up to a statutory maximum.</p>	<p>Accumulation possible, but some specific parts of a pension depend on the earnings of the pensioner. Limited duration of some cash benefits to pensioners.</p> <p>In the event of illness or unemployment, daily allowances received during the municipal council's review of the dossier are deductible from the pension.</p> <p>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 (<i>Delpension</i>), see Table VI "Old-Age".</p>	<p>If combined with a pension of the employment injury insurance (<i>Unfallversicherung</i>), 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).</p>	<p>Accumulation with other pensions possible up to a total sum of all pensions of GRD 890,000 (• 2,698) per month. This limit corresponds to 50 amounts of the fictitious reference wage of the 22nd insurance class, i.e. 50 x GRD 17,800 (• 54).</p>	Accumulation with other social security benefits

Spain	France	Ireland	Iceland	Italy	
<p>Incapacity pensions (<i>pensiones por incapacidad</i>) 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>Cumulation with a military invalidity pension (<i>pension militaire d'invalidité</i>), an work injury pension (<i>rente d'accidents du travail</i>) or an invalidity pension under a special regime (<i>régime spécial</i>), up to the salary received by an able-bodied worker in the same professional category. With an invalidity pension under the agricultural regime (<i>pension d'invalidité du régime agricole</i>), up to 50% of the salary received by an able-bodied worker in the same professional category.</p>	<p>Not payable with any pension under the social welfare acts with the exception of Disablement Benefit (see Table VIII).</p>	<p>National pension (<i>grunnlífeyrir</i>): More than one type of benefit may not be received simultaneously with the following exceptions:</p> <ul style="list-style-type: none"> • Widows or widowers benefits (death grant) from the occupational injury insurance and all other benefits. • Child pension (<i>barnlífeyrir</i>) and per diem benefits. • Per diem occupational injury benefits and old age pension. • Invalidity pension (<i>örorkulífeyrir</i>) and benefits to patients from the occupational injuries insurance. <p>In case of entitlement to two or more types of benefits which may not be received simultaneously the beneficiary may choose the higher or highest of these benefits.</p> <p>If a pensioner stays in an institution or residential home financed under the State Budget or where costs are paid by the health insurance for more than one continuous month, the pension shall cease if the duration of stay has exceeded 4 months during the preceding 24 months in which case the pensioner may instead receive a monthly personal allowance, ISK 17,435 (• 239).</p> <p>Supplementary pension (<i>viðbótarlífeyrir</i>): Accumulation possible.</p>	<p>The pension reform (Law n° 335 of 8.8.95) stipulates that as of September 1st 1995, invalidity pensions shall no longer be drawn in addition to the pensions for employment injuries (if these are being granted for the same disability). However, if the invalidity pension paid by the National Institute for Social Protection (<i>Istituto Nazionale della previdenza sociale, INPS</i>) is higher than the employment injury pension (<i>rendita da infortunio sul lavoro - vitalizia</i>) paid by the National Insurance Institute for Employment Injuries (<i>Istituto Nazionale contro gli infortuni sul lavoro, INAIL</i>), then the differing amount may be collected. As of this same date (1 September 1995), the invalidity pension will be reduced by 25 or 50% if the recipient's income is 4 to 5 times higher than the minimum pension (<i>pensione minima</i>).</p>	<p>Accumulation with other social security benefits</p>

	Liechtenstein	Luxembourg	Netherlands	Norway	Austria
Accumulation with other social security benefits	<p>First pillar (1. Säule): Widows, widowers and orphans, who are entitled both to a survivors' pension (<i>Hinterlassenenrente</i>) from the old-age and survivors insurance (<i>Alters- und Hinterlassenenversicherung</i>) (First pillar) and to a pension from invalidity insurance (First pillar), are entitled to a full invalidity pension (First pillar) regardless of the degree of invalidity; but it will only be paid in the amount of the two pensions (survivors' pension or invalidity pension). The social security benefits constitute supplements to the invalidity insurance of the First pillar.</p> <p>Second pillar (2. Säule):</p> <ul style="list-style-type: none"> • There is no obligation to provide benefits as long as the sickness or accident insurance is paying cash benefits (<i>Taggeld</i>). • Possibility of reducing benefits if they, together with the other benefits, constitute more than 90% of the earnings that are presumed lost. 	<p>In case of receipt of employment injury pension (<i>rente d'accident</i>), reduction of invalidity pension (<i>pension d'invalidité</i>) 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.</p>	<p>WAO, WAZ and Wajong: Reduction of the invalidity pension where combined with a benefit granted by foreign legislation for the same incapacity for work.</p>	<p>A full disability pension (<i>uførepensjon</i>) excludes the payment of other benefits from National Insurance (<i>folketrygden</i>) which compensate for loss of income. When combined with a civil service pension based on the same earning periods, the principle is to pay the National Insurance pension in full and to deduct it from the civil service pension, leaving only the top differential of the latter to be paid to the beneficiary.</p>	<p>Accumulation of benefits on the grounds of employment injuries and occupational diseases and survivor's pensions possible. Other care-related benefits are offset against long-term care benefit (<i>Pflegegeld</i>).</p>

	Portugal	Finland	Sweden	United Kingdom	
Accumulation with other social security benefits	<p>Accumulation with pensions paid in the framework of other compulsory or optional schemes possible under certain conditions.</p>	<p>Only one pension from National Pension Scheme (<i>Kansaneläke</i>) may be paid.</p> <p>If combined with an employment pension (<i>Työeläke</i>) or employment injuries' or occupational diseases' pension, the national pension (<i>Kansaneläke</i>) is reduced.</p> <p>The employment pension (<i>Työeläke</i>) is secondary to the employment accident insurance benefit, and only the part of employment pension (<i>Työeläke</i>) in excess of the compensation under employment accident insurance is payable. The same applies to traffic insurance compensations.</p> <p>The disability pension (<i>Työkyvyttömyyseläke</i>) is not usually granted until the Sickness benefit has been paid for the maximum period. This does not apply to the individual early retirement pension.</p>	<p>Accumulation with handicap allowance (<i>handikappersättning</i>) is possible. Care allowance (<i>vårdbidrag</i>) is payable irrespective of other benefits.</p>	<p>Incapacity Benefit is not affected if Attendance Allowance, Disability Living Allowance or basic War or Industrial Injuries Disablement Pension is also in payment.</p>	<p>Accumulation with other social security benefits</p>

	Belgium	Denmark	Germany	Greece	
Accumulation with earnings	<p>A professional activity during the period of disability may be authorised by the mutual insurance company's medical advisor. The amount of the daily benefit thus allocated may not exceed the daily amount that would be allocated if there were no accumulation.</p>	<p>Accumulation possible, but with benefit reduction.</p>	<p>Pension is reduced if earnings exceed fixed ceilings (<i>Hinzuverdienstgrenze</i>). Payment of pension is suspended if earnings exceed the upper ceiling.</p>	<p>Accumulation with earnings from a dependent or self-employed full-time activity possible within certain limits if this activity has been declared towards the competent administration; in case of non-declaration, the pension has to be reimbursed (persons insured before 31.12.1992) or will be suspended (insured since 1.1.1993). Limits for accumulation:</p> <ul style="list-style-type: none"> • <i>Persons insured before 31.12.92:</i> earnings possible up to the amount of 50 minimum daily wages per month: GRD 6,703 (• 20) x 50 = GRD 335,150 (• 1,016). • <i>Persons insured since 1.1.1993:</i> in case of a dependent or self-employed activity, the pension is reduced by one third but cannot be less the minimum pension amount. There are also upper limits for admissible earnings of a pensioner. For wages or salaries, the general rules are applied. For earnings from a self-employed activity, the upper limit amounts to GRD 339,438 (• 1,029) per month. 	Accumulation with earnings

Invalidity

Table V

Spain	France	Ireland	Iceland	Italy	
<p>Permanent incapacity pensions (<i>pensiones por incapacidad permanente</i>) are compatible with earnings, provided the activity is consistent with the pensioner's physical condition and does not imply a change in his/her capacity to work for revision purposes.</p>	<p>Suspension of the pension if the pension and the salary received during two consecutive quarters are greater than the average quarterly salary for the last calendar year before stopping work prior to invalidity.</p>	<p>Not applicable.</p>	<p>National pension (<i>grunnlífeyrir</i>): See description under benefits, point 2, above. Supplementary pension (<i>viðbótarlífeyrir</i>): See above, Risk covered, definition.</p>	<p>No accumulation possible for incapacity pension; partial accumulation for invalidity pension.</p>	<p>Accumulation with earnings</p>

	Liechtenstein	Luxembourg	Netherlands	Norway	Austria
Accumulation with earnings	<p>First pillar (1. Säule): The accumulation of the pension with earnings from work is possible as long as this invalidity income does not make the degree of invalidity sink below 66$\frac{2}{3}$% or 50% or 40%.</p> <p>Second pillar (2. Säule): Accumulation is possible. An employed, partially invalid employee is considered partially employed in accordance with his degree of employment.</p>	<p>The income from an activity may be cumulated with the pension up to a ceiling comprising the average of the five highest annual salaries during the period of insurance. The pension is reduced by the amount of income exceeding this ceiling.</p>	<p>WAO, WAZ and Wajong. If a beneficiary finds suitable employment the disablement category in which she/he has been classed may change, depending on what he/she earns doing this work. This means that the rate of benefit may be revised.</p>	<p>Excluding the year in which payment of a full disability pension (<i>uførepensjon</i>) takes effect, the pensioner is allowed to have an annual income from work of up to the Basic Amount (<i>Grunnbeløpet</i>) of NOK 46,950 (• 5,824) without suffering any reduction of the pension.</p>	<p>The supplement for credited periods in the case of an invalidity before age 56 (<i>Zurechnungszuschlag</i>) is reduced if the earned income exceeds individual limit.</p>

	Portugal	Finland	Sweden	United Kingdom	
Accumulation with earnings	Accumulation possible up to the limit of the reference earnings.	<p>National pension (<i>Kansaneläke</i>): If the pensioner takes up work similar to his former activity, he can no longer be considered as disabled and the pension is withdrawn. The pension can be suspended for 6 - 24 months if the pensioner finds employment. In the case of individual early retirement pension, same rules apply as for the employment pension (<i>Työeläke</i>).</p> <p>Employment pension (<i>Työeläke</i>): Within certain limits, the pensioner is allowed to work while receiving the pension. In the case of disability pension (<i>Työkyvyttömyyseläke</i>), if earnings are 40% but not 60% of the pensionable salary, the full disability pension (<i>Työkyvyttömyyseläke</i>) is changed to a Partial disability pension (<i>osatyökyvyttömyyseläke</i>). If earnings exceed 60% of the pensionable salary, the pension is withdrawn. In the case of individual early retirement pension, if earnings exceed FIM 1,206 (• 203) 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.</p>	Accumulation not possible.	Accumulation not possible.	Accumulation with earnings

Table V

Invalidity

	Belgium	Denmark	Germany	Greece	
Rehabilitation	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"> • Assistance for special medical care; • maintenance allowances during vocational rehabilitation; • appliances and aids supplied by local authorities under the Active Social Policy Act and the Social Services Act of 1997. 	Rehabilitation: medical benefits and occupational training as well as other measures, including transitional allowance (<i>Übergangsgeld</i>).	No special measures.	Rehabilitation

Spain	France	Ireland	Iceland	Italy	Rehabilitation
<p>Rehabilitation measures: medical treatment (functional rehabilitation); vocational guidance; vocational training (rehabilitation for habitual occupation or retraining for another occupation).</p> <p>Rehabilitation allowance (<i>Subsidio de recuperación</i>) paid to persons not in receipt of periodic cash benefits.</p> <p>Preferential access to employment in certain situations.</p>	<p>Vocational retraining in specialised 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>Persons receiving Invalidity Pension, may, with permission, engage in work of a rehabilitative or therapeutic nature or undergo a training course for the purpose of taking up another occupation.</p>	<p>National pension (<i>grunnlífeyrir</i>):</p> <ul style="list-style-type: none"> • An applicant for a pension may have to undergo a special assessment of his prospects of rehabilitation and an appropriate rehabilitation program before a disability assessment is made. A Rehabilitation pension (<i>endurhæfingarlífeyrir</i>) may be paid for a period of 12 - 18 months after per diem benefits have ceased until it is possible to determine the extent of disability. • The State Social Security Institute (<i>Tryggingastofnun ríkisins</i>) can also make an agreement with corporations to employ disabled persons who are recipients of an invalidity pension (<i>örorkulífeyrir</i>), invalidity allowance (<i>örorkustyrkur</i>) or Rehabilitation pension. The Social Security Institute refunds from 25% - 75% of the wages, according to certain rules and the pension benefits are reduced during the working period according to the general rules regarding income described under benefits, point 2, calculation method. • Working places in sheltered workshops are available for the disabled. • Assistance for social habilitation and rehabilitation. • A grant towards the purchase of tools or equipment or other facilitation on account of work at home or independent activities after rehabilitation. • A grant towards payment of tuition costs, which are not paid according to other acts of law. • Medical appliances and aid, see table II "Health". <p>Supplementary pension (<i>viðbótarlífeyrir</i>):</p> <p>The pension fund can stipulate that a fund member applying for invalidity pension (<i>örorkulífeyrir</i>) undergoes rehabilitation.</p>	<p>The National Institute for Social Protection (<i>Istituto Nazionale della previdenza sociale, INPS</i>) is able to grant medical care etc. to prevent or reduce invalidity and to restore capacity for work.</p> <p>Hospitalisation is free and charged to the region.</p>	

	Liechtenstein	Luxembourg	Netherlands	Norway	Austria
Rehabilitation	<p>The principle of "Rehabilitation before pensions" (by means of professional or medical measures combined with cash benefits and aids such as wheel chairs or the adaptation of the workplace and special education) applies.</p>	<p>Insured person must, until age 50, comply with such rehabilitation or retraining measures as may be laid down by the pension fund; otherwise pension may be suspended.</p>	<p>The Act governing reintegration (<i>Wet op de (re)integratie arbeidsgehandicapten, REA</i>): Any employer who employs a disabled worker or who assigns him to a more suitable position within his company can receive a considerable compensation to finance all costs this may involve. It is under this Act also possible to grant a disabled worker facilities which tend to maintain, restore or improve his incapacity for work.</p> <p>Disablement Provision Act (<i>Wet voorzieningen gehandicapten, WVG</i>): It is under this Act possible to grant a disabled person facilities which improve his living conditions.</p>	<p>It is a condition for disability pension (<i>uførepensjon</i>) that appropriate rehabilitation has been tried. Rehabilitation measures can be general education, vocational training courses, help to start a business, subsidised retraining within the enterprise or at a sheltered workshop.</p> <p>During the rehabilitation period a vocational rehabilitation allowance (<i>attføringspenger</i>) is paid when the one year maximum for sickness cash benefit (<i>sykepenger</i>) has expired.</p> <p>The rehabilitation allowance is calculated as a disability pension (<i>uførepensjon</i>), but no special supplement (<i>særtillegg</i>) is paid.</p>	<p>Several measures of medical, vocational and social rehabilitation, inter alia transitional allowance (<i>Übergangsgeld</i>) (60% of the invalidity pension paid out or still due, supplements for spouses and other family members).</p> <p>Before the invalidity pension is approved, an attempt should be made to reconstitute the patient's ability to work through rehabilitation (Rehabilitation takes priority over the pension).</p>

	Portugal	Finland	Sweden	United Kingdom
Rehabilitation	No special measures.	<p>To prevent disability, the pension institutions provide rehabilitation services. Before making the disability pension (<i>Työkyvyttömyyseläke</i>) determination, the pension institution has to make sure that the applicant's prospects of rehabilitation have been investigated.</p> <p>National pension (<i>Kansaneläke</i>): A rehabilitation allowance (<i>Kuntoutustuki</i>) for pensioners is payable when the period of rehabilitation lasts more than 30 days. The rehabilitation allowance is 10% extra to the amount of the pensioner's national pension (<i>Kansaneläke</i>).</p> <p>Employment pension (<i>Työeläke</i>): The rehabilitation cash benefit (<i>Kuntoutusraha</i>) amounts to the full disability pension (<i>Työkyvyttömyyseläke</i>) plus a rehabilitation increment of 33% for periods of active rehabilitation arranged by the employment pension institution.</p>	Appliances and aids supplied by local health authorities. It is possible to combine vocational training and partial invalidity pension.	<p>• Preventive health care, medical rehabilitation and therapy are provided by the National Health Service.</p> <p>• 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.</p> <p>• Allowances are payable during rehabilitation and training.</p> <p>There is similar provision in Northern Ireland.</p>
				Rehabilitation

Table V

Invalidity

	Belgium	Denmark	Germany	Greece	
Taxation and social contributions					Taxation and social contributions
1. Taxation of pension benefits	Benefits are fully liable to taxation.	The basic amount (<i>grundbeløb</i>), pension supplements (<i>pensions-tillæg</i>), and work incapacity amount (<i>erhvervsdygtighedsbeløb</i>) are fully liable to taxation. Invalidity amount (<i>invaliditetsbeløb</i>), pre-retirement amount (<i>førtidsbeløb</i>), invalidity allowance (<i>invaliditetsydelse</i>), care allowance (<i>plejetillæg</i>) and assistance allowance (<i>bistandsstillæg</i>) 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. There are a few exemptions: persons crippled in war, war victims and their families, blind persons and persons suffering from quadriplegia or paraplegia.	1. Taxation of pension benefits
2. Limit of income for tax relief or tax reduction	No tax relief for incomes below a certain threshold. However, there is the possibility of a tax reduction. 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 and the family status (single person, couple with or without children). 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.	No upper limit of annual income and no reduction of taxation.	The minimum income levels (<i>Existenzminimum</i>) are not subject to taxation under any circumstances. The tax-free minimum income levels for 2000 are DEM 13,499 (• 6,902) for single adults and DEM 26,999 (• 13,804) for married couples.	Tax is levied on benefits where total annual income exceeds the GRD 1,600,000 (• 4,851) ceiling. Tax reduction according to the number of children: 1 child: GRD 30,000 (• 91) 2 children: GRD 70,000 (• 212) 3 children: GRD 150,000 (• 455) 4 children: GRD 240,000 (• 728) 5 children: GRD 350,000 (• 1,061)	2. Limit of income for tax relief or tax reduction

Spain	France	Ireland	Iceland	Italy	Taxation and social contributions
<ul style="list-style-type: none"> • Permanent partial (<i>Incapacidad permanente parcial</i>) or total incapacity for habitual occupation (<i>Incapacidad permanente para la profesión habitual</i>): Benefits are fully liable to taxation. • Permanent total incapacity for work (<i>Incapacidad permanente absoluta</i>) and severe disablement (<i>Gran invalidez</i>): Benefits are not subject to taxation. 	<p>Invalidity pension (<i>pension d'invalidité</i>) 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 salaried workers (<i>allocation vieillesse des travailleurs salariés</i>) of FRF 17,633 (• 2,688) and if other sources of income do not exceed FRF 42,200 (• 6,433) for a single person or FRF 69,000 (• 10,519) for a couple (declaration of incomes is not necessary). Supplement for assistance by a third party (<i>majoration pour l'assistance d'une tierce personne</i>): not subject to taxation.</p>	<p>Benefits are fully liable to taxation (including supplements for adult and child dependants).</p>	<p>National pension (<i>grunnlífeyrir</i>): Benefits, except Child pension (<i>bar-nalífeyrir</i>), are liable to taxation. Supplementary pension (<i>viðbótarlífeyrir</i>): General taxation rules.</p>	<p>Benefits are fully liable to taxation.</p>	<p>1. Taxation of pension benefits</p>
<p>The limit varies annually according to the incomes and family circumstances.</p>	<p>Invalidity pension (<i>pension d'invalidité</i>): Tax is levied on benefits where taxable, annual net income exceeds a certain ceiling:</p> <ul style="list-style-type: none"> • Single person: FRF 44,200 (• 6,738) • Couple with no children: FRF 70,400 (• 10,732) • Couple with 1 child: FRF 83,600 (• 12,745) • Couple with 2 children: FRF 97,000 (• 14,788). 	<p>The extent of taxation depends on total annual income of the individual or family. The annual tax exemption limits for 1999/2000 are:</p> <p><i>People under 65:</i> Single Person: IEP 4,100 (• 5,206) Married couple:</p> <ul style="list-style-type: none"> • with no children: IEP 8,200 (• 10,412) • with one child: IEP 8,650 (• 10,983) • with 2 children: IEP 9,100 (• 11,555) • with 4 children: IEP 10,400 (• 13,205) <p><i>People aged over 65:</i> Single Person: IEP 6,500 (• 8,253) Married couple: IEP 13,000 (• 16,507)</p>	<p>The limit of income for tax for the assessment year 2000 (income year 1999) is ISK 760,596 (• 10,415). All individual taxpayers are entitled to a personal tax credit (<i>persónuafsláttur</i>) against the computed state and municipal income taxes. This credit amounts to ISK 279,948 (• 3,833) for the assessment year 2000 (income year 1999).</p>	<p>The extent of taxation depends on total annual income of the individual or of the family.</p> <ul style="list-style-type: none"> 18.5% up to ITL 15,000,000 (• 7,747); 25.5% between ITL 15,000,001 (• 7,747) and ITL 30,000,000 (• 15,494); 33.5% between ITL 30,000,001 (• 15,494) and ITL 60,000,000 (• 30,987); 39.5% between ITL 60,000,001 (• 30,987) and ITL 135,000,000 (• 69,722); 45.5% beyond ITL 135,000,001 (• 69,722). 	<p>2. Limit of income for tax relief or tax reduction</p>

Table V

Invalidity

	Liechtenstein	Luxembourg	Netherlands	Norway	Austria
Taxation and social contributions 1. Taxation of pension benefits	<p>First pillar (1. Säule): Pensions and cash benefits are subject to taxation. Contributions to costs and health care and supplementary benefits (<i>Ergänzungleistungen</i>) and helplessness allowances (<i>Hilflosenentschädigungen</i>) are not subject to taxation.</p> <p>Second pillar (2. Säule): Pensions and capital benefits are subject to taxation.</p>	<p>For tax purposes, social security benefits replacing income are treated as wages.</p>	<p>In general, benefits are fully liable to taxation.</p>	<p>Pensions are liable to taxation.</p>	<p>Pensions are fully liable to taxation. Long-term care benefit (<i>Pflegegeld</i>) is not liable to taxation.</p>
2. Limit of income for tax relief or tax reduction	<p>Incomes of at least CHF 24,000 (• 14,960) are subject to taxation. A tax reduction of 70% is granted for pensions in the First pillar.</p> <p>A tax reduction of 20%, 25% or 30% (in exceptional cases 35%) is granted for pensions and capital benefits in the Second pillar on the basis of the level of financing by the pension provider.</p>	<p>The same special tax allowances for persons in gainful employment and pensioners respectively.</p>	<p>The income tax structure is progressive. In general, taxation applies if a certain minimum income is exceeded.</p>	<p>Certain provisions of tax relief/reduction apply to pensioners. Pensioners with only the full minimum pension pay no tax or social security contributions.</p>	<p>Tax is levied on the income after the deduction of sickness insurance contributions.</p> <p>The individual tax due depends in particular on the individually applicable tax reductions, including a general annual tax reduction, the amount of which depends on the income and, for example, annual tax reduction for pensioners to the amount of ATS 5,500 (• 400). These amounts are deducted from the annual tax due.</p>

Portugal

Finland

Sweden

United Kingdom

Taxation and social contributions**1. Taxation of pension benefits**

Invalidity pensions are subject to taxation, but the tax system is different than the one for earnings from work.

Pensions are fully liable to taxation and taxed as other earnings (e.g. wages). However, small pensions are entitled to a special pension deduction. Thus if the income consists of national pension (*Kansaneläke*) only, no income tax is paid. See point 2 below. Disability Allowance (*Vammaistuki*), Pensioners' Care Allowance (*Eiäkkeensaajien hoitotuki*) and Pensioners' Housing Allowance (*Eiäkkeensaajien asumistuki*) are not taxed.

Benefits are fully liable to taxation except for housing supplement for pensioners (*bostadstillägg till pensionärer*), the handicap allowance (*handikappersättning*) and such parts of the care allowance (*vårdbidrag*) which are supposed to cover special expenses due to the handicap.

- *Long-term incapacity benefit* is taxable (with exceptions for people who were receiving the former Invalidity Benefit when it was abolished in April 1995).
- *Attendance Allowance*, *Disability Living Allowance* and *Severe Disablement Allowance* are not subject to taxation.
- *Invalid Care Allowances* are taxable, but any Child Dependency Addition is not.

Taxation and social contributions**1. Taxation of pension benefits****2. Limit of income for tax relief or tax reduction**

Taxation is only applied for an annual income starting at PTE 1,926,600 (• 9,610).

The amount of the full pension deduction for pension income per year is:

Local taxes:
single person:
FIM 34,900 (• 5,870)
married person:
FIM 29,500 (• 4,962)

Government taxes:
FIM 23,200 (• 3,902): for all.

When pension is higher than the full pension deduction amount, the deduction is reduced by 70% of the exceeding amount. Pension deduction = Full deduction - 70% (pension-full deduction)

No deduction is given when the pension is higher than

Local taxes:
single: FIM 84,755 (• 14,255)
married FIM 71,641 (• 12,049)

Government taxes:
FIM 56,341 (• 9,476).

Pensions below a certain limit are subject to special deductions. This means that a pensioner with only a basic pension (*folkpension*) and pension supplement (*pensionstillskott*) is not liable to taxation. For pensioners with higher pensions the special deduction is de-escalated by 65% of the income exceeding the amount of basic pension and pension supplement (the minimum pension). This means that there is no special tax deduction for pensions above the amount of SEK 127,200 (• 14,874) for a single pensioner.

In general there is a progressive taxation of gross income after deduction of personal and other reliefs.

- Main personal reliefs per person per year:
Aged under 65:
GBP 4,335 (• 6,940)
Aged between 65 and 74:
GBP 5,720 (• 9,158)
Aged over 75:
GBP 5,980 (• 9,574)
- Supplement for married couples and single parents:
Aged under 65:
GBP 1,970 (• 3,154)
Aged between 65 and 74:
GBP 5,125 (• 8,205)
Aged over 75:
GBP 5,195 (• 8,317)

These supplementary allowances for married couples and single parents are restricted to give tax relief at a fixed rate of 10 per cent.

The higher personal and married couples allowances for those aged 65 and over are reduced by GBP 1 (• 1.60) for every GBP 2 (• 3.20) of income over above the income limit of GBP 16,800 (• 26,897). They cannot be reduced to below the rate applicable to those aged under 65.

2. Limit of income for tax relief or tax reduction

	Belgium	Denmark	Germany	Greece	
3. Social security contributions from pension	<p>A 0-2% solidarity contribution (<i>cotisation de solidarité</i>) for the sum of statutory and non-statutory pensions.</p> <p>A 3.55% pension reduction on the condition that this does not have the effect of reducing the monthly pension amount to below BEF 46,858 (• 1,162) or - without any dependants - to BEF 39,538 (• 980).</p>	No contributions.	<p>Pensioner's contribution rate for sickness insurance depends on the general contribution rate of the respective sickness fund.</p> <p>Pensioner's contribution to long-term care insurance is 0.85%.</p>	<p>Special contributions on pensions allocated to the solidarity account of the social security institutions (LAFKA):</p> <p>Pensions up to GRD 120,000 (• 364): no contribution paid. Pensions amounting to more than GRD 120,000 (• 364):</p> <ul style="list-style-type: none"> • For the amount up to GRD 120,000 (• 364): 1%. • For the part between GRD 120,001 (• 364) and GRD 200,000 (• 606): 2%. • For the part between GRD 200,001 (• 606) and GRD 300,000 (• 910): 3%. • For the part between GRD 300,001 (• 910) and GRD 400,000 (• 1,213): 4%. • For parts over GRD 400,001 (• 1,213): 5%. 	3. Social security contributions from pension

Spain	France	Ireland	Iceland	Italy
None.	<p>Persons with tax domicile in France: no contributions, payment of generalised social contribution (<i>contribution sociale généralisée, CSG</i>) of 6.2% (reduced rate: 3.8%) and contribution for the repayment of the social debt (<i>contribution pour le remboursement de la dette sociale, CRDS</i>) of 0.5%.</p> <p>Persons with no tax domicile in France: contribution of 2.8%.</p>	None.	None.	<p>ITL 20 (• 0.01) every month during 13 months for the National Institution for Italian Pensioners (<i>Opera nazionale dei pensionati d'Italia, ONPI</i>).</p> <p>3. Social security contributions from pension</p>

Table V

Invalidity

	Liechtenstein	Luxembourg	Netherlands	Norway	Austria
3. Social security contributions from pension	<ul style="list-style-type: none"> • No direct contributions are taken from pensions in the First or Second pillar. • Unemployed recipients of an invalidity pension pay the minimum amount for old-age and survivors' insurance (<i>Alters- und Hinterlassenenversicherung</i>) (First pillar), invalidity insurance (<i>Invalidenversicherung</i>) and the families' compensation fund (<i>Familienausgleichskasse</i>) of CHF 340 (• 212) per year. 	Contributions are deducted for health care and long term care insurance.	<p>WAO: Social insurance contributions for the Unemployment Benefit Act (<i>Werkloosheidswet, WW</i>), the General Surviving Relatives Act (<i>Algemene Nabestaandenwet, Anw</i>), the General Exceptional Medical Expenses Act (<i>Algemene wet bijzondere ziektekosten, AWBZ</i>), the General Old-Age Pensions Act (<i>Algemene Ouderdomswet, AOW</i>) and, in some cases, the Health Insurance Act (<i>Ziekenfondswet, ZFW</i>) are deducted from the WAO benefit.</p> <p>WAZ/Wajong: Social insurance contributions for the General Surviving Relatives Act (<i>Algemene Nabestaandenwet, Anw</i>), the General Exceptional Medical Expenses Act (<i>Algemene wet bijzondere ziektekosten, AWBZ</i>), the General Old-Age Pensions Act (<i>Algemene Ouderdomswet, AOW</i>) and, in some cases, the Health Insurance Act (<i>Ziekenfondswet, ZFW</i>) are deducted from the WAZ/Wajong benefit. Furthermore from the WAZ/Wajong benefit a contribution is deducted that equals the WW-contribution.</p>	Pensioners pay a low rate social security contribution of 3% (for health care).	3.75% sickness insurance contribution.

Portugal

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United Kingdom

3. Social security contributions from pension

No contributions.

Sickness insurance premium for pensioners is 3.2% of taxable income. No contributions.

No contributions.

3. Social security contributions from pension

I Financing

II Health care

III Sickness - Cash benefits

IV Maternity

V Invalidity

VI Old-Age

VII Survivors

VIII Employment injuries and occupational diseases

IX Family benefits

X Unemployment

XI Guaranteeing sufficient resources

Table VI

Old-Age

	Belgium	Denmark	Germany	Greece	
<p>Applicable statutory basis</p>	<p>Royal Order No. 50 of 24 October 1967 and the Royal Order of 21 December 1967, with important modifications made by the Royal Order of 23 December 1996.</p>	<p>National pension (<i>Folkepension</i>): Law of 16 May 1984, amended. Supplementary pension (<i>ATP-pension</i>): Law of 7 March 1964, amended. Partial pension (<i>Deltpension</i>): Law of 4 June 1986 (modified).</p>	<p>Social Code (<i>Sozialgesetzbuch</i>), Book VI, introduced by the pension reform law (<i>Rentenreformgesetz</i>) of 18 December 1989, amended by the law of 24 December 1999.</p>	<p>Law 1846/51 of 14 June 1951, last amended on 5 January 1999 with the publication of Law No. 2676/99. Law 1902/90 of 17 October 1990. Law 2084/92 of 7 October 1992.</p>	<p>Applicable statutory basis</p>

Spain	France	Ireland	Iceland	Italy	Applicable statutory basis
<p>O.M. 18.1.1967. Legislative Royal Decree 1/94 of 20 June 1994, which adopts the amended text of the General Law on Social Security (<i>Ley General de la Seguridad Social</i>). Royal Decree 1647/1997 of 31 October 1997.</p>	<p>Social Security Code (<i>Code de la sécurité sociale</i>). Decree no. 93.1022 of 27 August 1993. Decree no. 93.1023 of 27 August 1993. Decree no. 93.1024 of 27 August 1993.</p>	<p>Social Welfare (Consolidation) Act 1993, amended.</p>	<p>Law on Social Security (<i>Lög um almannatryggingar</i>) no. 117/1993 of Dec. 1993 with later amendments. Law on Social Assistance (<i>Lög um félagslega aðstoð</i>) no. 118/1993 of Dec. 1993 with later amendments. Law on Mandatory Insurance of Pension Rights and on Activities of Pension Funds (<i>Lög um skyldutryggingu líffeyrisréttinda og starfsemi líffeyrissjóða</i>) no. 129/1997 of Dec. 1997.</p>	<p>Law No. 155 of 23 April 1981. Law No. 297 of 29 May 1982. Law No. 638 of 11 November 1983. Law No. 140 of 15 April 1985. Law No. 88 of 9 March 1989. Statutory Order No. 503 of 30 December 1992. Law No. 335 of 8 August, 1995. Law No. 449 of 27 December 1997. Law No. 448 of 23 December 1998.</p>	

	Liechtenstein	Luxembourg	Netherlands	Norway	Austria
Applicable statutory basis	<p>First pillar (1. Säule): Old-age and Survivors' Insurance Act (<i>Gesetz über die Alters- und Hinterlassenenversicherung</i>), LGBl. 1952 no. 29, last modified by LGBl. 1998 no. 211.</p> <p>Second pillar (2. Säule): Company Staff Welfare Act (<i>Gesetz über die betriebliche Personalvorsorge</i>), LGBl. 1988 no. 12, last modified by LGBl. 1997 no. 23.</p>	<p>Book III of the Social Insurance Code (<i>Code des assurances sociales</i>), including the last amendments through the Law of 27 December 1996.</p>	<p>General Old-Age Pensions Act (<i>Algemene Ouderdomswet, AOW</i>).</p>	<p>National Insurance Act (<i>folketrygdloven</i>) of 28 February 1997, Chapters 3 and 19.</p>	<p>General Social Insurance Act (<i>Allgemeines Sozialversicherungsgesetz, ASVG</i>), BGBl. (<i>Official Journal</i>) No. 189/1955, last amended by BGBl. I No. 2/2000.</p> <p>Long-term care benefit (<i>Pflegegeld</i>): Federal Care Benefit Act (<i>Bundespflegegeldgesetz, BPGG</i>), BGBl. (<i>Official Journal</i>) No. 110/ 1993, last amended by BGBl. I No. 111/1998.</p>

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Applicable statutory basis

Statutory Order 329/93 of 25 September 1993.
 Statutory Order 9/99 of 8 January 1999.
 Government Decree 359/99 of 18 May 1999.

National Pensions Act 347/1956 (*Kansaneläkelaki, KEL*).
 Seamen's Pensions Act 72/1956 (*Merimieseläkelaki, MEL*).
 Employees' Pensions Act 395/1961 (*Työntekijäin eläkelaki, TEL*).
 Temporary Employees' Pensions Act 134/1962 (*LEL*).
 Local Government Employees' Pensions Act 202/1964 (*KVTEL*).
 State Employees' Pensions Act 280/1966 (*VEL*).
 Evangelical-Lutheran Church Pensions Act 298/1966 (*KIEL*).
 Self-employed Persons' Pensions Act 468/1969 (*Yrittäjien eläkelaki, YEL*).
 Farmers' Pensions Act 467/1969 (*MYEL*).
 Pension Act for Performing Artists And Certain Other Employee Groups 1056/1998 (*TaEL*).

National Insurance Act (*Lag om allmän försäkring*) of 1962 and amendments.
 Act on Income-related Old Age Pension (*Lag om inkomstgrundad ålderspension*) of 1998.
 Partial Pension Insurance Act (*Lag om delpensionsförsäkring*) of 1979.

Social Security Contributions and Benefits Act 1992 and the regulations thereunder.
 Pension Act 1995.

Applicable statutory basis

	Belgium	Denmark	Germany	Greece	
Basic principles	Current income financing ("pay as you go") based primarily on contributions.	System of universal coverage (national pension, <i>Folkepension</i>) and social insurance system (supplementary pension, <i>ATP-pension</i>) linked to employment.	Compulsory insurance for employees (manual and white-collar workers) and certain groups of self-employed.	Insurance system. Benefits depending on contributions.	Basic principles

Spain	France	Ireland	Iceland	Italy	Basic principles
<p>Compulsory insurance system. Retirement pensions (<i>Jubilación</i>) depend on contributions.</p>	<p>Insurance system. Benefits are paid out depending on contributions. Compulsory supplementary pension schemes (insurance system) for all employed under the general pension scheme or social insurance system for farmers. Insurance system.</p>	<p>Contribution based Social Insurance system.</p>	<p>Dual system: Universal coverage system (national pension scheme) guaranteeing a minimum pension and an insurance system (supplementary pension scheme) covering all economically active persons.</p>	<p>Insurance system. Benefits depend on the contributions.</p>	

	Liechtenstein	Luxembourg	Netherlands	Norway	Austria
Basic principles	<p>First pillar (1. Säule): Universal insurance for the entire population, basic care.</p> <p>Second pillar (2. Säule): Insurance system for dependant employees. It is possible to deviate from legal regulations in the interests of the insured.</p>	<p>Insurance system.</p>	<p>System of universal coverage, financed with contributions on earned incomes.</p> <p>Compulsory supplementary pension schemes for most of the employees based on agreements between social partners.</p>	<p>The National Insurance Scheme (<i>folketrygden</i>) is a universal compulsory scheme. The pension system of the scheme consists of three key elements:</p> <ul style="list-style-type: none"> • Basic pension (<i>grunnpensjon</i>) based on periods of residence. • Earnings-related supplementary pension (<i>tilleggspensjon</i>) based on annual pension points (<i>pensjons-poeng</i>) reflecting the level of income. • Special supplement (<i>sært tillegg</i>) to those entitled to no supplementary pension or a supplementary pension below the amount of the special supplement. In the latter case only the differential is paid. <p>Pay-as-you-go system.</p>	<p>Insurance system for all dependently employed persons based on current income financing (pay-as-you-go).</p>

Portugal

Finland

Sweden

United Kingdom

Basic principles

Insurance system. Benefits depend on contributions.

The law provides for supplementary conventional schemes as an option.

Dual system of insurance system (employment pension, *Työeläke*) covering all economically active persons (employees, self-employed, farmers) and an universal coverage system (national pension, *Kansaneläke*) guaranteeing a minimum pension.

The pension schemes are integrated and when other pension income is above a given limit no national pension (*Kansaneläke*) is paid. Voluntary supplementary company schemes exist but are of relatively small importance.

A new old-age pension scheme came into force on 1st January 1999. The first pensions from the new scheme will be paid in January 2001. There will be transitional rules as the new system is introduced only gradually. The first year in which a new pension will be calculated completely under the new system is 2015. See Table VII, Basic principles, for a short description of the previous old-age pension scheme.

The public old age pension system (*älderspension*) is compulsory and of universal coverage. Pension rights can be earned from the age of 16, there is no upper age-limit.

The old age pension system consists of three parts:

- The PAYG earnings-related old-age pension (*inkomstgrundad älderspension*) is a system with fixed contributions of 16% of the pensionable earnings, earnings up to and including 7.5 base amounts (*prisbasbelopp*).
- Fully funded premium reserve system (*premiereservsystem*) based on conventional insurance principles forms a second part of the earnings related scheme. 2.5% of the pensionable earnings will be paid into this system and will carry return in individual accounts.
- Guarantee pension (*garantipension*) for all residents with low or no earnings-related old-age pension (in force on January 2003).

Contributory State Retirement Pension scheme (for people who have reached state retirement age) made up of a flat rate *Basic Pension*, an earnings-related Additional Pension (*State Earnings Related Pension, SERPS*) and an earnings-related *Graduated Retirement Benefit*. A non-contributory State pension is payable to certain persons aged 80 years and over (see Table XI). Voluntary supplementary pension schemes may be used to replace benefits provided by SERPS.

Basic principles

	Belgium	Denmark	Germany	Greece	
Field of application	Compulsory insurance for employees.	<p>National pension (<i>Folkepension</i>): compulsory membership for all resident nationals.</p> <p>Supplementary pension (<i>ATP-pension</i>): compulsory membership for all employees aged 16 - 66 (64 for those who reach the age of 60 on 1.7.99 or later) working nine hours or more per week, as well as persons who receive daily allowances in case of sickness, birth, adoption or unemployment or who have started participating in activation or training/education measures.</p> <p>Beneficiaries of the guarantee of sufficient resources.</p> <p>Persons who draw an early pension or receive a transition benefit in case of unemployment may enrol, on a voluntary basis, in the scheme, as may persons who receive a disability pension, an early pension (<i>førtids-pension</i>) or a partial pension (<i>delpension</i>).</p> <p>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.</p>	Manual and white-collar workers. Voluntary insured persons.	Compulsory insurance for all employees and assimilated.	Field of application

Spain	France	Ireland	Iceland	Italy	Field of application
Compulsory insurance for all employees.	Compulsory insurance for all employed and assimilated persons.	With some exceptions, all persons aged 16 to 66 years of age employed under a contract of service or apprenticeship. Also self-employed persons aged 16 years to 66 years.	National pension (<i>grunnlífeyrir</i>): All residents. Supplementary pension (<i>viðbótarlífeyrir</i>): All insured employees, employers and self-employed persons aged 16-70.	Compulsory insurance for all salaried workers in the private sector. There is a special scheme managed by the National Institute for Social Protection (<i>Istituto Nazionale della previdenza sociale, INPS</i>) for farmers, tenants, self-employed craftsmen and merchants /retailers.	

	Liechtenstein	Luxembourg	Netherlands	Norway	Austria
Field of application	<p>First pillar (1. Säule): All employed persons (employees and self-employed persons) and all unemployed residents.</p> <p>Second pillar (2. Säule): Dependant employed persons, who have completed their 24th year and are liable for contributions in the First pillar and who have an annual income of more than CHF 24,120 (• 15,035). The work contract must be unlimited or have a duration exceeding 9 months.</p> <p>Voluntary insurance for employees who are not liable for contributions and for self-employed persons who have employees.</p>	<p>Compulsory insurance for all persons engaged in a professional activity (employees or self-employed). A voluntary insurance is possible.</p>	<p>All residents under 65 whatever their income or nationality. All persons under 65 who work in The Netherlands and consequently pay tax on wages, are also insured.</p>	<p>Compulsory coverage from the age of 16 for all residents independent of occupational activity. Supplementary pension (<i>tilleggspensjon</i>) covers all occupationally active, whether dependent workers, freelancers or self-employed.</p>	<ul style="list-style-type: none"> • All employees in paid employment, trainees. • Family members working in the enterprises of self-employed persons. • Certain assimilated self-employed persons, such as teachers, musicians and artists. • Persons who do not have a formal employment contract but essentially work as an employee (e.g. no own organisational structure, perform their services themselves). • Persons voluntarily insured.

Portugal

Finland

Sweden

United Kingdom

Field of application

Compulsory insurance for all salaried workers.

National pension (*Kansaneläke*): Compulsory coverage for all residents aged 16 to 65.
 Employment pension (*Työeläke*): All employees, self-employed persons and farmers aged 23 to 65.
 Separate laws for different groups (see above; the most important law is the Employees' Pensions Act, *TEL*) adapting the general principles to different circumstances.

Compulsory coverage for all residents in Sweden from the age of 16. There is a flexible pensionable age from the age of 61.

Basic pension:
 All employed and self employed persons (except certain married women who chose before April 1977 not to be insured) who have paid sufficient contributions for a required numbers of years.

Graduated Retirement Benefit:
 All employed persons who paid "graduated" (i.e. earnings-related) contributions between 6 April 1961 and 5 April 1975.

State Earnings Related Pension (SERPS):
 based on an employed person's earnings from April 1978 on which full rate contributions are paid between the lower and upper earnings limits.

Field of application

	Belgium	Denmark	Germany	Greece	
Exemptions from compulsory insurance	No exemptions.	Supplementary pension (<i>ATP-pension</i>): Exempted from compulsory insurance are employees working less than 9 hours per week (also see above under "Field of application").	No compulsory insurance for employees with only insignificant employment (up to DEM 630 (• 322) per month, and a weekly work schedule of less than 15 hours) or a short-term employment (up to 2 months or 50 working days per year).	No exemptions.	Exemptions from compulsory insurance

Spain	France	Ireland	Iceland	Italy	Exemptions from compulsory insurance
All salaried work which is considered marginal and not a basic means to earn one's living because of the number of hours worked and of the wage paid are exempted from compulsory insurance.	No exemptions.	<ul style="list-style-type: none"> • Persons with weekly earnings less than IEP 30 (• 38) per week and the self-employed with an annual income of less than IEP 2,500 (• 3,174). • Others in subsidiary employments or employments of inconsiderable extent. • Civil and Public Servants recruited prior to April 1995 	National pension (<i>grunnlífeyrir</i>): No exemptions. Supplementary pension (<i>viðbótarlífeyrir</i>): No exemptions.	50% when asked, for craftsman and traders already retired.	

	Liechtenstein	Luxembourg	Netherlands	Norway	Austria
Exemptions from compulsory insurance	<p>First pillar (1. Säule): there is no insurance in the case of:</p> <ul style="list-style-type: none"> • reservations under international law, • unacceptable double financial burdens (in the case of an equivalent foreign insurance requirement), • short-term insurance membership. <p>Second pillar (2. Säule): there is no insurance in the case of:</p> <ul style="list-style-type: none"> • employees, with employers in the First pillar who are not liable for contributions, • employees, who already have compulsory insurance or are involved in an independent activity in their primary profession, • employees of legal entities who have a controlling interest in them and exercise employer functions, • employees, who are at least two-thirds invalid, • family members who work alongside the employer, • double financial burdens (in the case of an equivalent foreign insurance requirement). 	<p>Exemption from compulsory insurance is granted to persons who are only engaged occasionally and not customarily in a professional activity, when the period of activity is determined in advance. The period of activity should not exceed three months in each calendar year.</p> <p>The insurance does not cover non salaried activities if the work income does not exceed one third of the social minimum wage (<i>salaire social minimum</i>).</p>	No exemptions.	No exemptions, but no pension points (<i>pensjonspoeng</i>) are credited for the occupationally active with an annual income below the Basic Amount (<i>Grunnbeløpet</i>) of NOK 46,950 (• 5,824).	No compulsory insurance if the income is below the marginal earnings threshold (<i>Geringfügigkeitsgrenze</i>) of ATS 3,977 (• 289) per month. The income from more than one job is added together, voluntarily "opting in" is possible in the case where insurance is not compulsory.

	Portugal	Finland	Sweden	United Kingdom	
Exemptions from compulsory insurance	No exemptions.	<p><i>Employees:</i> No exemption (for short term, low income employment pension, <i>Työeläke</i>, accrual see below "Benefits. 2. Calculation method or pension formula").</p> <p><i>Self-employed, farmers:</i> Liable to take out insurance after 4 months of self-employment and when the annual insurable income exceeds FIM 28,947 (• 4,869) for self-employed and FIM 14,473 (• 2,434) for farmers.</p>	<p>Earnings less than SEK 1,000 (• 117) yearly are not pension-carrying in the earnings related old age pension system. Earnings exceeding 7.5 base amounts (<i>prisbasbelopp</i>) are not qualifying for pension nor are they subject for contributions.</p>	<p>No compulsory insurance for employed persons earning less than GBP 66 (• 106) per week or for self-employed persons with annual earnings less than GBP 3,770 (• 6,036).</p>	Exemptions from compulsory insurance

	Belgium	Denmark	Germany	Greece	
Conditions	No minimum period.	National pension (<i>Folkepension</i>): At least three years of residence in Denmark between the ages of 15 and 67 (65 for those who reach the age of 60 on 1 st July 1999 or later). Non nationals: 10 years of residence in Denmark, 5 years immediately before pension. Supplementary pension (<i>ATP-pension</i>): No minimum period.	60 months of insurance.	<i>Persons insured before 31.12.1992:</i> 4,500 working days, for which contributions were paid. <i>Persons insured since 1.1.1993:</i> 4,500 working days for which contributions were paid.	Conditions
1. Minimum period of membership					1. Minimum period of membership

Spain	France	Ireland	Iceland	Italy	Conditions
Contributions must have been paid during a period of 15 years of which at least 2 years must have been during the 15 years immediately preceding the event which gives the right to entitlement.	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><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) from 1953 (or from first entry into insurable employment, if later) to the end of the tax year before attaining the age of 65.</p> <p><i>Old-Age (Contributory) 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 10 contribution weeks registered (paid or credited) from 1953 (or date of first entry into insurable employment, if later) to the end of the relevant tax year prior to attaining the age of 66. Where the yearly average is between 10 and 19 contributions a total of 260 contributions must have been paid.</p>	<p>National pension (<i>grunnlífeyrir</i>): At least three years of residence in Iceland between the ages of 16-66 inclusive.</p> <p>Supplementary pension (<i>viðbótarlífeyrir</i>): No minimum period.</p>	<p>19 years of contributions since 1.1.1999. Progressive increase of one year every two years for up to 20 years (on 1 January 2001).</p> <p><i>New system:</i> 5 years of contributions (since 1.1.1996).</p>	<p>1. Minimum period of membership</p>

Table VI

Old-Age

	Liechtenstein	Luxembourg	Netherlands	Norway	Austria
Conditions					
1. Minimum period of membership	<p>First pillar (1. Säule): A minimum membership period of 1 year is required for entitlement to a pension.</p> <p>Second pillar (2. Säule): No waiting period.</p>	<p>120 months of effective insurance. If, at age 65, the insured does not fulfil the necessary condition of 120 months of insurance to obtain an old-age pension (<i>pension de vieillesse</i>), the contributions paid (except the portion paid by the State) are reimbursed.</p>	<p>No qualifying conditions.</p>	<p>For a basic pension (<i>grunnpensjon</i>) three years of residence between 16 and the end of the calendar year the insured reaches 66.</p> <p>For a supplementary pension (<i>tilleggspensjon</i>) pension points (<i>pensjonspoeng</i>) credited for three calendar years.</p>	<p>"Eternal eligibility" (<i>"ewige Anwartschaft"</i>) in case of 180 contribution months or 300 insurance months, with fictitious qualifying periods (<i>Ersatzzeiten</i>) only counting from 1 January 1956, or 180 insurance months within the last 360 calendar months.</p>

	Portugal	Finland	Sweden	United Kingdom	
Conditions					Conditions
1. Minimum period of membership	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.	<p>National pension (<i>Kansaneläke</i>): 3 years of residence in Finland after the age of 16.</p> <p>Employment pension (<i>Työeläke</i>): 1 month of employment and salary above given minimum, e.g. TEL: FIM 1,206 (• 203) per month. For shorter employment periods and/or income below the minimum, pension is accrued if the total annual income is above FIM 3,806 (• 640).</p> <p><i>Self-employed and farmers:</i> From beginning of insurance.</p>	<p>None for the earnings-related old-age pension.</p> <p>Three years of residence in Sweden for the guarantee pension.</p>	<p><i>Basic pension:</i> Generally contributions paid for at least 10 years.</p> <p><i>Graduated Retirement Benefit:</i> Must have paid sufficient "graduated" (earnings-related) contributions between April 1961 and April 1975 to earn at least 1 "unit" of graduated pension [1 unit earned for every GBP 7.50 (• 12) men or GBP 9 (• 14) (women) contributed].</p> <p><i>State Earnings Related Pension (SERPS):</i> Must have surplus earnings, i.e. in excess of the lower earnings limit in at least one year since April 1978.</p>	1. Minimum period of membership

	Belgium	Denmark	Germany	Greece	
2. Conditions for drawing full pension	<p>Career duration equivalent to 42 years (for women) and 45 years (for men).</p> <p>The length of the whole career for women will be raised to 42 years from 2000 to 2002, 43 years from 2003 to 2005, 44 years from 2006 to 2009 and 45 years from 2009 on.</p>	<p>National pension (<i>Folkepension</i>): Full pension after 40 years of residence between the ages of 15 and 67 (65 for those who reach the age of 60 on 1st July 1999 or later).</p> <p>Supplementary pension (<i>ATP-pension</i>): scheme in force since 1 April 1964. Payment of full contributions from 1964 to 2000.</p>	<p>Completion of a certain year of age and fulfilment of a certain qualifying period.</p>	<p><i>Persons insured before 31.12.1992:</i> Period of insurance of 35 years or 10,500 working days to obtain a pension corresponding to 80% of pensionable income.</p> <p><i>Persons insured since 1.1.1993:</i> Period of insurance of 35 years to obtain a pension corresponding to 60% of pensionable income.</p>	2. Conditions for drawing full pension
3. Legal retirement age • Standard pension	<p>Women: 62 years (the age is raised progressively to 65 during a transitory period running from 1997 to 2009);</p> <p>Men: 65 years.</p>	<p>National pension (<i>Folkepension</i>): 67 years (65 for those who reach the age of 60 on 1st July 1999 or later).</p> <p>Supplementary pension (<i>ATP-pension</i>): Persons who reach the age of 60 on 1st July 1999 or later can demand the supplementary pension before the age of 67, but not before the age of 65. Early retirement is reduced by 10% yearly between 65 and 67 years of age.</p>	In principle 65 years.	<p><i>Persons insured before 31.12.1992:</i> Men: 65 years Women: 60 years</p> <p><i>Persons insured since 1.1.1993:</i> Men: 65 years Women: 65 years</p>	3. Legal retirement age • Standard pension

Spain	France	Ireland	Iceland	Italy	2. Conditions for drawing full pension
<p>To obtain a full rate retirement pension (<i>Jubilación</i>) the contribution period must have been 35 years.</p>	<p>Full rate is paid either because of the duration of the insurance period (160 quarters on 1 January 2003), because of age (65 years) or because the person belongs to a particular group (insured unable to work, etc.).</p>	<p><i>Retirement Pension:</i> As for minimum pension but with an annual average of 48 contributions paid or credited. <i>Old-Age (Contributory) Pension:</i> As for minimum pension but with an annual average of 48 contributions paid or credited.</p>	<p>National pension (<i>grunnlífeyrir</i>): Full old-age pension (<i>ellílfeyrir</i>) after 40 years of residence between the ages of 16 and 67. Supplementary pension (<i>viðbótarlífeyrir</i>): 40 years of contribution period.</p>	<p>40 years of insurance and contributions.</p>	<p>3. Legal retirement age • Standard pension</p>
<p>65 years.</p>	<p>60 years.</p>	<p><i>Retirement Pension:</i> 65 years. <i>Old-Age (Contributory) Pension:</i> 66 years.</p>	<p>67 years.</p>	<p>Men: 65 years; Women: 60 years. For those with a disability of at least 80% and for the blind: men: 60 years; women: 55 years. New system: age 57-65 years. The amount of the benefit varies according to age.</p>	

Table VI

Old-Age

	Liechtenstein	Luxembourg	Netherlands	Norway	Austria														
2. Conditions for drawing full pension	<p>First pillar (1. Säule): Full period of membership (no gaps in insurance between age 20 and the insurance case).</p> <p>Second pillar (2. Säule): None.</p>	40 years of insurance.	Entitled to a full pension is the person who has been insured between his 15 th and 65 th birthday. A 2% reduction is made on the full pension for each year of non-insurance.	<p>A full basic pension (<i>grunnpensjon</i>) requires 40 years of residence between 16 and the end of the calendar year the insured reaches 66.</p> <p>A full supplementary pension (<i>tilleggspensjon</i>) requires pension points (<i>pensjonspoeng</i>) to be credited for 40 calendar years. Pension points are credited from the year the insured reaches 17 to the year he reaches 69.</p>	For a standard old-age pension (<i>Regelaltersrente</i>): 40 insurance years.														
3. Legal retirement age • Standard pension	<p>First and Second pillar:</p> <p>Women</p> <table> <tr> <td>Age groups</td> <td>Age</td> </tr> <tr> <td>1935 to 1940</td> <td>62</td> </tr> <tr> <td>1941 to 1945</td> <td>63</td> </tr> <tr> <td>1946 and younger</td> <td>64</td> </tr> </table> <p>Men</p> <table> <tr> <td>Age groups</td> <td>Age</td> </tr> <tr> <td>1935 and older</td> <td>65</td> </tr> <tr> <td>1936 and younger</td> <td>64</td> </tr> </table> <p>In the Second pillar, another retirement age can also be chosen, as long as an insurance plan that is at least equivalent is provided.</p>	Age groups	Age	1935 to 1940	62	1941 to 1945	63	1946 and younger	64	Age groups	Age	1935 and older	65	1936 and younger	64	65 years.	65 years.	67 years.	<p>65 years for men. 60 years for women.</p> <p>Progressive increase of age limit for women until the same retirement age as for men will have been reached between the years 2019 and 2028.</p>
Age groups	Age																		
1935 to 1940	62																		
1941 to 1945	63																		
1946 and younger	64																		
Age groups	Age																		
1935 and older	65																		
1936 and younger	64																		

Portugal

Finland

Sweden

United Kingdom

2. Conditions for drawing full pension

Contributions paid for 40 years.

National pension (*Kansaneläke*):
40 years of residence in Finland between the ages of 16 and 65 for a full pension.
Employment pension (*Työeläke*):
40 years of employment or self-employment.

Old-age earnings-related pension can be drawn from the age of 61. The pension will be based on all lifetime earnings reported to the scheme from the age of 16. There is no upper limit. A "full" pension does not exist in this scheme.
Guarantee pension can be paid out from the age of 65. For a full pension there must be 40 years of residence in Sweden. The maximum total is 2.13 base amounts (*prisbasbelopp*). The guarantee pension will be reduced in relation to the earnings related pension the individual is entitled to. Above an earnings related pension of three base amounts no guarantee pension is paid.

Basic pension:
Contributions paid or credited for 90% of years in "working life" [i.e. from age 16 to age 65 (men)/ 60 (women)]. Generally this means that for full amount of pension, contributions must be paid or credited for 44 years (men) and 39 years (women).

2. Conditions for drawing full pension

3. Legal retirement age
• Standard pension

Men and women: 65 years.

65 years.

65 years.

Men: 65 years.
Women: 60 years (gradually rising to 65 over period 2010 and 2020).

3. Legal retirement age
• Standard pension

	Belgium	Denmark	Germany	Greece	
• Early pension	Age 60 for women and men; on the condition that 26 years of professional activity can be proved (progressive increase up to 35 years in 2005).	Early pension for persons over 50 for social and/or health reasons (see Table V "Invalidity").	<p><i>Men and women:</i></p> <ul style="list-style-type: none"> • At the age of 63 (or 60 in case of severely handicapped, unfit to work) after 35 years of insurance, or • At the age of 60 after 180 contribution months if unemployed at the commencement of the pension and if unemployed for 52 weeks after completion of the age of 58.5 years of age or have worked part-time for elder workers (<i>Altersteilzeit</i>) for 24 calendar months and if at least 8 years compulsory insurance in the last 10 years. <p><i>Women:</i></p> <p>At age 60 after 180 contribution months, if they were compulsorily insured for more than ten years since the age of 40.</p> <p>The age limits for early pensions are increased as follows:</p> <ul style="list-style-type: none"> • Old age pension because of unemployment or after part-time for elder workers (<i>Altersteilzeit</i>) in the years 1997 to 2001 from 60 to 65 years, • Old age pension for the long-term insured in the years 2000 and 2001 from 63 to 65 years; • Old age pension for women in the years 2000 to 2004 from 60 to 65 years. <p>Even after the increase of these age limits the pensions can be claimed after the completion of the age of 60 or 63 respectively with the acceptance of pensions reductions, which are used to compensate for the longer duration of pension payments. The reduction amounts to 0.3% of the pension for each month, during which the pension is claimed earlier.</p>	<p><i>Persons insured before 31.12.1992:</i></p> <p>Full pension:</p> <ul style="list-style-type: none"> • From 62 years for men (57 for women) if 10,000 working days. • From 58 years for men if 10,500 working days. • From 55 years for mothers with a child who is a minor if 5,500 working days. • From 60 years for men (55 for women) if arduous or unhealthy work if 4,500 working days (of which 3,600 are days of arduous or unhealthy work and 1,000 days worked during the 10 years preceding the retirement). <p>Reduced pension:</p> <ul style="list-style-type: none"> • From 60 years for men (55 years for women) if 4,500 working days (of which 100 days have been worked during the last 5 years). • From 60 years for men (55 years for women) if 10,000 days of insurance (of which 100 per year during the last five years). • From 56 years for men if 35 working years or 10,500 working days (of which 7,500 days must have been worked under arduous or unhealthy conditions). • From 50 years for mothers with children who are minors or disabled if 5,500 working days. <p><i>Persons insured since 1.1.1993:</i></p> <p>Full pension:</p> <ul style="list-style-type: none"> • From 60 years for men and women if arduous or unhealthy work if 4,500 working days or 15 years of insurance (of which ¾ are years of arduous or unhealthy work). • From 55 years for mothers with a child who is a minor or disabled if 6,000 working days or 20 years of insurance. <p>Reduced pension:</p> <p>From 60 years for men and women if 15 working years or 4,500 days insured (of which 750 days are required during the last 5 years).</p>	• Early pension

Spain	France	Ireland	Iceland	Italy	
<ul style="list-style-type: none"> • As a transitory measure and in order to guarantee the vested rights, the persons insured according to the system abolished on 1 January 1967 have the possibility of retiring at 60 years of age. • The age of 65 years can also be reduced for certain groups whose professional activity is arduous, toxic, dangerous or unhealthy. 	No early pension.	No early pension.	<p>National pension (<i>grunnlífeyrir</i>): 60 years for persons who have been registered as seamen on an Icelandic vessel for at least 180 days per year on the average for 25 years. Also for seamen who have worked for 25 years or longer on an open vessel or a decked vessel under 12 gross tons if seamanship was the main occupation.</p> <p>For health reasons, see table V "Invalidity".</p> <p>Supplementary pension (<i>viðbótarlífeyrir</i>): Possible to draw old-age pension earlier, the general rule is from age 65. Accrued old-age pension actuarially reduced. Reduction is permanent.</p>	<p>Seniority pension (<i>pensione di anzianità</i>): At the age of 55 and after 35 years of contributions, or after 37 years of contributions regardless of age (after 2002, at the age of 57 with 35 years of contributions or after 40 years of contributions regardless of age).</p> <p>Pensions awarded to employees of companies in economic difficulties: early retirement is possible at the latest 5 years before normal retiring age.</p> <p>Special conditions for employees with an early start of working life (minimum 52 contribution weeks in the age of 14 - 19 years), for employees exposed to arduous work, for "mobile" workers (whose job normally involves working in different unpredictable places) and for manual workers and assimilated persons.</p>	• Early pension

Table VI

Old-Age

	Liechtenstein	Luxembourg	Netherlands	Norway	Austria
• Early pension	<p>First pillar (1. Säule): It is possible to take a pension 1 or 2 years early (the pension will be reduced on an actuarial basis).</p> <p>Second pillar (2. Säule): Persons eligible to receive a retirement pension from the First pillar can take their pension 1 or 2 years early. Further regulations are possible in the rules governing each pension fund.</p>	<p>Early old-age pension (<i>pension de vieillesse anticipée</i>):</p> <ul style="list-style-type: none"> • From 60 years of age, on condition that 480 months of effective insurance can be proved or assimilated periods can be proved. • From 57 years of age, on condition that 480 months of effective insurance can be proved. 		<p>Old-Age pension cannot be drawn before the age of 67.</p>	<p>60 years for men. 55 years for women.</p> <p>Progressive increase of age limit for women until the same retirement age as for men will have been reached between the years 2024 and 2033.</p>

Portugal

Finland

Sweden

United Kingdom

• Early pension

Insured aged at least 55, with an accomplished period of 30 calendar years of contributions. the pension amount is reduced.

Unemployed: from the age of 60. For those who have contributed 20 calendar years and are aged 50 or more when unemployed, it is also possible from the age of 55. In this case the pension amount is reduced.

In case of heavy or unhealthy work: as a rule, from the age of 55 (only for professions legally foreseen).

Early old-age pension from the age of 60 (no other conditions). Accrued old age pension actuarially reduced. Reduction is permanent.

No special early pension. See above.

No early pension.

• Early pension

Table VI

Old-Age

	Belgium	Denmark	Germany	Greece	
• Deferred pension	No deferred pension.	Deferment possible (3 years) under the supplementary pension scheme (<i>ATP-pension</i>).	Deferment possible.	No deferred pension.	• Deferred pension
Benefits					Benefits
1. Determining factors	The amount of earnings taken into account, the duration of insurance, family status and sex (until 2009).	National pension (<i>Folkepension</i>): length of time residing in Denmark between the ages of 15 and 67 (65 for those who reach the age of 60 on 1 st July 1999 or later). Supplementary pension (<i>ATP-pension</i>): duration of membership in scheme.	Amount of employment income insured through contributions during the entire insured life.	Amount of the wage and number of insured years.	1. Determining factors

Spain	France	Ireland	Iceland	Italy	
<p>The insured person can continue to work after the legal retirement age. As a general rule, there is no upper age limit except when such a limit is stipulated in a collective agreement.</p>	<p>From 65 years (benefits, see under "Benefits. 9. Deferment").</p>	<p>No deferred pension.</p>	<p>National pension (<i>grunnlífeyrir</i>): Deferment possible, no upper age limit. Supplementary pension (<i>viðbótarlífeyrir</i>): Deferment possible, the general rule is up to age 70, with increased benefits.</p>	<p>Deferment possible until a maximum of 65 years of age for salaried workers who have reached the normal age of retirement, but who are not entitled to a full pension (40 years of contributions). Salaried workers who are entitled to a full pension (40 years of contributions) can also choose to defer their retirement up to 65 years of age.</p>	<p>• Deferred pension</p>
<p>The retirement pension (<i>Jubilación</i>) amount is determined on the basis of contributions which in turn depends on the earnings and on the number of contribution years.</p>	<p>Average salary, duration of membership into the insurance, and if needed, the age of the insured at the time of the pension liquidation.</p>	<ul style="list-style-type: none"> • Minimum number of contributions paid since entry into insurance. • Yearly average number of contributions registered (paid or credited). • Entry into social insurance at least 10 years before pension age. 	<p>National pension (<i>grunnlífeyrir</i>): Residence period in Iceland and income. Supplementary pension (<i>viðbótarlífeyrir</i>): Length of time insured and level of contributions.</p>	<p>Reference earnings and length of insurance.</p>	<p>Benefits 1. Determining factors</p>

Table VI

Old-Age

	Liechtenstein	Luxembourg	Netherlands	Norway	Austria
<ul style="list-style-type: none"> • Deferred pension 	<p>First pillar (1. Säule): Retirement can be postponed by 1 to 5 years (pensions will be increased on an actuarial basis).</p> <p>Second pillar (2. Säule): Payment of pension can be deferred if an at least equivalent insurance is provided. Regulations in the rules governing each pension fund.</p>	<p>The beginning of the old-age pension (<i>pension de vieillesse</i>) may be deferred until the age of 68.</p>	<p>No deferred pension.</p>	<p>Pension may be deferred for up to three years.</p>	<p>Unlimited possibility.</p>
<p>Benefits</p> <p>1. Determining factors</p>	<p>First pillar (1. Säule): The amount of the pension is calculated on the basis of two factors: 1) The length of time contributions have been paid (to determine the pension scale, <i>Rentenskala</i>) and 2) the so-called "qualifying average annual income" (to determine the amount of the pension on the applicable pension formula).</p> <p>Second pillar (2. Säule): The amount of credited wages, amount of the contribution and duration of the contribution.</p>	<p>Contributions and length periods are taken into account.</p>	<p>Length of insured periods, family status.</p>	<ul style="list-style-type: none"> • Length of residence periods (up to 40 years). • Number of pension point years (up to 40 years). • Level of pension points (<i>pensjons-poeng</i>) for the 20 best years. • Marital status. • The rate of the Basic Amount (<i>Grunnbeløpet</i>). The amount is adjusted every year by Parliament decision (normally with effect from the 1st of May) to take account of the change in the general income level. 	<p>Amount of income, length of time insured and age when claim is made.</p>

Portugal

Finland

Sweden

United Kingdom

• Deferred pension

Possible. Retirement at 65 is not compulsory.

Deferment possible (no upper age limit).

There is no upper age limit. Pension rights could be accrued as long as a person has pensionable earnings.

Deferment possible. Maximum deferment period of 5 years (until 70 years of age for men and 65 years for women).

• Deferred pension

Benefits**1. Determining factors**

Number of insurance years.

Average monthly remuneration of the 10 best years within the last 15 years.

National pension (*Kansaneläke*):

Duration of residence in Finland, marital status, municipality of present residence and amount of other pensions.

Employment pension (*Työeläke*):

Length of time insured and level of earned income

Earnings related PAYG pension:

- The pension will be based on all life-time earnings reported to the scheme from the age of 16. There is no upper age limit.

- Age of retirement.

- Life expectancy for a cohort.

- Development of the economy.

Fully funded, premium reserve pension:

Ordinary insurance principles.

Guarantee pension:

For a full pension there must be 40 years of residence in Sweden. The maximum total is 2.13 base amounts (*prisbasbelopp*). The guarantee pension will be reduced in relation to earnings-related pensions. (see further factors above).

Basic Pension:

length of time insured.

State Earnings Related Pension (SERPS):

level of earnings.

Graduated Retirement Benefit:

amount of contributions paid between 1961 and 1975.

Benefits**1. Determining factors**

	Belgium	Denmark	Germany	Greece		
2. Calculation method or pension formula	<p>For each year taken into consideration, a pension share is granted according to the following formulas:</p> <p><i>Single or married without dependent spouse:</i> Men: $S \times 60\% \times 1/45$. Women: $S \times 60\% \times 1/42$ (fraction of career raised progressively to 45 years within a transitory period running from 1997 to 2009).</p> <p><i>Married with dependent spouse:</i> Men: $S \times 75\% \times 1/45$. Women: $S \times 75\% \times 1/42$ (raised progressively, see above). S = reference salary (see category below).</p>	<p><i>National pension (Folkepension):</i> Basic pension: an annual amount of DKK 49,560 (• 6,661). This sum is reduced if the conditions for obtaining a full pension (40 years of residence) are not fulfilled. In this last case: 1/40 of full pension for each year of residence between the ages of 15 and 67 (65).</p> <p><i>Supplementary pension (ATP-pension):</i> Annual amount of DKK 18,972 (• 2,550) if the insured has been affiliated to the supplementary scheme since 1 April 1964 and has always worked full-time since then. Supplementary pensions of less than DKK 1,190 (• 160) per year will be replaced by a lump sum payment.</p>	<p>Pension formula: $PEP \times 1.0 \times AR$.</p> <p>PEP: Personal Income Points (<i>persönliche Entgeltpunkte</i>). 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, multiplied by the accession factor. The accession factor takes into account the various lengths of time pension will be drawn in the case of claim to an early retirement pension or of waiver of an old-age pension after the 65th year of age.</p> <p>1.0: pension type factor (a factor established according to the respective insurance objective)</p> <p>AR: Current pension value (<i>aktueller Rentenwert</i>): 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. The actual pension value amounts to DEM 48.29 (• 25) in the old <i>Länder</i> and DEM 42.01 (• 21) in the new <i>Länder</i>.</p>	<p><i>Persons insured before 31.12.1992:</i> Basic pension: the percentage of the fictive wage taken as a reference (see below) varies between 70% and 30% in inverse relationship to earnings.</p> <p><i>Persons insured since 1.1.1993:</i> The level of the pension varies according to the number of years insured. Each year corresponds to 1.714% of pensionable income.</p>	2. Calculation method or pension formula	

Spain	France	Ireland	Iceland	Italy	2. Calculation method or pension formula
<p>The amount of the retirement pension (<i>Jubilación</i>) is obtained by applying a percentage to the statutory basis (see below under "Reference earnings or calculation basis"), the percentage corresponding to the number of contribution years the worker can prove according to a scale ranging from 50% for 15 years of contributions to 100% for 35 years of contributions, plus 3% supplement per additional year of contributions between the 16th and 25th year, and 2% supplement per year starting from the 26th year.</p>	<p>Pension Formula: Reference salary $\times t \times n/150$ t = pension 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 1940 who have made contributions over a period of 157 quarters; period increased by 1 year every year. In 2003, 160 quarters regardless of the birth year of the insured person. 1.25% reduction for each missing quarter until the age of 65 or until required insurance period based on the year of birth is fulfilled.</p> <p>The rate of 50% is applicable for certain groups, regardless of the number of years of contributions (for example, for employees with 50% incapacity, female manual workers having raised 3 children, war veterans or victims) or if the insured person has reached the age of 65 at the moment the pension payment is due.</p> <p>n = number of contribution quarters taken into account in the scheme retained for the calculation of the pension, maximum 150 quarters.</p>	<p>Retirement Pension: IEP 89 (€ 113) per week (max.). If average number of annual contribution weeks registered is more than 24, but less than 48, a reduced pension is payable.</p> <p>Old Age (Contributory) Pension: IEP 89 (€ 113) per week (max.). If average number of annual contribution weeks registered is more than 10, but less than 48, a reduced pension is payable.</p>	<p>National pension (<i>grunnlífeyrir</i>): Pension rights are calculated pro rata according to periods of residence. Minimum 3 years, maximum 40 years. Amounts for 40 years:</p> <ul style="list-style-type: none"> • Full basic pension (<i>grunnlífeyrir</i>) of ISK 209,220 (€ 2,865) per year. Reduced when income, except supplementary pension from pension funds, exceeds ISK 1,136,277 (€ 15,559) and withdrawn when income, except supplementary pension from pension funds, exceeds ISK 1,833,677 (€ 25,108). • Full pension supplement (<i>tekjutrygging</i>) of ISK 359,748 (€ 4,926). Reduced when income, except supplementary pension from pension funds, exceeds ISK 250,998 (€ 3,437) and withdrawn when income, except supplementary pension from pension funds exceeds ISK 1,050,438 (€ 14,383). Supplementary pension from pension funds reduces the pension supplement when it is higher than ISK 113,630 (€ 1,556) per year. <p>Supplementary pension (<i>viðbótarlífeyrir</i>): The pension is calculated in accordance with rules prescribed in detail in the statutes of each individual pension fund. The general rule is that the pension is calculated in accordance with accrued pension points. The minimum pension based on a 40 year contribution amounts to 56% of the monthly wages for which contribution is paid.</p>	<ul style="list-style-type: none"> • Earnings up to ITL 66,324,000 (€ 34,253) (ceiling): $2\% \times n \times S$ • Partial amount up to ITL 88,210,920 (€ 45,557) (ceiling $\times 1.33$): $1.6\% \times n \times S$ • Partial amount up to ITL 110,097,840 (€ 56,861) (ceiling $\times 1.66$): $1.35\% \times n \times S$ • Partial amount up to ITL 126,015,600 (€ 65,082) (ceiling $\times 1.90$): $1.1\% \times n \times S$ • Earnings over ITL 126,015,600 (€ 65,082): $0.9\% \times n \times S$. <p>n = number of years of insurance (max.: 40). S = reference earnings (see below "3. Reference earnings or calculation basis.").</p> <p>New system: For each contribution year a conventional contribution of 33% of the earnings is applied. Contribution amounts are adjusted yearly, according to the average increase of the GDP within the last five years. The pension amount is calculated by multiplying contribution amounts by an actuarial coefficient which varies according to age (min. age is 57 years, max. age is 65 years). There is no longer a minimum pension.</p>	

	Liechtenstein	Luxembourg	Netherlands	Norway	Austria
2. Calculation method or pension formula	<p>First pillar (1. Säule):</p> <ul style="list-style-type: none"> The contribution period determines the applicable pension scale (<i>Rentenskala</i>); the amount of the pension varies within the pension scale between the highest and lowest amounts for a particular level on the basis of the qualifying average annual income. When contributions have been paid in full (where contributions have been paid without exception from the age of 20 until the insurance case arose), the insured person is entitled to a full pension (<i>Vollrente</i>) (pension formula 44): a maximum of CHF 2,010 (• 1,253) and minimum of CHF 1,005 (• 626) per month. If payment of contributions has been incomplete, the insured person is entitled to a partial pension (<i>Teilrente</i>) (pension formula 1 to 43). At pension level 30, for example, the maximum pension comes to CHF 1,370 (• 854) per month, the minimum pension comes to CHF 685 (• 427) per month. Pensions are paid 13 times a year (twice in December for the so-called Christmas bonus, <i>Weihnachtsgeld</i>). <p>Second pillar (2. Säule):</p> <p>The retirement benefit is defined in terms of either contributions or benefits, i.e. a retirement capital sum will be accumulated; the amount of the retirement pension depends on the amount of retirement capital the individual accumulates.</p> <p>The pension fund can provide a capital settlement instead of a retirement benefit.</p>	<p>The pension comprises two parts: a flat-rate part depending on the number of insurance years of 1/40 per year (max. 40) and an income- (and contributions-) related part.</p> <ul style="list-style-type: none"> flat rate pension part (<i>majoration forfaitaire</i>): LUF 10,086 (• 250) per month for 40 years of insurance. income-related pension part (<i>majoration proportionnelle</i>): 1.78% of total earnings taken into account. 	<p>Pension:</p> <ul style="list-style-type: none"> Single person: NLG 1,728.51 (• 784) per month; Married and unmarried persons, both 65 and over (also 2 men or 2 women sharing a household): NLG 1,198.17 (• 544) per month for each person; Pensioners with a partner younger than 65: <ul style="list-style-type: none"> if the AOW-pension took effect before 1 February 1994: NLG 1,728.51 (• 784); if the AOW-pension took effect on 1 February 1994 or later: NLG 1,198.17 (• 544). <p>Full pension payable after 50 years of insurance. For every year in which there was no insurance, an amount of 2% of the full pension is deducted.</p>	<p>A full basic pension (<i>grunnpensjon</i>) to a single pensioner is equal to the Basic Amount (<i>Grunnbeløpet</i>), ¾ of the Basic Amount if married or cohabitant to a pensioner or a person with an annual income (capital income inclusive) of more than twice the Basic Amount.</p> <p>A special supplement (<i>sært tillegg</i>) fixed at a certain proportion of the Basic Amount (<i>Grunnbeløpet</i>), is added when no supplementary pension (<i>tilleggspensjon</i>) is paid. Is the supplementary pension below the full special supplement, the differential is added.</p> <p>The full minimum pension consisting of the basic pension (<i>grunnpensjon</i>) and the special supplement (<i>sært tillegg</i>), is proportionally reduced when the pensioner has been resident (or otherwise insured) for less than 40 years.</p> <p>Formula to determine annual pension points (<i>pensjonspoeng</i>):</p> $\frac{AE \cdot J \cdot BA}{BA}$ <p>BA</p> <p>AE = annual earnings from work BA = Basic amount (<i>Grunnbeløpet</i>).</p> <p>Income up to 6 BA counts at its full amount. Income between 6 and 12 BA counts at 1/3 of its full amount, giving maximum pension points (<i>pensjonspoeng</i>) of 7.00 (8.33 before 1992).</p> <p>Formula to calculate a supplementary pension (<i>tilleggspensjon</i>):</p> $BA \times FPA \times 0,42$ <p>FPA= Final pension point average. The factor 0,42 (compensation rate) applies to years since 1992, to years before 1992, a rate of 0,45 is applied.</p> <p>Has the pensioner less than 40 pension point years, the supplementary pension is proportionally reduced (a basic pension is paid in addition, at least at the same proportion).</p>	<p>The calculation of pensions is identical for normal retirement pensions and early retirement pensions and is therefore presented for both together.</p> <p>The formula for the calculation of pensions is based on the beginning of the pension with the 65th year for men and the 60th year for women. In these cases the following applies:</p> <p>2% of "E" per year. (maximum: 80% of "E").</p> <p>"E" = calculation basis (see below 3. Reference earnings or calculation basis").</p> <p>If the pension is claimed earlier, a reduction by 2 percentage points per year is made for each year the pension has been claimed prior to the regular pension age. A maximum of 10 percentage points or 15% of the pension are deducted.</p> <p>For child-raising years (maximum of 4 years per child), a supplement to the pension is due in the amount of 2% per year of a set amount (<i>Be-messungsgrundlage</i>) of ATS 8,312 (• 604).</p> <p>The pension is paid 14 times per year.</p>

	Portugal	Finland	Sweden	United Kingdom	
2. Calculation method or pension formula	<p>Monthly rate of old-age pension (<i>Pensão de velhice</i>):</p> $\frac{0.02 \times N \times R}{140}$ <p>N = number of years insured. R = remuneration of the 10 best years within the last 15 years.</p> <p>Monthly pension paid out 14 times in a year, including a Christmas bonus and a holiday bonus equivalent to the amount of the pension paid for the corresponding month.</p>	<p>National pension (<i>Kansaneläke</i>): Full amount between FIM 2,231 (• 375) and FIM 2,655 (• 447) per month according to marital status and municipality. If years of residence are less than 40 the pension is proportional to the length of residence. Employment pension (<i>Työeläke</i>) and other Finnish or foreign pensions received reduce the national pension (<i>Kansaneläke</i>) by 50%.</p> <p>Employment pension (<i>Työeläke</i>): The target is 60% of pensionable salary after 40 years. The accrual rate is 1.5% of reference earnings (see below "Reference earnings or calculation basis") per year, increased to 2.5% after the age of 60.</p>	<p>In the PAYG old-age earnings related system pension rights accrued are indexed yearly. The applicable index is based on the development of average wages reported to the pension system. Disability pensions are also included.</p> <p>An annuity factor will be used in the pension formula. Outgoing pensions, will be calculated by dividing total accrued pension assets by this factor. The factor will depend on average life expectancy for a cohort, on the age of retirement for an individual and on a "norm" for (expected) increase of average wages.</p> <p>Life expectancy tables will be based on the most recent average life expectancy statistics over a five year period.</p> <p>The "norm" for increase in average wages is 1.6%. It is used in the index for the yearly adjustment of outgoing pensions as well as in the factor for calculating the first year's pension. The annuity factor works as follows: Once the first year's pension is established, it is indexed according to the increase in average wages reduced by the norm. The annuity factor for computation of the first years pension is affected by the norm in such a way that the present value of the pension payments to a person living as long as the life expectancy for the cohort, is the same as if the first year's pension had been calculated without the norm (it would then have been substantially lower than under the rules now enacted) and a straight wage indexation had been used.</p> <p>In the fully funded premium reserve scheme conventional insurance principles are applied. Only life annuities are granted.</p>	<p><i>Basic pension:</i> Flat-rate amount of GBP 66.75 (• 107) per week (paid pro-rata if number of qualifying years is less than the requisite number but at least a quarter of that figure).</p> <p><i>Graduated Retirement Benefit:</i> GBP 0.084 (• 0.13) per week for each GBP 7.50 (• 12) (men) or GBP 9 (• 14) (women) contributed.</p> <p>Minimum for a person on their own contributions: GBP 0.084 (• 0.13) per week. Maximum: GBP 7.46 (• 12) per week (men) and GBP 6.24 (• 9.99) per week (women).</p> <p><i>State Earnings Related Pension (SERPS):</i> Accrual rate of 1.25% a year, based on average indexed surplus earnings (after 1978) between the lower and upper earnings limit.</p>	2. Calculation method or pension formula

	Belgium	Denmark	Germany	Greece		
3. Reference earnings or calculation basis	<p>Calculation of salary considered: <i>Years prior to 1st January 1955:</i> S = fixed amount of BEF 426,644 (• 10,576).</p> <p><i>Years 1955 - 1980:</i></p> <ul style="list-style-type: none"> • Manual workers: gross earnings without upper limit. • White-collar workers: gross earnings without upper limit (except for the years between 1955-1957: lump-sum amount corresponding to BEF 2,075 (• 51) for each day of work lasting at least 4 hours). <p><i>Years after 1980:</i> Gross earnings limited to the ceiling of 1999 of BEF 1,458,497 (• 36,155).</p>	<p>Not applicable. Benefits are not depending on previous earnings.</p>	<p>Insured employment income (up to contribution ceiling) during the entire duration of the insurance. The monthly contribution ceiling for 2000 is:</p> <p>West: DEM 8,600 (• 4,397) East: DEM 7,100 (• 3,630)</p>	<p><i>Persons insured before 31.12.1992:</i> Wage assumed for each of 28 insurance categories, corresponding to average gross earnings in the 5 years before retirement (the insurance categories set a ceiling above which the average gross wage of the last 5 years is not taken into account for calculating the pension). The wages which are taken into account are adjusted according to the annual increase rates of the pensions. These rates are set by the government.</p> <p><i>Persons insured since 1.1.1993:</i> The wages of the last 5 years are taken into account for calculating the pension.</p>	3. Reference earnings or calculation basis	

Spain	France	Ireland	Iceland	Italy	3. Reference earnings or calculation basis
<p>The statutory basis which serves as a reference results from the division by 210 of the pensionable wages of the concerned person during the 180 months preceding the event which gives entitlement. The 156 months of contributions which are the most remote from the date of entitlement are adjusted in line with consumer price trends between the month in question and that 25 months from retirement.</p>	<p>Annual average salary, limited to the social security ceiling of FRF 176,400 (• 26,892) per year which is adjusted every year by decree. The average salary is calculated on the basis of the 17 best years for the insured born in 1940. The duration is increased by one year for every birth year up to 25 years in 2008, no matter the year of birth of the insured.</p>	<p>Based on a minimum number of paid contributions and a yearly average of contributions since entry into Social Insurance. Earnings not relevant.</p>	<p>National pension (<i>grunnlífeyrir</i>): Not applicable. Flat-rate benefits depending on periods of residence and income. See point 2 above. Supplementary pension (<i>viðbótarlífeyrir</i>): No ceiling.</p>	<p>S = reference earnings.</p> <ul style="list-style-type: none"> • For those who on 31 December 1992 had worked 15 years or more: average of salaries during the last 10 years with ceiling. • For those who on 31 December 1992 had worked less than 15 years: average earnings over a variable period between the last 10 years and the entire period worked, with ceiling. • For those hired between 31 December 1992 and 31 December 1995: average of the earnings for the entire period of work, with ceiling. <p>Annual salary ceiling: ITL 66,324,000 (• 34,253). The part of the salary exceeding the ceiling is taken into account according to the percentages indicated above under "Calculation method or pension formula."</p> <p>The reference earnings are adjusted according to the consumer price index, increased by 1% for every year of work.</p>	
<p>Annual wage ceiling: ESP 4,255,440 (• 25,576).</p>				<p><i>New system:</i> Ceiling of ITL 144,263,000 (• 74,506). Amount adjusted according to the consumer price index.</p>	

	Liechtenstein	Luxembourg	Netherlands	Norway	Austria
3. Reference earnings or calculation basis	<p>First pillar (1. Säule):</p> <ul style="list-style-type: none"> In calculating the pension, the income of the entire course of the insurance is taken into account in addition to the income of the last years before retirement. In addition to earnings actually achieved and contributions from unemployed persons, fictitious incomes (education and care credits) are taken into account in assessing the qualifying average annual income. In calculating the pensions of married, divorced and widowed persons, the bases used to calculate the qualifying average annual income for the calendar years of marriage are split in half between the marriage partners (so-called "splitting"). The duration of the period during which each spouse contributed remains unaffected by this splitting. <p>Second pillar (2. Säule):</p> <p>The amount of wages credited for insurance purposes (insured wages) corresponds to determining annual wages with the deduction of a free amount equal at present to CHF 12,060 (• 7,517).</p> <p>The qualifying annual wages must come to at least CHF 24,120 (• 15,035) and must be insured to at least CHF 72,360 (• 45,104). The regulations of the pension fund can also go beyond this.</p>	<p>The salary or the professional income are taken into account.</p> <p>Minimum amount liable for contribution: LUF 48,050 (• 1,191) per month.</p> <p>Maximum amount liable for contribution: LUF 240,249 (• 5,956) per month.</p>	Not applicable.	The 20 years with the highest pension points (<i>pensjonspoeng</i>), see above, or all years if the total is 20 or below.	"E" = the average of the (revalued) income of the best 15 insurance years. The income is only considered up to the upper limit of the contribution assessment ceiling of monthly ATS 43,200 (• 3,139). Because of the differences between the revaluations of the contribution assessment basis of the past years and the annual setting of the contribution assessment ceiling, the highest calculation basis for 2000 is ATS 38,185 (• 2,775).

	Portugal	Finland	Sweden	United Kingdom	
3. Reference earnings or calculation basis	<p>Reference earnings = average monthly wages of the 10 best years (10 years x 14 months = R/140). Earnings taken into account for the calculation of pensions are adjusted according to the consumer price index.</p>	<p>National pension (<i>Kansaneläke</i>): Not applicable.</p> <p>Employment pension (<i>Työeläke</i>): Pensionable salary is based on the earnings of the last 10 years and calculated separately for each employment relationship. The number of years to be taken into account will be gradually raised from the former 4 years to 10 years starting from 1996. The full 10-year period being fully in effect by the year 2005. Years with exceptionally low annual income will not be taken into account. No ceiling for reference earnings.</p>	See above.	<p>State Earnings Related Pension (<i>SERPS</i>): Calculated based on average indexed surplus earnings (after 1978) between the lower and upper earnings limit.</p>	3. Reference earnings or calculation basis

	Belgium	Denmark	Germany	Greece													
4. Non-contributory periods credited or taken into consideration	On the condition that certain legal conditions will be met, the following periods of non-activity are generally taken into account: involuntary unemployment, early-retirement on basis of collective agreements (<i>pré-pension conventionnelle</i>), certain periods of career interruption, incapacity for work, maternity rest, annual holiday periods, military service, recognised strikes, preventive detention, recognised studies, etc.	None.	Substitute periods (<i>Ersatzzeiten</i>) and credited periods (<i>Anrechnungszeiten</i>) (in particular periods of sickness, rehabilitation, unemployment, studies and higher education over 16 years of age). 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.	<ul style="list-style-type: none"> • Periods during which an invalidity pension is paid (they are taken into account for entitlement to an old-age pension), • periods during which a sickness benefit and an unemployment benefit (up to 200 days for each benefit during the last 10 years preceding retirement); • periods of participation in the Resistance during the Second World War; • periods of military service (option to repay missing contributions amounting to 3 years); • periods of educational leave (option to repay missing contributions amounting to 2 years); • periods of parental leave to bring up the children (option to repay missing contributions amounting to 3 months per child). 	4. Non-contributory periods credited or taken into consideration												
5. Supplements for dependants • Spouse	In the event of the presence of a dependent spouse, the household rate (75%) shall be applied (see above, "Calculation method or pension formula").	No supplements.	No supplements.	<p><i>Persons insured before 31.12.1992:</i> GRD 10,055 (• 30) per month. Adjustment according to the rises in civil servants' pensions.</p> <p><i>Persons insured since 1.1.1993:</i> No supplements.</p>	5. Supplements for dependants • Spouse												
• Children	No supplements. (however see Table IX "Family benefits. Special cases. 2. Pensioners": special benefits for pensioners.)	National pension (<i>Folkepension</i>) None. However see Table IX "Family benefits. Special cases. 2. Pensioners": special allowances for pensioners. Supplementary pension (<i>ATP-pension</i>): No supplements.	No supplements.	<p><i>Persons insured before 31.12.1992:</i></p> <table> <tr> <td>1st child:</td> <td>20% of the pension</td> </tr> <tr> <td>2nd child:</td> <td>15% of the pension</td> </tr> <tr> <td>3rd child:</td> <td>10% of the pension</td> </tr> </table> <p><i>Persons insured since 1.1.1993</i></p> <table> <tr> <td>1st child:</td> <td>8% of the pension</td> </tr> <tr> <td>2nd child:</td> <td>10% of the pension</td> </tr> <tr> <td>3rd and any further child:</td> <td>12% of the pension</td> </tr> </table>	1st child:	20% of the pension	2nd child:	15% of the pension	3rd child:	10% of the pension	1st child:	8% of the pension	2nd child:	10% of the pension	3rd and any further child:	12% of the pension	• Children
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3rd and any further child:	12% of the pension																

Spain	France	Ireland	Iceland	Italy	4. Non-contributory periods credited or taken into consideration
<p>The first year of parental leave (<i>Excedencia por cuidado de hijo</i>) to bring up a child under three years is considered to be a period of effective contributions.</p>	<ul style="list-style-type: none"> • Periods during which are drawn sickness, maternity, invalidity, employment injury benefits (life-time annuities in case of an incapacity over 66.66%); • unemployment periods with or without allowances; • periods of military service and of detention pending judgement (under certain conditions); • mothers (credit of 2 years insurance per child); • parental leave within a limit of 3 years; • periods during which the allowance to prepare for retirement is paid to unemployed war veterans of North Africa. 	<p>Credited contributions granted to:</p> <ul style="list-style-type: none"> • Persons aged 16 to 66 years while in receipt of cash benefits for sickness, maternity, permanent disability, unemployment, work injury or retirement pension. • Insured persons registered as unemployed or ill but not in receipt of a payment. <p>Periods of up to 20 years spent by an insured person caring for children under 12 years or providing care to incapacitated persons of any age can be disregarded for the purpose of calculating entitlement to Old-Age (Contributory) Pension.</p>	<p>National pension (<i>grunnlífeyrir</i>): Possible to take account of residence period of spouse when more favourable.</p>	<p>Total consideration for periods of illness, maternity, military service, unemployment and mobility.</p>	<p>4. Non-contributory periods credited or taken into consideration</p>
<p>The retirement pension (<i>Jubilación</i>) is not increased as a general rule when the spouse is dependant. Only the amount of the minimum pension (<i>pensión mínima</i>) which is legally fixed is to be increased when there is a dependant spouse.</p>	<p>Spouse aged over 65 years (60 years if incapacitated): FRF 4,000 (• 610) maximum per year (means of spouse tested. See Table XI).</p>	<p><i>Retirement Pension and Old-Age (Contributory) Pensions:</i></p> <p>Spouse aged under 66: IEP 55.50 (• 70) per week.</p> <p>Spouse aged 66 or over: IEP 59.90 (• 76) per week.</p>	<p>No supplements.</p>	<p>See Table IX "Family Benefits".</p>	<p>5. Supplements for dependants</p> <ul style="list-style-type: none"> • Spouse
<p>No increase of the retirement pension (<i>Jubilación</i>) for children.</p>	<p>No supplements.</p>	<p>For each child: IEP 15.20 (• 19) per week.</p>	<p>National pension (<i>grunnlífeyrir</i>): Supplement for dependant children under age 18: Child pension (<i>bamalífeyrir</i>) of ISK 13,150 (• 180) per child per month.</p> <p>Supplementary pension (<i>viðbótarlífeyrir</i>): The pension fund may decide to pay supplement for dependant children under age 18, minimum ISK 6,197 (• 85) per child per month.</p>	<p>See Table IX "Family Benefits".</p>	<ul style="list-style-type: none"> • Children

Table VI

Old-Age

	Liechtenstein	Luxembourg	Netherlands	Norway	Austria
4. Non-contributory periods credited or taken into consideration	<p>First pillar (1. Säule): The years 1954 to 1996, during which unemployed spouses resident in Liechtenstein were not required to pay contributions (for example housewives), are credited as contributory years.</p> <p>Second pillar (2. Säule): No non-contributory periods can be credited or taken into consideration.</p>	<p>Periods for the rearing of children, education/training periods between the age of 18 and 27, periods during which a dependent was cared for, periods during which an invalidity pension (<i>pension d'invalidité</i>) is granted, periods exempted from payment of self-employment contributions, etc.</p>	Not applicable.	<ul style="list-style-type: none"> • Future pension points (<i>pensions-poeng</i>) are credited disability pensioners. • Years of child care for children under 7, or care for a disabled, sick or elderly person. Minimum pension points of 3.00 are guaranteed for such years. 	<p>Contribution-free periods which are credited:</p> <ul style="list-style-type: none"> • Periods of military or war service as well as assimilated periods (e.g. periods of civil service). • Periods in which maternity allowance (<i>Wochengeld</i>) is received (periods of maternity leave). • Periods in which unemployment benefit (<i>Arbeitslosengeld</i>) or sickness benefits (<i>Krankengeld</i>) are received. • Periods of child-raising (maximum of 4 years per child).
5. Supplements for dependants	<p>First pillar (1. Säule): Spouse: no supplement (exception: men born in 1943 and older).</p> <p>Second pillar (2. Säule): No supplements for spouses.</p>	No supplements.	Pension supplement (<i>toeslag</i>) according to income of the spouse in case the spouse is younger than 65 years.	Means-tested supplement of up to 50% of the Basic Amount (<i>Grunnbeløpet</i>), i.e. NOK 23,475 (* 2,912). The supplement is reduced by 50% of income in excess of a minimum pension for couples plus 25% of the Basic Amount (<i>Grunnbeløpet</i>). A cohabitant with whom the pensioner has children or formerly has been married to, is treated as a spouse.	None. As regards the increase of the reference rate (<i>Richtsatz</i>) for the equalisation supplement (<i>Ausgleichszulage</i>) for spouses living in the same household see below "Minimum Pension".
• Children	<p>First pillar (1. Säule): Children: 40% of the basic pension (<i>Stammrente</i>) (50% when exchanging an invalidity pension for a retirement pension) for each child under age 18 and for each child engaged in vocational training or university education through the end of the education course (at most until age 25).</p> <p>Second pillar (2. Säule): no supplements for children. Regulations in the rules governing each pension fund can provide for supplements for children.</p>	No supplements.	No supplements.	Child Supplement (<i>barnetillegg</i>) of 30% of the Basic Amount (<i>Grunnbeløpet</i>) for each dependent child under 18. Means-tested in the same manner as the supplement for a spouse (<i>ektefelleltillegg</i>), but the maximum income the pensioner can have before reduction, is increased by 25% of the Basic Amount (<i>Grunnbeløpet</i>) for each child.	ATS 300 (* 22) for each child up to the completion of age 18 or up to the completion of age 27 for children engaged in vocational training or university education, no age limit in case of children with disabilities. As regards the increase of the reference rate (<i>Richtsatz</i>) for the equalisation supplement (<i>Ausgleichszulage</i>) for children see below "Minimum Pension".

	Portugal	Finland	Sweden	United Kingdom	
4. Non-contributory periods credited or taken into consideration	Periods of sickness, maternity, unemployment, military service, compensation for inherent work risks, periods during which jury service is performed, periods spent caring for the children, periods in the Resistance.	Employment pension (<i>Työeläke</i>): Basically none. However, if leave from work due to e.g. maternity is less than one year, this year is credited in most pension schemes (not Temporary Employees' Pensions Act, <i>LEL</i> , and Pension Act for Performing Artists And Certain Other Employee Groups, <i>TaEL</i>). Disability pension (<i>Työkyyvyttömyyseläke</i>) periods are fully credited.	<ul style="list-style-type: none"> • child care years in the case of parents of small children, • national service or equivalent, • qualifying earnings in the case of recipients of disability pensions, • Social security benefits. For some of these periods the individual pays a contribution; the State pays always what remains up to 18.5%.	<i>Basic Pension:</i> Number of years required for full pension reduced by number of years (after 1978) spent at home caring for children or sick or disabled person (Home Responsibilities Protection, <i>HRP</i>). However, number of years required for pension cannot be reduced below 20 through <i>HRP</i> . Apart from <i>HRP</i> , contributions are credited for periods of sickness, incapacity and unemployment and, in the case of men, from age 60 to 65.	4. Non-contributory periods credited or taken into consideration
5. Supplements for dependants • Spouse	No supplements.	National pension (<i>Kansaneläke</i>): No new supplements granted after 1.1.1996. Spouse increase FIM 81 (• 14) per month, if the spouse has no income of his/her own and the supplement was granted before 1.1.1996. The supplement is gradually reduced by one fifth a year starting from 1997 and will be abolished by 2001. Employment pension (<i>Työeläke</i>): No supplement.	Wife's supplement (<i>hustrutillägg</i>) is payable to certain women under 65 years of age, according to transitional rules.	<i>Basic pension:</i> GBP 39.95 (• 64) per week. <i>Graduated Retirement Benefit and SERPS:</i> No supplement.	5. Supplements for dependants • Spouse
• Children	No supplements.	National pension (<i>Kansaneläke</i>): No new supplements granted after 1.1.1996. Child increase FIM 105 (• 18) month/child, under the age of 16 if the supplement was granted before 1.1.1996. The supplement is gradually reduced by one fifth a year starting from 1998 and will be abolished by 2002.	Child supplement (<i>barntillägg</i>) is payable to persons who were entitled to the benefit in December 1989, according to transitional rules. It is payable for each child under 16 years of age.	<i>Basic pension:</i> Each child for whom Child Benefit is received: GBP 11.35 (• 18) a week. GBP 9.90 (• 16) for a child for whom the higher rate of Child Benefit is payable. <i>Graduated Retirement Benefit and SERPS pension:</i> No supplement.	• Children

	Belgium	Denmark	Germany	Greece
6. Special supplements	No special supplements.	<p>National pension (<i>Folkepension</i>):</p> <ul style="list-style-type: none"> • Pension supplement (<i>pensions-tillæg</i>): on the condition that the earnings of the pensioner and spouse do not exceed a certain amount: DKK 22,536 (• 3,029) per year. For pensioners living alone: DKK 49,140 (• 6,604). • Personal allowance (<i>personligt tillæg</i>): a personal allowance may be granted to pensioners whose living conditions are exceptionally difficult, e.g. to cover medication or heating costs. 	No special supplements.	<p><i>Persons insured before 31.12.1992:</i> After 3,000 insured days, supplement of 1% of the wage for each 300 days for which contributions were made (after 7,800 days, the percentage raises between 1.5% and 2.5% of the wage, according to the amount of the latter). If the pensioner has total blindness, his basic pension is raised.</p> <p><i>Persons insured from 1.1.1993:</i> If the pensioner has total blindness, the amount of the pension is raised by 25% of the monthly average of the Gross National Product per capita for 1991. This amount is adjusted accordingly each time the civil servants' pensions are increased; as of 1 January 1998, the monthly average of the GNP per capita for 1991 with adjustment is GRD 169,719 (• 515).</p>

Spain	France	Ireland	Iceland	Italy	
<p>Two supplementary payments in an amount which is equal to the monthly amount of the pension automatically attributed each year.</p>	<p>Bonus for children (<i>bonification pour enfant</i>): 10% of the pension to any pensioner who has had 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.) The bonus is granted to each of the parents who draw an old-age pension (<i>pension de vieillesse</i>).</p>	<ul style="list-style-type: none"> • Living Alone Allowance: An extra allowance of IEP 6.00 (• 7.62) per week is granted to a pensioner aged 66 or over who is living alone. • Over 80 Allowance: An extra allowance of IEP 5.00 (• 6.35) per week is granted where the pensioner is aged 80 years or over. • Free Travel. • Recipients may also qualify for Free Electricity Allowance, Free T.V. Licence and Free Telephone Rental Allowance. 	<p>National pension (<i>grunnlífeyrir</i>): Various social assistance benefits may be granted in special circumstances or when shown that the beneficiary cannot support himself without it, examples:</p> <ul style="list-style-type: none"> • Household supplement for a single person (<i>heimilisupbót</i>), max ISK 14,334 (• 196) per month. • Special household supplement for a single person (<i>sérstök heimilisuppbót</i>), max. ISK 7,011 (• 96) per month. • Further supplements (<i>frekari upp-bætur</i>), max ISK 17,435 (• 239) per month, in exceptional cases ISK 20,922 (• 286). <p>Supplementary pension (<i>viðbótarlífeyrir</i>): No special supplements.</p>	<p><i>Supplements:</i> Beneficiaries of a minimum pension (<i>pensione minima</i>):</p> <ul style="list-style-type: none"> • Between 60 and 65 years and with annual income less than ITL 9,761,700 (• 5,041) if single or ITL 18,128,500 (• 9,363) if married: annual supplement of ITL 390,000 (• 201). • Over 65 years of age and with annual income less than ITL 10,411,700 (• 5,377) if single or ITL 18,778,500 (• 9,698) if married: annual supplement of ITL 1,040,000 (• 537). <p>Pensioners are paid their thirteenth month in December.</p>	<p>6. Special supplements</p>

	Liechtenstein	Luxembourg	Netherlands	Norway	Austria
6. Special supplements	<p>First pillar (1. Säule):</p> <ul style="list-style-type: none"> • helplessness allowances (<i>Hilflosenentschädigungen</i>) where help is needed (tax financed, residency based). • Benefits for blind persons (<i>Blindenbeihilfen</i>) in the case of total or partial blindness (tax financed, residency based), • Widowed persons' pension supplement, • tax-financed, residency-based income and resource-dependant supplementary benefits (<i>Ergänzungsleistungen</i>) (even if the minimum period of insurance or the insurance clause have not been met). <p>Second pillar (2. Säule): No special supplements.</p>	No special supplements.	<p>Pension supplement (<i>toeslag</i>):</p> <ul style="list-style-type: none"> • If the AOW pension took effect before 1 February 1994: Pensioners with a partner younger than 65 who earns less than NLG 1,370.61 (• 622) gross per month, can receive a supplementary benefit of maximum 30% of the minimum wage - gross NLG 667.83 (• 303). • If the AOW pension took effect on 1 February 1994 or later: Pensioners with a partner younger than 65 who earns less than NLG 2,166.13 (• 983) gross per month, can receive a supplementary benefit of maximum 50% of the gross AOW pension for married persons = NLG 1,198.17 (• 544). <p>Pension + maximum supplementary benefit: NLG 2,396.34 (• 1,087). Single-parent family: NLG 2,154.35 (• 978) per month.</p> <p>In addition a holiday allowance (<i>vakantie-uitkering</i>) amounting to NLG 136.34 (• 62) per month for couples - each partner NLG 68.17 (• 31), NLG 95.42 (• 43) per month for single persons and NLG 122.70 (• 56) per month for one-parent family is paid.</p>	None apart from the special supplement (<i>særtillegg</i>) treated as a part of the pension above.	Entitlement to long-term care benefit (<i>Pflegegeld</i>) 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 long-term care benefit have been provided for between ATS 2,000 (• 145) and ATS 21,074 (• 1,532) per month. The benefit will be granted 12 times a year.

	Portugal	Finland	Sweden	United Kingdom
6. Special supplements	<p>In case of deferred pension, supplement for each additional year up to the age of 70.</p>	<p>National pension (<i>Kansaneläke</i>):</p> <ul style="list-style-type: none"> • Pensioners' care allowance (<i>Eläkkeensaajien hoitotuki</i>): 3 categories: FIM 284 (• 48), FIM 708 (• 119) and FIM 1,415 (• 238) per month. Payable to compensate for costs arising from home care or other special expenses caused by illness or injury. • Pensioners' housing allowance (<i>Eläkkeensaajien asumistuki</i>): 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. 	<p>Pension supplement (<i>pensions-tillskott</i>): This supplement is payable to persons who receive low or no supplementary pension (<i>allmän tilläggspension, ATP</i>) at all. The maximum supplement to an old age pension is 56,9% of the base amount (<i>prisbasbelopp</i>).</p> <p>Housing supplement for pensioners (<i>bostadstillägg till pensionärer</i>): 85% of the housing costs between SEK 100 (• 12) and SEK 4,000 (• 468). The supplement is income-tested.</p>	<p><i>Christmas Bonus</i>: GBP 10 (• 16) (lump sum) paid once a year.</p> <p><i>Age addition</i>: Basic Pension increased by GBP 0.25 (• 0.40) a week from age 80.</p> <p><i>Winter Fuel Payment</i>: An annual lump sum payment to people over age 60 to help with their winter fuel bills. GBP 100 (• 160) to those living on their own. GBP 50 (• 80) each for those living in the same household as other eligible people.</p> <p><i>Cold Weather Payment</i>: Payable to those on <i>Income Support</i> or <i>income-based Jobseeker's Allowance</i> with pensioner or disability premium or child under five. Lump sum GBP 8.50 (• 14) paid automatically when average temperature at a specified weather station is recorded as, or forecast to be, 0°C or below over seven consecutive days.</p>

	Belgium	Denmark	Germany	Greece		
7. Minimum pension	<p>Right to a minimum for each career year calculated on the basis of a minimum guaranteed pay BEF 530,511 (• 13,151) for a complete career.</p> <p>Conditions:</p> <ul style="list-style-type: none"> • at least 15 career years as an employee; • pension amount cannot exceed, for a complete career, BEF 436,964 (• 10,832) per year for an isolated person and BEF 546,205 (• 13,540) per year for a household. <p>Guaranteed minimum pension (<i>Pension minimale garantie</i>) for a complete career, as well as for the equivalent of 2/3 of a complete career (following stated amounts pro-rata):</p> <p>Household rate: BEF 433,328 (• 10,742).</p> <p>Single rate: BEF 346,762 (• 8,596) .</p>	<p>National pension (<i>Folkepension</i>): a factor of 3/40 = DKK 5,407 (• 727).</p> <p>Supplementary pension (<i>ATP-pension</i>): DKK 1,190 (• 160).</p>	No statutory minimum pension.	<p><i>Persons insured before 31.12.1992:</i> Minimum pension: GRD 117,676 (• 357).</p> <p><i>Persons insured since 1.1.1993:</i> The amount of the pension may not be less than the pension which is paid after 15 years of insurance. The minimum pension is calculated on the basis of the monthly average of the GNP pro capita for 1991 which is adjusted accordingly each time the civil servants' pensions are increased. As of 1 January 1998, the monthly average of the GNP pro capita for 1991 with adjustment is GRD 169,719 (• 515).</p> <p>Minimum amount of the pension: is GRD 66,450 (• 201).</p>	7. Minimum pension	
8. Maximum pension	<p>This maximum amount does exist in theory when taking the annual earnings ceiling into account for the calculation basis: Single male: BEF 627,022 (• 15,543) per year. Single female: BEF 659,165 per year (• 16,340).</p>	<p>National pension (<i>Folkepension</i>): a factor of 40/40 = basic amount (<i>grundbeløb</i>) DKK 49,560 (• 6,661) + pension supplement (<i>pensionstillæg</i>) DKK 22,536 (• 3,029) (may be reduced on account of the earnings of the pensioner and spouse) = DKK 72,096 (• 9,690).</p> <p>Supplementary pension (<i>ATP-pension</i>): DKK 18,972 (• 2,550) per year.</p>	No statutory maximum pension.	<p><i>All insured persons:</i> GRD 678,876 (• 2,058).</p>	8. Maximum pension	

Spain	France	Ireland	Iceland	Italy
<p>Minimum pension (<i>Pensión mínima</i>):</p> <ul style="list-style-type: none"> • + 65 years: ESP 59,990 (• 361) per month (14 payments per year) or ESP 70,650 (• 425) per month with dependant spouse. • - 65 years: ESP 52,735 (• 317) per month (14 payments per year) or ESP 62,290 (• 374) per month with dependant spouse. 	<p>Minimum pension (<i>pension minima</i>): FRF 39,613.13 (• 6,039) per year. It is granted to any person with whatever validated eligibility to maximum rate (50%). It may be prorated if the period of contributions is below 150 quarters.</p> <p>Minimum (means tested): It amounts to FRF 17,633 (• 2,688) per year for a single person and is supplemented, after a means test, by a supplementary allowance (<i>allocation supplémentaire</i>) so that it reaches FRF 42,910 (• 6,542) per year for a single person.</p>	<p><i>Retirement Pension:</i> Minimum Rates: IEP 83.70 (• 106) per week.</p> <p><i>Old Age (Contributory) Pension:</i> Minimum Rates: IEP 44.50 (• 57) per week.</p>	<p>National pension (<i>grunnlífeyrir</i>): 3/40 of the maximum annual amount.</p> <p>Supplementary pension (<i>viðbótarlífeyrir</i>): In accordance with accrued pension points.</p>	<p><i>Annual amount of minimum pension (pensione minima):</i> ITL 9,371,700 (• 4,840). The old-age pension (<i>pensione di vecchiaia</i>) is brought up to the amount of the minimum pension if the annual taxable income of the pensioner is less than 2 times the minimum pension.</p> <p>If the person is married, the old age pension is brought up to the minimum amount if the annual taxable income is less than ITL 37,486,800 (• 19,360), 4 times the minimum pension.</p> <p>Insured persons since 1.1.1996: no minimum pension.</p>
<p>ESP 303,960 (• 1,827) per month.</p>	<p>50% of the social security ceiling = FRF 88,200 (• 13,446) per year.</p>	<p><i>Retirement Pension:</i> Maximum Rates: IEP 89.00 (• 113) per week.</p> <p><i>Old Age (Contributory) Pension:</i> Maximum Rates: IEP 89.00 (• 113) per week.</p>	<p>National pension (<i>grunnlífeyrir</i>):</p> <ul style="list-style-type: none"> • 40/40 of the full basic pension (<i>grunnlífeyrir</i>) of ISK 209,220 (• 2,865) per year. • Full pension supplement (<i>tekjutrygging</i>) of ISK 359,748 (• 4,926) per year. <p>Supplementary pension (<i>viðbótarlífeyrir</i>): In accordance with accrued pension points.</p>	<p>No maximum pension.</p>

7. Minimum pension

8. Maximum pension

	Liechtenstein	Luxembourg	Netherlands	Norway	Austria
7. Minimum pension	<p>No legally determined minimum pension (there are tax financed, residency based supplementary benefits (<i>Ergänzungsleistungen</i>) on the basis of income and resources.</p> <p>First pillar (<i>1. Säule</i>): Basic pension (<i>Stammrente</i>) of CHF 1,005 (• 626) per month (13 times a year) if insurance was uninterrupted</p>	<p>No pension shall be less than 90% of the reference amount, if the insured has at least 40 years of insurance: therefore, there is a minimum of LUF 41,261 (• 1,023) per month.</p> <p>If the insured did not qualify as aforementioned, the minimum pension (<i>pension minimale</i>) is reduced by 1/40 for each missing year.</p>	<p>Not applicable, flat-rate pension benefits.</p>	<p>No guaranteed minimum pension. For a single pensioner who has at least 40 years of insurance based only on residence, the annual pension is NOK 84,204 (• 10,445).</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, an equalisation supplement (<i>Ausgleichszulage</i>) is due in the amount of the respective difference:</p> <p>Single pensioners: ATS 8,312 (• 604),</p> <p>Pensioners living in the same household with spouse: ATS 11,859 (• 862).</p> <p>Increase of the equalisation supplement (<i>Ausgleichszulage</i>) for each child up to the completion of age 18 or of age 27 for children engaged in vocational training or university education, no age limit in case of children with disabilities: ATS 885 (• 64).</p>
8. Maximum pension	<p>First pillar (<i>1. Säule</i>): Basic pension (<i>Stammrente</i>) of CHF 2,010 (• 1,253) per month (13 times per year) if insurance was uninterrupted.</p> <p>Second pillar (<i>2. Säule</i>): There is no maximum pension.</p>	<p>No pension shall exceed 5/6 of five times the reference amount, that is LUF 191,023 (• 4,735) per month. Calculation is based on the rules of common law.</p>	<p>Not applicable, flat-rate pension benefits.</p>	<p>No specific maximum applies. The highest possible pension for a single pensioner retiring at 67 given the Basic Amount (<i>Grunnbetøpet</i>) as of 1 May 1999, is NOK 197,424 (• 24,488).</p>	<p>ATS 30,548 (• 2,220) monthly.</p>

	Portugal	Finland	Sweden	United Kingdom	
7. Minimum pension	<p>Minimum 30% of reference earnings. However, specific minimum amounts are guaranteed:</p> <ul style="list-style-type: none"> • Minimum for pensioners with up to 15 contributions years: PTE 34,000 (• 170) per month. • For pensioners whose contribution period varies between 15 and 40 years, minimum pensions will be indexed at the national minimum wage reduced by the employee's contribution rate (11%), at percentages varying from 65% to 100%, depending on the contribution period. <p>These minimum amounts are achieved by a social supplement (<i>complemento social</i>) of the non-contributory system and by a supplement of the contributory pension scheme.</p>	<p>No minimum pension. National pension (<i>Kansaneläke</i>) guarantees in practice a minimum pension to those with 40 years of residence in Finland and with a small pension or with no other pension.</p>	<p>No special scheme. The minimum pension (basic pension, <i>folkpension</i>, plus pension supplement, <i>pensions-tillskott</i>) is replaced by a guarantee pension from the year 2003.</p>	<p><i>Basic Pension:</i> Minimum of 25% of full rate of pension, GBP 16.68 (• 27), payable if contributions paid for at least 10 years. See Table XI for minimum non-contributory pension.</p>	7. Minimum pension
8. Maximum pension	<p>80% of reference earnings.</p>	<p>Employment pension (<i>Työeläke</i>): No maximum amount. The total maximum pension is 60% of the highest pensionable salary.</p>	<p>Basic pension (<i>folkpension</i>): Maximum (full period of residence or work), yearly amounts: Single pensioner: SEK 35,136 (• 4,109) married each: SEK 28,731 (• 3,360) Supplement maximum: SEK 20,825 (• 2,435).</p> <p>Supplementary pension (<i>allmän till- äggspension, ATP</i>): Maximum of SEK 142,740 (• 16,691) per year. New legislation in force from January 1st 2003.</p>	<p><i>Basic Pension:</i> Full (100%) pension GBP 66.75 (• 107) payable if contributions paid for 44 years (men) or 39 years (women). <i>State Earnings Related Pension (SERPS):</i> GBP 131.22 (• 210) per week.</p>	8. Maximum pension

Table VI

Old-Age

	Belgium	Denmark	Germany	Greece	
9. Early pension	<p>Entitlement to retirement pension (<i>pension de retraite</i>) from the age of 60, provided that a minimum career of 26 years can be proved. Calculation according to calculation method for normal pension, see category above, "Calculation method of pension formula".</p> <p>During a transitional period from 1997 to 2005, this career condition is raised up to the age of 35.</p>	<p>Benefits: basic pension, pension supplement (<i>pensionstillæg</i>), pre-retirement amount (<i>førtidsbeløb</i>) (if the pension is granted to a person under 60 years of age, see Table V "Amount of pension.")</p>	<p>In the case of early retirement (for conditions see above). Calculated according to the general pension formula.</p>	<p><i>Persons insured before 31.12.1992:</i> Full pension: see above under "3. Legal retirement age. Early pension". <i>Reduced pension:</i></p> <ul style="list-style-type: none"> • From 60 years for men (55 years for women) if 4,500 working days: reduction of 1/200 for each missing month until the age of 65 for men and 60 for women; • from 60 years for men (55 years for women) if 10,000 days of insurance: reduction of 1/200 for each missing month until the age of 62 for men and 57 for women; • from 56 years for men: reduction of 1/200 for each missing month until the age of 58; • from 50 years for mothers with children who are minors or disabled: reduction of 1/200 for each missing month until the age of 55. <p><i>Persons insured since 1.1.1993:</i> Full pension: see above under "3. Legal retirement age. Early pension". <i>Reduced pension:</i></p> <ul style="list-style-type: none"> • From 60 years for men and women: reduction of 1/200 for each missing month until the age of 65; • from 50 years for mothers with a child who is a minor: reduction of 1/200 for each missing month until the age of 55. 	9. Early pension
10. Deferment	No deferment.	<p>National pension (<i>Folkepension</i>): No deferment. Supplementary pension (<i>ATP-pension</i>): 10% increase per year from the age of 67 up to 70 years.</p>	A supplement of 0.5% of the old-age pension per calendar month after the age of 65.	No deferment.	10. Deferment

Spain	France	Ireland	Iceland	Italy	
<p>A reduction of 8% for every anticipated retirement year is applied to the persons insured according to the system which was abolished on 1 January 1967 and who retire at the age of 60 years. In this case, when these are workers who have contributed at least 40 years and whose anticipated retirement is not done on a voluntary basis, the reduction is 7%.</p>	<p>No early pension.</p>	<p>No early pension.</p>	<p>National pension (<i>grunnlífeyrir</i>): Seamen, see point 3 in conditions above, no effect. For health reasons, see table V "Invalidity" Supplementary pension (<i>viðbótarlífeyrir</i>): See above, Conditions, point 3.</p>	<p>Pension granted to workers in enterprises having economic difficulties: the missing contribution years up to the normal retirement age are calculated as if they were covered by contributions. Insured since 1.1.1996: • risky jobs • mothers at home.</p>	<p>9. Early pension</p>
<p>The insured person may continue to work after the legal age of retirement, but his/her pension is suspended. In this case, the rate which is applied to the statutory basis for calculation is increased by 2% for each additional working year up to 100% of the statutory basis for calculation.</p>	<p>Only when pension is due after the age of 65 years if 150 insurance quarters are not reached; the period of contribution payments is increased by 2.50% per quarter of deferment.</p>	<p>No deferment.</p>	<p>National pension (<i>grunnlífeyrir</i>): See above, Conditions, point 3, no effect. Supplementary pension (<i>viðbótarlífeyrir</i>): See above, Conditions, point 3.</p>	<p>Salaried workers having reached the normal retirement age but not yet entitled to the full pension: annual increase in the pension of 3% or 3.5% according to age. Salaried workers entitled to full pension (40 years of contributions): possibility of obtaining pension supplements for these periods of work.</p>	<p>10. Deferment</p>

	Liechtenstein	Luxembourg	Netherlands	Norway	Austria
9. Early pension	<p>First pillar (1. Säule):</p> <ul style="list-style-type: none"> • no special conditions • Reduction of the pension on an actuarial basis (6.8% for moving pension forward by 1 year; 13.6% for moving it forward by 2 years; certain privileges for women born in 1951 and older as a result of raising the retirement age for women). <p>Second pillar (2. Säule):</p> <p>No special conditions. Regulations in the rules governing each pension fund.</p>	<p>Calculation is based on the common law.</p>	<p>No early pension.</p>	<p>Not applicable.</p>	<p><i>General conditions for all early pensions:</i></p> <p>"Eternal eligibility" ("ewige Anwartschaft") in the case of 240 contribution months of compulsory insurance or 240 insurance months over the past 360 calendar months.</p> <p><i>In case of unemployment:</i></p> <ul style="list-style-type: none"> • 180 contribution months of compulsory insurance (periods spent raising children are included, provided there have been 120 contribution months of compulsory insurance). • Beneficiary must have received 52 weeks of unemployment insurance (<i>Arbeitslosenversicherung</i>) benefits or of sickness benefit (<i>Krankengeld</i>) pay within the last 15 months. • No earned income from self-employed or non-self-employed activities over ATS 3,977 (• 289) per month. <p><i>In case of long-term insurance:</i></p> <ul style="list-style-type: none"> • 450 insurance months are required for the calculation of the benefit or • 420 contribution months of compulsory insurance (transitional provisions exist for persons who are close to retirement age). • No earned income from self-employed or non-self-employed activities over ATS 3,977 (• 289) per month. <p>The early retirement pensions are to be calculated according to the general pension formula.</p>
10. Deferment	<p>First pillar (1. Säule):</p> <p>Increase of the pension on an actuarial basis (between 5.2% for a deferment of 1 year and 31.5% for a deferment of 5 years).</p> <p>Second pillar (2. Säule):</p> <p>Regulations in the rules governing each pension fund.</p>	<p>Supplement to the pension by an actuarial co-efficient applicable between the ages of 65 and 68 years.</p>	<p>No deferment.</p>	<p>No particular increase of the pension. The same rules of calculation apply, but the recalculation based on the pension points (<i>pensjonspoeng</i>) earned during the deferment, is made only after the pensioner reaches 70 years of age.</p>	<p>Pension increase for 12 months respectively of the deferment of the age limit for the standard pension:</p> <ul style="list-style-type: none"> • 2% (from age of 61 to 65), • 3% (from age of 66 to 70), • 5% (from age of 71).

	Portugal	Finland	Sweden	United Kingdom	
9. Early pension	<p>Calculation according the general formula. The amount, however, is reduced through the application of a reduction factor corresponding to $(1 - x)$.</p> <p>x = annual rate of 4.5% by the number of years of anticipation.</p> <p>When contribution period is longer than 30 years, the number of years of anticipation is reduced by one year for each group of 3 years beyond 30.</p> <p>No reduction for the unemployed asking for an anticipated pension since the age of 60 and when accorded because of hard or unhealthy work.</p>	<p>The pension is permanently reduced by 0.4% per month the pension is taken early.</p>	<p>The pension is permanently decreased by 0,5% of the old age pension per calendar month before the age of 65.</p> <p>A different calculation in force from January 1st 2003.</p>	<p>No early pension.</p>	9. Early pension
10. Deferment	<p>Pension increased by the application of a bonus to the fixed amount according to the general formula.</p> <p>Bonus: $1 + y$</p> <p>y = annual rate of 10% by the number of contribution years achieved after the age of 65 and within the limit of 70.</p>	<p>The amount of pension is increased by 0.6% per month beyond the age of 65.</p>	<p>The pension is permanently increased by 0,7% of the old age pension per calendar month after the age of 65.</p> <p>A different calculation in force from January 1st 2003.</p>	<p>Pensions are increased by approximately 7.5% for each year of deferment.</p>	10. Deferment

	Belgium	Denmark	Germany	Greece	
Adjustment	<p>An automatic pension adjustment of 2% occurs if the average consumer price index varies by 2% in relation to the former pivot index.</p> <p>Adaptation of the pension amount to changes in the general well-being by establishing an annual flat-rate increase or adaptation coefficient in the form of an allowance.</p>	<p>National pension (<i>Folkepension</i>): the rate of adjustment (<i>satsreguleringsprocenten</i>) for social pensions, as well as that for the other transfer incomes (<i>overførselsindkomster</i>), is set once a year on the basis of wage development.</p> <p>Supplementary pension (<i>ATP-pension</i>): only adjusted when sufficient funds.</p>	<p>Annual adjustment (1 July) of the current pension value (<i>aktueller Rentenwert</i>) according to the net salary development in the past calendar year compared to the calendar year preceding the past year.</p> <p>Notwithstanding this the pensions will be adjusted in the year 2000 (and 2001) according to the rate of price increase of the previous year.</p>	<p>Adjustment according to the rise in civil servants' pensions.</p>	Adjustment

Spain	France	Ireland	Iceland	Italy	Adjustment
Automatic adjustment at the beginning of each year according to the consumer price index which was forecast for the year.	Annual adjustment is fixed on the basis of the evolution of consumer prices effective from 1 January, by statutory order fixing the coefficient of increase.	Pensions are normally increased once a year.	<p>National pension (<i>grunnlífeyrir</i>): Benefits are adjusted annually in accordance with the current State Budget. Adjustments are to take account of wage trends but should never be raised less than the price level pursuant to the cost-of-living index.</p> <p>Supplementary pension (<i>viðbótarlífeyrir</i>): Benefits are adjusted according to a decision of the pension fund, taking into account an actuarial assessment.</p>	<p>As of 1 January 1999, annual adjustment based on the development of the cost of living according to the following modalities:</p> <ul style="list-style-type: none"> • for the pension category up ITL 1,420,500 (• 734): 1.7% adjustment; • for the pension category between ITL 1,420,501 (• 734) and ITL 2,130,750 (• 1,100): 1.53% adjustment; • for the pension category between ITL 2,130,751 (• 1,100) and ITL 3,551,250 (• 1,834): 1,275% adjustment; • for the pension category between ITL 3,551,251 (• 1,834) and ITL 5,682,000 (• 2,934): 0,51% adjustment; • for the part exceeding ITL 5,682,000 (• 2,934): no adjustment. 	

	Liechtenstein	Luxembourg	Netherlands	Norway	Austria
Adjustment	<p>First pillar (1. Säule): As a rule, the middle value between increases in wages and prices is adjusted every 2 years.</p> <p>Second pillar (2. Säule): Is established in the regulations of each pension fund.</p>	<p>Pensions automatically index-linked to price development whenever the index varies by 2.5% in relation to the preceding index.</p> <p>Adjustment of pensions to level of wages by special law.</p>	<p>Adjustment on 1 January and 1 July in accordance with the average development of contract wages.</p>	<p>Yearly adjustments based on the adjustment of the Basic Amount (<i>Grunnbølet</i>) by Parliament decision. Normally taking effect from 1st May.</p>	<p>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). For 2000: minimum 0.6%.</p>

	Portugal	Finland	Sweden	United Kingdom	
Adjustment	Normally increased once a year by government decision with regard to the price level.	<p>National pension (<i>Kansaneläke</i>): Annually on the basis of the evolution of the cost-of-living index.</p> <p>Employment pension (<i>Työeläke</i>): Annually according to the weighted average of price and wage changes (two separate weights are used for pensions payable to persons under/over 65).</p>	<p>The rate of adjustment is fixed every year on the basis of the development of prices (base amount, <i>prisbasbelopp</i>).</p> <p>Supplementary pensions (<i>allmän tilläggspension, ATP</i>) are adjusted according to changes in the base amount.</p>	Adjustment by legislation at least annually in line with movements in the general level of prices.	Adjustment

	Belgium	Denmark	Germany	Greece	
Partial pension	<p>A law of 26 July 1996 for modernising the statutory pension schemes lay down the legal groundwork for establishing a part-time pension. Enforceable provisions have not yet been effected.</p>	<p><i>Conditions for the partial pension (delpension):</i></p> <ul style="list-style-type: none"> • between the ages of 60 and 67 (65 for those who reach the age of 60 on 1st July 1999 or later); • resident in Denmark; • Salaried workers: Must have participated in the supplementary pension scheme (<i>ATP-pension</i>) 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 5 years; must have been self-employed in Denmark for at least 4 out of the past 5 years and 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; • employed and self-employed who reach the age of 60 on 1.7.99 or later: must not be in possession of an "early retirement certificate" and must produce a detailed survey of their personal pension scheme (see table X, early retirement); • must reduce the number of working hours by at least seven hours or at least by one quarter; remaining number of hours must be between 12 and 30 per week; • persons who reach the age of 60 on 1.7.99 or later cannot claim a partial pension if they are entitled for the pre-retirement scheme (see Table X "Unemployment"). <p><i>Amount:</i> 1/37 of basic amount (<i>grundbeløb</i>) per reduced hour, or DKK 3,279.82 (• 441) per year and per hour reduced. This amount corresponds to 82% of the maximum daily allowance paid by the sickness insurance funds; it is adjusted once a year. The partial pension for the self-employed amounts to DKK 60,672 (• 8,154) per year (which corresponds to 18.5 working hours per week on average). For those who reach the age of 60 on 1.7.99 or later, the partial pension amount is reduced if the pensioner is entitled for a private pension fund or receives benefits from other pension schemes.</p> <p><i>Financing:</i> Financed by taxes, no contributions. The municipalities are reimbursed by the State for 100% of the costs.</p>	<p>Old-age pensions can be claimed as full pension (<i>Vollrente</i>) or as partial pension (<i>Teilrente</i>) in the amount of one third, one half or two thirds of the full pension.</p>	<p>No partial pension.</p>	Partial pension

Spain	France	Ireland	Iceland	Italy	Partial pension
<p>Access to a partial retirement pension (<i>Jubilación parcial</i>) is possible from the age of 60.</p>	<p>The insured aged 60 years of age with a validated period of contributions for a pension at maximum rate may claim due payment of part of his pension:</p> <ul style="list-style-type: none"> • at a rate of 30% for a part-time activity between 80% and 60% of full-time employment; • at a rate of 50% for a part-time activity between 60% and 40% of full-time employment; • at a rate of 70% for a part-time activity below 40% of full-time employment. 	<p>No partial pension.</p>	<p>No partial pension.</p>	<p>No partial pension.</p>	<p>Partial pension</p>

Table VI

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	Liechtenstein	Luxembourg	Netherlands	Norway	Austria
Partial pension	<p>First and Second pillar: no partial retirement pensions can be drawn.</p>	<p>If salaried activity is exercised for which monthly earnings exceed one-third of the social minimum wage (<i>salaire social minimum</i>), the pension is automatically reduced by half.</p>	<p>No partial pension.</p>	<p>No partial pension.</p>	<p><i>Partial pension (Gleitrente):</i> Retirement age as for early retirement pension.</p> <p>The last 24 calendar months must be contribution months of compulsory insurance or periods of receiving unemployment benefit (<i>Arbeitslosengeld</i>) or sickness benefit (<i>Krankengeld</i>). Furthermore, either the insurance conditions for early retirement pension in case of long-term insurance must be fulfilled or (in case of men's claim upon completion of their 60th year or women's upon completion of their 55th year) all general conditions for early retirement pensions must be met and in addition a total of 300 insurance months, of which 108 are contribution months of compulsory insurance within the last 180 calendar months.</p> <p>Arrangement of a part-time job with maximum 28 work hours per week.</p> <p>Amount of pension: As far as the pension calculated using the normal calculation method and the employment income are not over ATS 12,253 (• 890) per month: 80% when the conditions of the early retirement pension due to long-term insurance are met, in all other cases 60% of the pension calculated using the normal calculation method. If the amount is over ATS 12,253 (• 890), it shall be offset by a portion of the employment income.</p> <p>Minimum amount: 50% of the pension calculated using the normal calculation method.</p>

	Portugal	Finland	Sweden	United Kingdom	
Partial pension	No partial pension.	Part-time pension (<i>Osa-aikaeläke</i>) payable to persons aged 58-64. Temporarily reduced to 56 years between 1.7.1998 – 31.12.2002. 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.	Partial pension (<i>delpension</i>) according to the Partial Pension Insurance Act may be drawn in the ages of 61-64. The insured must reduce his working hours under certain conditions. After the reduction of working hours, the partial pensioner must work between a minimum of 17 and a maximum of 35 hours per week on average. Payments are made for a reduction of a maximum of ten hours per week. The loss of income is reimbursed at 55% payment. The partial pension only compensates for loss of income up to 7.5 base amounts (<i>prisbasbelopp</i>).	No partial pension.	Partial pension

	Belgium	Denmark	Germany	Greece		
Accumulation with earnings	<p>Once the pension has taken effect in 2000, the accumulation is authorised as long as earnings from a professional activity do not exceed BEF 287,760 (• 7,133) per year (gross income of salaried workers) or BEF 230,207 (• 5,707) per year (net income of self-employed). These amounts will be raised to BEF 431,640 (• 10,700) and BEF 345,311 (• 8,560) respectively if the pensioner has a dependant.</p> <p>If the income from a professional activity exceeds the previously mentioned amounts by less than 15%, then the pension is reduced by a percentage of the pension amount that is equivalent to the percentage which is exceeded. With earnings in excess of 15%, the pension is not paid.</p>	<p>National pension (<i>Folkepension</i>): The basic amount (<i>grundbeløb</i>) depends on the income gained from the pensioner's professional activity. Reduced by DKK 30 (• 4.03) for every DKK 100 (• 13) earned in excess of DKK 210,600 (• 28,305) per year.</p> <p>Pension supplement (<i>pensionstillæg</i>) is reduced by 30% of earnings (earnings of pensioner and spouse) in excess of DKK 93,200 (• 12,526) per year for each married person and DKK 46,400 (• 6,236) for singles.</p> <p>Supplementary pension (<i>ATP-pension</i>): Unlimited accumulation permitted.</p>	<p>Accumulation possible. In case of full pension, until the age of 65, earnings from professional activities must not exceed DEM 630 (• 322) per month. When only a partial pension is claimed, in addition to a general limit (<i>Hinzuverdienstgrenze</i>) there is also an individual ceiling which depends on the last insured wage or salary received.</p>	<p><i>Persons insured before 31.12.1992:</i> Accumulation possible with a monthly wage limited to 50 times the daily minimum wage: GRD 6,703 (• 20) x 50 = GRD 335,150 (• 1,016).</p> <p><i>Persons insured since 1.1.1993:</i> If the pensioner works, his pension is reduced by one third, whatever the amount of his professional income, but cannot amount to less than the minimum pensions.</p>	Accumulation with earnings	

Spain	France	Ireland	Iceland	Italy	Accumulation with earnings
<p>Full retirement: the payment of the pension is suspended if a paid professional activity is pursued.</p> <p>Part-time retirement: a pension may be accumulated for the worker as part-time pensioner with the salary paid for part-time work.</p>	<p>Possible accumulation subject to certain conditions. There is no payment of the pension if the concerned person continues to work with his last employer.</p>	<p><i>Retirement Pension:</i> No accumulation permitted when recipient is 65 years of age, otherwise accumulation is permitted.</p> <p><i>Old Age (Contributory) Pension:</i> Accumulation permitted.</p>	<p>National pension (<i>grunnlífeyrir</i>):</p> <ul style="list-style-type: none"> • Basic pension (<i>grunnlífeyrir</i>) amount reduced if annual income exceeds ISK 1,136,277 (• 15,559). • Pension supplement (<i>tekjutrygging</i>) reduced if annual income exceeds ISK 250,998 (• 3,437). <p>See point 2 above.</p> <p>Supplementary pension (<i>viðbótarlífeyrir</i>): Accumulation possible.</p>	<p>Total accumulation possible for the minimum pension (<i>pensione minima</i>). No accumulation for the portion of the pension exceeding the minimum pension.</p> <p>As of 1 January 1994, it is possible to combine the pension with income from 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. Accumulation with income from salaried work is possible only in the case where the work is reduced and becomes a part-time work.</p> <p>Since 1.1.1999, it is also possible to combine the pension with income from wage activity, but only with 40 years of contributions behind (Law No 448 of 23.12.1998, art. 77).</p>	

	Liechtenstein	Luxembourg	Netherlands	Norway	Austria
Accumulation with earnings	<p>First pillar (1. Säule): accumulations with any kind of income are possible without limits.</p> <p>Second pillar (2. Säule): As long as the wages or cash benefits from the sickness or accident insurance (wage compensation) are paid, the pension fund is under no obligation to provide benefits.</p>	<p>Normal old-age pension (<i>pension de vieillesse</i>): accumulation possible without limit.</p> <p>Early old-age pension (<i>pension de vieillesse anticipée</i>): accumulation is limited to earnings resulting from occasional or insignificant activity, i.e. earnings less than one third of the social minimum wage (<i>salaire social minimum</i>) (monthly average during the calendar year).</p>	<p>Possible. The amount of the pension supplement depends on earnings of the partner younger than 65.</p>	<p>Between 67 and 70 years of age, a full pension is paid when income from work does not exceed the Basic Amount (<i>Grunnbeløpet</i>). When the income exceeds the Basic Amount, the pension is reduced by 40% of the exceeding income. The total of the pension and the income from work must not exceed the income from work before taking out the pension.</p> <p>After the pensioner reaches 70 years, a full pension is paid independent of the pensioners income from work.</p>	<p>Old-age pension (<i>Altersrente</i>): Accumulation possible when income is less than ATS 8,312 (• 604) per month or beneficiary has at least 420 contribution months, otherwise reduction of the pension by a maximum of 15%.</p> <p>Early retirement pensions (<i>Vorgezogene Renten</i>): In case a non-self-employed or self-employed activity is taken up with an income of over ATS 3,977 (• 289) per month, the pension will be discontinued.</p> <p>Partial pension (<i>Gleitrente</i>): Accumulation possible: The pension will be reduced accordingly (see above calculation of the partial pension).</p>

	Portugal	Finland	Sweden	United Kingdom
Accumulation with earnings	<p>Limitless accumulation possible. Contributions on earnings. Pension increased by 1/14 of 2% of the total earnings registered per year.</p>	<p>Accumulation possible. Earnings do not affect entitlement or amount of old age pension.</p>	<p>Accumulation possible since earnings do not effect pension entitlement.</p>	<p>Pension entitlement not affected by earnings if person continues, or starts, gainful employment or self-employment after pension age.</p>
				Accumulation with earnings

	Belgium	Denmark	Germany	Greece	
Taxation and social contributions					Taxation and social contributions
1. Taxation of pension benefits	Benefits are fully liable to taxation.	The parts of the pension liable to taxation are taxed in the same way as wages. National pension (<i>Folkepension</i>): Basic amount (<i>grundbørløb</i>) and pension supplement (<i>pensionstillæg</i>) are fully liable to taxation. Supplementary pension (<i>ATP-pension</i>) Supplementary pensions are fully liable to taxation.	In general, pensions are liable to taxation. The taxation is partial: only the returns on the pension are liable to taxation. The returns are comparable to an interest amount that is credited to the capital collected through the payment of contributions. The amount of the returns depends on the age of the beneficiary at the commencement of pension payments. Despite the partial taxation, often income tax is not due because the income from the returns on the pension does not exceed the tax-free minimum income level and the other tax exemptions – as long as no further income exists.	In general, the benefits are fully liable to taxation. There are a few exemptions: persons crippled in war, war victims and their families, blind persons and persons suffering from quadriplegia or paraplegia.	1. Taxation of pension benefits
2. Limit of income for tax relief or tax reduction	No tax relief for incomes below a certain threshold. However, there is the possibility of a tax reduction. 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 and the family status (single person, couple with or without children). 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.	No limit of income and no tax reduction.	The minimum income levels (<i>Existenzminimum</i>) are not subject to taxation under any circumstances. The tax-free minimum income levels for 2000 are DEM 13,499 (• 6,902) for single adults and DEM 26,999 (• 13,804) for married couples.	Tax is levied on benefits where total annual income exceeds the GRD 1,600,000 (• 4,851) ceiling. Tax reduction according to the number of children: 1 child: GRD 30,000 (• 91) 2 children: GRD 70,000 (• 212) 3 children: GRD 150,000 (• 455) 4 children: GRD 240,000 (• 728) 5 children: GRD 350,000 (• 1,061)	2. Limit of income for tax relief or tax reduction

Spain	France	Ireland	Iceland	Italy	
<p>These benefits are fully taxable.</p>	<p>Benefits are taxable after a deduction of 10% and 20%. Supplements for assistance by a third party (<i>majoration pour l'assistance d'une tierce personne</i>), the 10% supplement of the pension for having brought up at least 3 children as well as the supplementary allowance (<i>allocation supplémentaire</i>) are not subject to taxation. Exemptions: If the amount of the pension does not exceed that of the old-age allowance for salaried workers (<i>allocation vieillesse des travailleurs salariés</i>) of FRF 17,633 (• 2,688) and if other means do not exceed FRF 42,200 (• 6,433) for a single person or FRF 69,000 (• 10,519) for a couple (no tax declaration must be submitted).</p>	<p>Benefits are fully liable to taxation (including supplements for adult and child dependants).</p>	<p>National pension (<i>grunnlífeyrir</i>): Benefits, except Child pension (<i>bar-nalífeyrir</i>), are liable to taxation. Supplementary pension (<i>viðbótarlífeyrir</i>): General taxation rules.</p>	<p>Benefits are fully liable to taxation. Exemption for the portion of income corresponding to contributions to the social security system. • Up to ITL 15,000,000 (• 7,747): 18.5%; • between ITL 15,000,001 (• 7,747) and ITL 30,000,000 (• 15,494): 25.5%; • between ITL 30,000,001 (• 15,494) and ITL 60,000,000 (• 30,987): 33.5%; • between ITL 60,000,001 (• 30,987) and ITL 135,000,000 (• 69,722): 39.5%; • exceeding ITL 135,000,001 (• 69,722): 45.5%. These deductions are applied after the tax calculation.</p>	<p>Taxation and social contributions</p> <p>1. Taxation of pension benefits</p>
<p>The limit varies annually according to the incomes and family circumstances.</p>	<p>Taxation takes place when the annual net income taxable exceeds a certain ceiling. • Single person: FRF 44,200 (• 6,738) • Couple with no children: FRF 70,400 (• 10,732) • Couple with 1 child: FRF 83,600 (• 12,745) • Couple with 2 children: FRF 97,000 (• 14,788).</p>	<p>The extent of taxation depends on total annual income of the individual or family. The annual tax exemption limits for 1999/2000 are: <i>People under 65:</i> • Single Person: IEP 4,100 (• 5,206) • Married couple with no children: IEP 8,200 (• 10,412) • Married couple with one child: IEP 8,650 (• 10,983) • Married couple with 2 children: IEP 9,100 (• 11,555) • Married couple with 4 children: IEP 10,400 (• 13,205) <i>People aged 65 and over:</i> • Single Person: IEP 6,500 (• 8,253) • Married couple: IEP 13,000 (• 16,507)</p>	<p>The limit of income for tax for the assessment year 2000 (income year 1999) is ISK 760,596 (• 10,415). All individual tax-payers are entitled to a personal tax credit (<i>persónuafsláttur</i>) against the computed state and municipal income taxes. This credit amounts to ISK 279,948 (• 3,833) for the assessment year 2000 (income year 1999).</p>	<p>Taxation depends on the total annual income of the individual or of the family. Annual tax exemption ceiling.</p>	<p>2. Limit of income for tax relief or tax reduction</p>

Table VI

Old-Age

	Liechtenstein	Luxembourg	Netherlands	Norway	Austria
Taxation and social contributions					
1. Taxation of pension benefits	<p>First pillar (1. Säule): Old-Age pensions (<i>Altersrente</i>) and supplementary pensions (<i>Zusatzrente</i>) for wives and children's pensions (<i>Kinderrente</i>) linked to old-age pensions are not subject to taxation. Supplementary benefits (<i>Ergänzungsleistungen</i>) and helplessness allowances (<i>Hilflosenentschädigungen</i>) are not subject to taxation.</p> <p>Second pillar (2. Säule): Retirement benefits (pensions and capital benefits) are subject to taxation.</p>	For tax purposes, social security benefits replacing income are treated as wages.	In general, benefits are fully liable to taxation like other types of income, i.e. wages.	Pensions are liable to taxation.	Pensions are fully liable to taxation. Long-term care benefit (<i>Pflegegeld</i>) is not liable to taxation.
2. Limit of income for tax relief or tax reduction	<p>Incomes of at least CHF 24,000 (• 14,960) are subject to taxation. A tax reduction of 70% is granted for pensions in the First pillar.</p> <p>A tax reduction of 20%, 25% or 30% (in exceptional cases 35%) is granted for pensions and capital benefits in the Second pillar on the basis of the level of financing by the pension provider.</p>	The same special tax allowances for persons in gainful employment and pensioners respectively.	The income tax structure is progressive. In general, taxation applies if a certain minimum income is exceeded.	Certain provisions of tax relief/reduction apply to pensioners. Pensioners with only the full minimum pension pay no tax or social security contributions.	<p>Tax is levied on the income after the deduction of sickness insurance contributions.</p> <p>The individual tax due depends in particular on the individually applicable tax reductions; including a general annual tax reduction, the amount of which depends on the income, and, for example, annual tax reduction for pensioners in the amount of ATS 5,500 (• 400). These amounts are deducted from the annual tax due.</p>

	Portugal	Finland	Sweden	United Kingdom	
Taxation and social contributions 1. Taxation of pension benefits	<p>Old-age pensions are subject to taxation, but the tax system is different than the one for earnings from work.</p>	<p>Pensions are fully liable to taxation and taxed as other earnings (e.g. wages). However, small pensions are entitled to a special pension deduction. Thus if the income consists of national pension (<i>Kansaneläke</i>) only, no income tax is paid. See point 2 below. Pensioners' care allowance (<i>Eläkkeensaajien hoitotuki</i>) and pensioners housing allowance (<i>Eläkkeensaajien asumistuki</i>) are not taxed.</p>	<p>Pensions are fully liable to taxation except housing supplement for pensioners (<i>bostadsstillägg till pensionärer</i>), handicap allowance (<i>handkappersättning</i>) and care allowance (<i>vårdbidrag</i>) to the extent it covers special expenses.</p>	<p><i>Basic Pension</i>, <i>Additional Pension (SERPS)</i>, and <i>Graduated Retirement Benefit</i> are taxable as income, but any increases in respect of dependent children are not.</p>	Taxation and social contributions 1. Taxation of pension benefits
	2. Limit of income for tax relief or tax reduction	<p>Taxation is only applied for an annual income starting at PTE 1,482,000 (• 7,392).</p>	<p>The amount of the full pension deduction for pension income per year is: Local taxes: single person: FIM 34,900 (• 5,870) married person: FIM 29,500 (• 4,962) Government taxes: FIM 23,200 (• 3,902); for all. When pension is higher than the full pension deduction amount, the deduction is reduced by 70% of the exceeding amount. Pension deduction = Full deduction - 70% (pension-full deduction) No deduction is given when the pension is higher than Local taxes: single: FIM 84,755 (• 14,255) married FIM 71,641 (• 12,049) Government taxes: FIM 56,341 (• 9,476).</p>	<p>Pensions below a certain limit are subject to special deductions. This means that a pensioner with only a basic pension (<i>folkpension</i>) and pension supplement (<i>pensionstillskott</i>) is not liable to taxation. For pensioners with higher pensions the special deduction is de-escalated by 65% of the income exceeding the amount of basic pension and pension supplement (the minimum pension). This means that there is no special tax deduction for pensions above the amount of SEK 127,200 (• 14,874) for a single pensioner.</p>	

	Belgium	Denmark	Germany	Greece	
3. Social security contributions from pension	<ul style="list-style-type: none"> • A 3.55% pension reduction on the condition that this does not have the effect of reducing the monthly pension amount to below BEF 46,858 (• 1,162) or - without any dependants - to BEF 39,538 (• 980). • A solidarity contribution (<i>cotisation de solidarité</i>) from 0 to 2% according to the family charge and the monthly gross amount of all pensions and extra-legal advantages. Minimum amount for pension is BEF 54,122 (• 1,342) (<i>couple</i>) or BEF 43,298 (• 1,073) (<i>isolated</i>). 	No contributions.	<p>Pensioner's contribution rate for sickness insurance depends on the general contribution rate of the respective sickness fund.</p> <p>Pensioner's contribution to long-term care insurance is 0.85%.</p>	<p>Special contributions on pensions allocated to the solidarity account of the social security institutions (LAFKA):</p> <p>Pensions up to GRD 120,000 (• 364): no contribution paid. Pensions amounting to more than GRD 120,000 (• 364):</p> <ul style="list-style-type: none"> • For amounts up to GRD 120,000 (• 364): 1%. • For the part between GRD 120,001 (• 364) and GRD 200,000 (• 606): 2%. • For the part between GRD 200,001 (• 606) and GRD 300,000 (• 910): 3%. • For the part between GRD 300,001 (• 910) and GRD 400,000 (• 1,213): 4%. • For parts over GRD 400,001 (• 1,213): 5%. 	3. Social security contributions from pension

Spain	France	Ireland	Iceland	Italy
No contributions.	<p>Persons with tax domicile in France:</p> <ul style="list-style-type: none"> • generalised social contribution (<i>contribution sociale généralisée, CSG</i>): 6,2% (reduced rate: 3,8%). • contribution for the repayment of the social debt (<i>contribution pour le remboursement de la dette sociale, CRDS</i>): 0,5%. • No contribution on basic pensions and contribution of 1% on supplementary pensions. <p>Persons with no tax domicile in France: contribution of 2.8% on basic pensions and of 3.8% on supplementary pensions.</p>	No contributions.	No contributions.	<p>ITL 20 (• 0.01) monthly during 13 months for the National Institution for Italian Pensioners (<i>Opera nazionale dei pensionati d'Italia, ONPI</i>).</p> <p>3. Social security contributions from pension</p>

Table VI

Old-Age

	Liechtenstein	Luxembourg	Netherlands	Norway	Austria
3. Social security contributions from pension	No direct contributions are taken from pensions in the First or Second pillar.	Contributions are deducted for health care and long term care insurance.	Social insurance contributions for the General Surviving Relatives Act (<i>Algemene nabestaandenwet, Anw</i>), the General Exceptional Medical Expenses Act (<i>Algemene wet bijzondere ziektekosten, AWBZ</i>) and, in some cases, the Health Insurance Act (<i>Ziekenfondswet, ZFW</i>) are deducted from pensions.	Pensioners pay a low rate social security contribution of 3% (for health care). Confer above. This low rate also applies to income from work for pensioners over 70 years of age.	3.75% sickness insurance contribution.

	Portugal	Finland	Sweden	United Kingdom
3. Social security contributions from pension	No contributions.	Sickness insurance premium for pensioners is 1.5% of taxable income plus additionally 1.7% on pension income. No other contributions.	No contributions.	No contributions.
				3. Social security contributions from pension

I Financing

II Health care

III Sickness - Cash benefits

IV Maternity

V Invalidity

VI Old-Age

VII Survivors

VIII Employment injuries and occupational diseases

IX Family benefits

X Unemployment

XI Guaranteeing sufficient resources

	Belgium	Denmark	Germany	Greece	
Applicable statutory basis	Royal Order No. 50 of 24 October 1967 and the Royal Order of 21 December 1967, with important modifications made by the Royal Order of 23 December 1996.	Supplementary pension (<i>ATP-pension</i>): Law of 7 March 1964, modified (see Table VI "Old-age").	Social Code (<i>Sozialgesetzbuch</i>), Book VI, introduced by the pension reform law (<i>Rentenreformgesetz</i>) of 18 December 1989, amended by the law of 22 December 1999.	Law 1846/51 of 14 June 1951, last modified the 5 January 19994 by Law no. 2676/99. Law 1902/90 of 17 October 1990 Law 2084/92 of 7 October 1992	Applicable statutory basis
Basic principles	Current income financing ("pay as you go") based primarily on contributions and on State's subsidy.	Social Insurance system for employees.	Compulsory insurance for employees (manual and white-collar workers).	Insurance system. Benefits depending on contributions.	Basic principles

Spain	France	Ireland	Iceland	Italy	Applicable statutory basis
<p>Legislative Royal Decree 1/94 of 20 June, in which the amended version of the General Law on Social Security (<i>Ley General de la Seguridad Social</i>) is approved.</p> <p>Royal Decree No1647 of 31 October 1997.</p> <p>Law No. 66 of 31 December 1997 on Fiscal, Administrative and Social measures.</p>	<p>Social Security Code (<i>Code de la sécurité sociale</i>).</p> <p>Decree no. 93.1022 of 27 August 1993.</p> <p>Decree no. 93.1023 of 27 August 1993.</p> <p>Decree no. 93.1024 of 27 August 1993.</p>	<p>Social Welfare (Consolidation) Act 1993, as amended.</p>	<p>Law on Social Security (<i>Lög um almannatryggingar</i>) no. 117/1993 of December 1993 with later amendments.</p> <p>Law on Social Assistance (<i>Lög um félagslega aðstoð</i>) no. 118/1993 of December 1993 with later amendments.</p> <p>Law on Mandatory Insurance of Pension Rights and on Activities of Pension Funds (<i>Lög um skyldutryggingu lífeyrisréttinda og starfsemi lífeyrissjóða</i>) no. 129/1997 of Dec 1997.</p>	<p>Law No. 155 of 23 April 1981.</p> <p>Law No. 297 of 29 May 1982.</p> <p>Law No. 638 of 11 November 1983.</p> <p>Law No. 140 of 15 April 1985.</p> <p>Law No. 88 of 9 March 1989.</p> <p>Statutory Order No. 503 of 30 December 1992.</p> <p>Law No. 335 of 8 August, 1995.</p> <p>Law No. 449 of 27 December 1997.</p> <p>Law No. 448 of 23 December 1998.</p>	Basic principles
<p>Compulsory insurance system. Survivors' pensions to widows or widowers (<i>Pensión de viudedad</i>), to orphans (<i>Pensión de orfandad</i>) or to other relatives depend on contributions.</p>	<p>Insurance system. Benefits are paid out depending on contributions.</p>	<p>Contribution based Social insurance system.</p>	<p>Dual system: Universal coverage system (national pension scheme) guaranteeing a minimum pension and an insurance system (supplementary pension scheme) covering all economically active persons.</p>	<p>Insurance system. Benefits depend on the contributions.</p>	Basic principles

Table VII

Survivors

	Liechtenstein	Luxembourg	Netherlands	Norway	Austria
Applicable statutory basis	<p>First pillar (1. Säule): Old-age and Survivors' Insurance Act (<i>Gesetz über die Alters- und Hinterlassenenversicherung</i>), LGBl. 1952 no. 29, last modified by LGBl. 1998 no. 211.</p> <p>Second pillar (2. Säule): Company Staff Welfare Act (<i>Gesetz über die betriebliche Personalvorsorge</i>), LGBl. 1988 no. 12, last modified by LGBl. 1997 no. 23.</p>	<p>Book III of Social Insurance Code (<i>Code des assurances sociales</i>), in the terms following the Law of 27 July 1992 as amended.</p>	<p>General Surviving Relatives Act (<i>Allgemene nabestaandenwet, Anw.</i>)</p>	<p>National Insurance Act (<i>folketrygdloven</i>) of 28 February 1997, Chapters 17 and 18.</p>	<p>General Social Insurance Act (<i>Allgemeines Sozialversicherungsgesetz, ASVG</i>), BGBl. (<i>Official Journal</i>) No. 189/1955, last amended by BGBl. I No. 2/2000.</p>
Basic principles	<p>First pillar (1. Säule): Universal insurance for the entire population, basic subsistence provision.</p> <p>Second pillar (2. Säule): Insurance system for dependent employees. It is possible to deviate from the legal regulations in the interests of the insured.</p>	<p>Social insurance system.</p>	<p>General insurance scheme for widows, widowers and children who have lost one or both parents.</p> <p>System of universal coverage, financed with contributions on earned incomes.</p>	<p>The National Insurance Scheme (<i>folketrygden</i>) is a universal compulsory scheme. The pension system of the scheme consists of three key elements:</p> <ul style="list-style-type: none"> • Basic pension (<i>grunnpensjon</i>) based on periods of residence. • Earnings-related supplementary pension (<i>tilleggspensjon</i>). • Special supplement (<i>særtillegg</i>) to those entitled to no supplementary pension or a supplementary pension below the amount of the special supplement. In the latter case only the differential is paid. <p>Pay-as-you-go system.</p>	<p>Insurance system for all dependently employed persons based on current income financing (pay-as-you-go).</p>

	Portugal	Finland	Sweden	United Kingdom	
Applicable statutory basis	Statutory Order 322/90 of 18 October 1990.	National Pensions Act 347/1956 (<i>Kansaneläkelaki, KEL</i>). Survivors' Pension Act 38/1969 (<i>Perhe-eläkelaki, PEL</i>). Seamen's Pensions Act 72/1956 (<i>Merimieseläkelaki, MEL</i>). Employees' Pensions Act 395/1961 (<i>Työntekijän eläkelaki, TEL</i>). Temporary Employees' Pensions Act 134/1962 (<i>LEL</i>). Local Government Employees' Pensions Act 202/1964 (<i>KVTEL</i>). State Employees' Pensions Act 280/1966 (<i>VEL</i>). Evangelical-Lutheran Church Pensions Act 298/1966 (<i>KIEL</i>). Self-employed Persons' Pensions Act 468/1969 (<i>Yrittäjien eläkelaki, YEL</i>). Farmers' Pensions Act 467/1969 (<i>MYEL</i>). Pension Act for Performing Artists And Certain Other Employee Groups 1056/1998 (<i>TaEL</i>).	National Insurance Act (<i>Lag om allmän försäkring</i>) of 1962 and amendments. Act on Survivor's Pension (<i>Lag om efterlevandepension</i>) of 1988 and amendments. (New legislation in force from January 1 st 2003).	Social Security Contributions and Benefits Act 1992, and regulations thereunder. Pension Act 1995.	Applicable statutory basis
Basic principles	Social insurance system based on contributions.	Dual system of insurance system (employment pension, <i>Työeläke</i>) covering all economically active persons (employees, self-employed, farmers) and an universal coverage system (national pension, <i>Kansaneläke</i>) guaranteeing a minimum pension. The pension schemes are integrated and when other pension income is above a given limit, only the basic amount of the pension is paid to those supporting a child under 18. If there is no child, no national pension (<i>Kansaneläke</i>) is paid if the amount of employment pensions (<i>Työeläke</i>) exceed the limit.	The public pension system is compulsory and of universal coverage and consists primarily of two parts: <ul style="list-style-type: none"> • The national flat rate basic pension (<i>folkpension</i>) based on residence in Sweden and financed partly out of general revenue and partly out of contributions. • The national income related supplementary pension scheme (<i>allmän tilläggspension, ATP</i>) is a benefit defined system which is financed by employers' contributions, based on the wage bill. The supplementary pension scheme is a pay-as-you-go system. 	Contribution based social insurance system providing lump sum payment and weekly pensions for widows only.	Basic principles

Table VII

Survivors

	Belgium	Denmark	Germany	Greece	
Field of application	Compulsory insurance for all wage and salary earners.	<p>Compulsory membership for all employees aged 16 - 66 (64 for those who reach the age of 60 on 1st July 1999 or later) working 9 hours or more per week, as well as persons who receive daily allowances in case of sickness, birth, adoption or unemployment or who have started participating in activation or training/education measures.</p> <p>Persons who draw an early pension or receive a transition benefit in case of unemployment may enrol, on a voluntary basis, in the scheme, as may persons who receive a disability pension and an early pension (<i>førtidspension</i>) or a partial pension (<i>Del-pension</i>).</p> <p>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 three years.</p>	Manual and white-collar workers and certain groups of self-employed.	Social Insurance system for employees.	Field of application
				The provisions of Article 62 of Law 2676/99 apply in the event of the death of the insured person or of the pensioner subsequent to 5.1.99, the date on which this Law came into force.	
				These provisions also apply if death occurs prior to this date, providing that the survivor spouse, in accordance with the provisions formerly in force, was not entitled to a survivor's pension.	
Exemptions from compulsory insurance	No exemptions.	Employees working less than 9 hours per week are exempted from compulsory insurance.	No compulsory insurance for employees with only insignificant employment (up to DEM 630 (• 322) per month, and a weekly work schedule of less than 15 hours) or a short-term employment (up to 2 months or 50 working days per year).	No exemptions.	Exemptions from compulsory insurance

Spain	France	Ireland	Iceland	Italy	Field of application
Compulsory insurance for all employees.	Insurance system obligatory for employees and assimilated persons.	With some exceptions all persons aged 16 years or over, employed under a contract of service or apprenticeship and the self-employed.	National pension (<i>grunnlífeyrir</i>): All residents. Supplementary pension (<i>viðbótarlífeyrir</i>): All insured employees, employers and self-employed persons aged 16-70.	Compulsory insurance for all salaried workers in the private sector. There is a special scheme managed by the National Institute for Social Protection (<i>Istituto Nazionale della previdenza sociale, INPS</i>) for farmers, tenants, self-employed craftsmen and merchants /retailers.	Field of application
All salaried work which is considered marginal and not a basic means to earn one's living because of the number of hours worked and of the wage paid are exempted from compulsory insurance.	No exemptions.	Persons with weekly earnings less than IEP 30 (• 38) per week and the self-employed with earnings of less than IEP 2,500 (• 3,174) per annum.	National pension (<i>grunnlífeyrir</i>): No exemptions. Supplementary pension (<i>viðbótarlífeyrir</i>): No exemptions.	No exemptions.	Exemptions from compulsory insurance

Table VII

Survivors

	Liechtenstein	Luxembourg	Netherlands	Norway	Austria
Field of application	<p>First pillar (1. Säule): All employed persons (employees and self-employed persons) and all unemployed residents.</p> <p>Second pillar (2. Säule):</p> <ul style="list-style-type: none"> • Employees and unemployed persons, who have completed their 17th year and are liable for contributions in the First pillar and who have an annual income of more than CHF 24,120 (• 15,035). The employee must be responsible for a spouse or children or provide maintenance for a spouse who lives separately. • Voluntary insurance for employees who are not liable for contributions and for self-employed persons who have employees. 	<p>Compulsory insurance for all persons carrying out a profession (salaried or self-employed). Voluntary insurance possible.</p>	<p>All residents under 65 whatever their income or nationality. All persons under 65 who work in the Netherlands and consequently pay tax on wages are also insured.</p>	<p>Coverage for all residents.</p>	<ul style="list-style-type: none"> • All employees in paid employment, trainees. • Family members working in the enterprises of self-employed persons. • Persons who do not have a formal employment contract but essentially work as an employee (e.g. no own organisational structure, perform their services themselves). • Persons voluntarily insured.
Exemptions from compulsory insurance	<p>First pillar (1. Säule): there is no insurance in the case of:</p> <ul style="list-style-type: none"> • reservations under international law, • unacceptable double financial burdens (in the case of an equivalent foreign insurance requirement), • short-term insurance membership. <p>There is no upper or lower contribution assessment ceiling.</p> <p>Second pillar (2. Säule): See Table VI "Old Age".</p>	<p>Exemption from compulsory insurance is granted to persons who are only engaged occasionally and not customarily in a professional activity, when the period of activity is determined in advance. The period of activity should not exceed three months in each calendar year.</p> <p>The insurance does not cover non salaried activities if the work income does not exceed one third of the social minimum wage (<i>salaire social minimum</i>).</p>	<p>No exemptions.</p>	<p>No exemptions.</p>	<p>No compulsory insurance if the income is below the marginal earnings threshold (<i>Geringfügigkeitsgrenze</i>) of ATS 3,977 (• 289) per month. The income from more than one job is added together, voluntarily "opting in" is possible in the case where insurance is not compulsory.</p>

	Portugal	Finland	Sweden	United Kingdom	
Field of application	Compulsory insurance for all insured employees.	National pension (<i>Kansaneläke</i>): All residents. Employment pension (<i>Työeläke</i>): All employees from the age of 14 and self-employed persons from the age of 18.	Basic pension (<i>folkpension</i>): Compulsory coverage for all residents Supplementary pension (<i>allmän tilläggspension, ATP</i>): All employees and self-employed aged 16-64 years with pensionable income (income exceeding one base amount, <i>prisbasbelopp</i> , and up to and including 7,5 times the base amount).	<i>Basic flat-rate Pension</i> : All employed and self-employed men liable to pay contributions. <i>State Earnings Related Pension (SERPS)</i> : Employees with earnings between lower and upper earnings limit.	Field of application
Exemptions from compulsory insurance	No exemptions.	<i>Employees</i> : no exemption. <i>Self-employed, farmers</i> : Liable to take out insurance after 4 months of self-employment and when the annual insurable income exceeds FIM 28,947 (• 4,869) for self-employed and FIM 14,473 (• 2,434) for farmers.	Income less than one base amount (<i>prisbasbelopp</i>) is exempted from the supplementary pensions scheme (<i>allmän tilläggspension, ATP</i>). Income below the base amount is covered by the basic pension (<i>folkpension</i>) scheme.	No compulsory insurance for employed persons earning less than GBP 66 (• 106) per week or for self-employed persons with annual earnings less than GBP 3,770 (• 6,036).	Exemptions from compulsory insurance

Table VII

Survivors

	Belgium	Denmark	Germany	Greece	
Entitled persons	Surviving spouse.	<ul style="list-style-type: none"> • Spouses and under certain conditions (see below) also divorced partners. • Children under 18. 	<ul style="list-style-type: none"> • Surviving spouse, • Divorced spouse (divorced before 1 July 1977) financially dependant upon the deceased, • Children. 	<p><i>Persons insured before 31.12.1992:</i></p> <ul style="list-style-type: none"> • Widows. • Children until age 18 (or 24 in the case of a student; without limitation, if invalid). • parents and grandchildren. <p><i>Persons insured since 1.1.93:</i></p> <ul style="list-style-type: none"> • Widows and widowers. • Children until age 18 (or 24 in the case of a student; without limitation, if invalid). • no other persons. 	Entitled persons
<ul style="list-style-type: none"> • Surviving spouse • Children • Other persons 				<ul style="list-style-type: none"> • Surviving spouse • Children • Other persons 	
Conditions	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. The waiting period is deemed fulfilled, when the insured person deceased as a consequence of certain incidents (e.g. as a consequence of an employment injury) or under certain circumstances.	Contributions paid for at least 4.500 days or 1.500 insured days, 300 of which during the 5 years before the date of death.	Conditions
1. Deceased insured person					1. Deceased insured person

Spain	France	Ireland	Iceland	Italy	Entitled persons
<ul style="list-style-type: none"> Widow or widower who have lived with the deceased insured on a regular basis. Partners in case of separation, divorce and annulment. Children of the deceased under 18 years of age on the date of his/her death (21 if he/she does not work, 23 if neither of the parents survive) or older handicapped children, whatever their relationship. Under certain conditions, children brought into marriage by the surviving spouse provided that the marriage took place two years before the date of the death of the deceased. Under certain conditions pensions for grandchildren, siblings, mothers and fathers, grandmothers and grandfathers of retirement or invalidity pensioners. 	<ul style="list-style-type: none"> Widow or widower aged 55 or more or invalid widow or widower suffering. No orphan's pension, but maintenance allowance (<i>allocation de soutien familial</i>), see Table IX "Family benefits". No other persons. 	<ul style="list-style-type: none"> Survivor who is not living with a person as husband and wife. Orphans under 18 years of age (or under 21 years of age if in full-time education). 	<p>National pension (<i>grunnlífeyrir</i>): Children under 18. Adopted children and step-children in the same circumstances (provided that the parent responsible for its maintenance is not alive).</p> <p>Supplementary pension (<i>viðbótarlífeyrir</i>): Spouses and children under 18 and in certain cases care-takers.</p>	<ul style="list-style-type: none"> Surviving spouse; divorced spouse; children; in certain cases parents, brothers or sisters. 	<ul style="list-style-type: none"> Surviving spouse Children Other persons
<p>At the time of death: Affiliated to social security scheme and either:</p> <ul style="list-style-type: none"> Enjoying active contributor or equivalent status; nonetheless, if, at the time of death the insured person was not a regular member or not in an equivalent status, but he had contributed during a period of 15 years, the surviving spouse and the orphans will be entitled to a pension; in receipt of an invalidity or old-age pension; 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. 	<p>Being beneficiary of a pension or fulfilling the conditions for a pension at the time of the death.</p>	<p>At least 156 weeks of insurable employment for which contributions were paid.</p> <p>An annual average of:</p> <ul style="list-style-type: none"> 39 weekly contributions paid or credited in either the 3 or 5 tax years before reaching pension age (66) or before date of death of spouse if earlier, or 48 weekly contributions paid or credited since entry into insurance (reduced pension is paid if annual average of contribution weeks is more than 24 but less than 48 weeks). <p>These conditions may be fulfilled on either spouse's insurance record.</p>	<p>National pension (<i>grunnlífeyrir</i>): Residency in Iceland for at least three years immediately prior to application for a Child pension (<i>barnlífeyrir</i>). If the residency condition is not fulfilled by the deceased person, see point 2 and 3 below.</p> <p>Supplementary pension (<i>viðbótarlífeyrir</i>): The deceased person must have been receiving pension from the fund at the time of death or have paid contributions for a certain period prior to death.</p>	<p>Normal pension: 5 years of contributions of which 3 during the last 5 years.</p> <p>Privilege pension (<i>penslone privilegiata</i>) (in case of death occurring in service which does not give rise to an occupational injury pension): No contribution conditions.</p>	<p>Conditions</p> <p>1. Deceased insured person</p>

Table VII

Survivors

	Liechtenstein	Luxembourg	Netherlands	Norway	Austria
Entitled persons	<p>First and Second pillar:</p> <ul style="list-style-type: none"> widow or widower, if the spouse was married to the deceased person at the time of death natural, adopted and foster children divorced spouse with a maintenance entitlement. 	<ul style="list-style-type: none"> 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. Divorced spouse if not remarried. Children who are legitimate, adopted or natural, as well as orphans having lost both parents on condition that the insured party paid for their maintenance and education during the 10 years prior to his decease. Persons treated as widows/ widowers: Parents and direct relatives, collaterals up to second degree and dependant adopted children. Different conditions have to be fulfilled. 	<ul style="list-style-type: none"> Surviving partner under certain conditions (see below). Children who have lost both parents. Persons taking care of a child under the age of 18 that has lost one of its parents. 	<ul style="list-style-type: none"> Surviving spouse under the age of 67. A person who lived with the deceased without being married, provided they had been married before or had children together. Children under 18 (up to 20 when studies continue and both parents have died). 	<ul style="list-style-type: none"> 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. 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.
Conditions					
1. Deceased insured person	<p>First pillar (1. Säule): A minimum contribution period of 1 year is required for pension entitlement.</p> <p>Second pillar (2. Säule): No conditions.</p>	<p>12 months of membership, during 3 years prior to death. The three-year period is extended if it overlays with another eligible period.</p> <p>No qualifying period if death due to any kind of accident or to work-related illness occurred during affiliation.</p>	<p>To be insured at the time of death.</p>	<p>3 years of insurance (or 3 years in receipt of a pension) immediately prior to death.</p> <p>If this condition is not met, an insured survivor may obtain a right to benefits a year after the deceased had last become insured, provided the deceased was insured when he died and had not been out of the scheme for more than a total of 5 years after the age of 16.</p>	<p>"Eternal eligibility." (<i>"ewige Anwartschaft"</i>) (See Table VI "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>

	Portugal	Finland	Sweden	United Kingdom		
Entitled persons	<ul style="list-style-type: none"> Surviving spouse, aged at least 35, and divorced former spouse who is entitled to alimony. 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. Children until the age of 18 (25 or 27 in the case of further or higher education). Parents dependant on the deceased are entitled, if there are no spouse or children. 	<ul style="list-style-type: none"> Surviving spouse. Children (own; foster children; children for whom the deceased paid alimony; child who lived in the same household as the deceased if the deceased was married to the child's parent). Employment pension (<i>Työeläke</i>): former spouse. 	<ul style="list-style-type: none"> Surviving spouse under the age of 65 years. 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. Children under 18 years of age (under 20 if studies continue). 	<ul style="list-style-type: none"> Widows. Children for whom <i>Child Benefit</i> is payable. 	Entitled persons	
<ul style="list-style-type: none"> Surviving spouse Children Other persons 					<ul style="list-style-type: none"> Surviving spouse Children Other persons 	
Conditions					Conditions	
1. Deceased insured person	Contributions paid or credited for 36 months.	<p>National pension (<i>Kansaneläke</i>): 3 years of residence after the age of 16, resident in Finland at the time of death.</p> <p>For surviving spouses pension: the deceased was under the age of 65 at the time of marriage.</p> <p>Employment pension (<i>Työeläke</i>): must be or have been insured at the time of death.</p>	<p>Basic pension (<i>folkpension</i>): The deceased must have been resident for 3 years or gained 3 years with income carrying pension rights within the supplementary pension scheme.</p> <p>Supplementary pension (<i>allmän tilläggspension, ATP</i>): 3 years with pensionable income.</p>	<p><i>Widow's Payment (lump sum)</i>: Specific level of contributions paid in any one tax year.</p> <p><i>Widow's Pension and Widowed Mother's Allowance (flat-rate benefits)</i>: Generally, contributions paid in at least 25% of the years in working life (i.e. from age 16 to tax year before death or age 65).</p> <p><i>State Earnings Related Pension (SERPS)</i>: Contributions paid on earnings between lower and upper earnings limit in at least one tax year.</p>	1. Deceased insured person	

Table VII

Survivors

	Belgium	Denmark	Germany	Greece
2. Surviving spouse	<ul style="list-style-type: none"> • 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); • Aged at least 45 or bringing up a child or being an invalid; • Having ceased all work with the exception of authorised work. For people under 65 receiving only a survivor's pension (<i>pension de survie</i>), the ceilings for earned income are higher than those applied to recipients of old-age pensions (see Table VI "Old-age", Accumulation with earnings). 	<p>To be or to have been married to the deceased.</p> <p>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>2. Surviving spouse</p> <p><i>Persons insured before 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 1.1.1993:</i> Widow(er) with at least 67% invalidity or monthly income less than 40 times the minimum daily wage for an unskilled manual worker, plus 20% for each child. If monthly income is higher, half the normal pension is awarded.</p> <p><i>After 5.1.1999:</i> The surviving spouse (man or woman), irrespective of age, is entitled to the survivor's pension for a period of 3 years, starting on the first day of the month following death.</p> <p>If the survivor is aged over 40 upon the death of the spouse, the pension is paid even after the initial 3-year period has passed, providing that the surviving spouse does not work or receives no other pension.</p> <p>If the surviving spouse works or receives a pension, he/she is entitled to 50% of the normal survivor's pension.</p> <p>If the surviving spouse is suffering from a physical or mental disability of at least 67%, he/she is entitled to the full survivor's pension.</p> <p>A pension which has been interrupted or reduced will again be paid in full to the surviving spouse as from the age of 65. If the latter continues to work or to receive any other form of pension after the age of 65, he/she will receive only 70% of the survivor's pension.</p>

Spain	France	Ireland	Iceland	Italy
<p>Widow or widower: Must have lived with the deceased insured on a regular basis.</p> <p>In case of separation, divorce and annulment, pension is shared between beneficiaries in proportion to the length of period of cohabitation.</p>	<ul style="list-style-type: none"> • Survivor's pension (<i>pension de réversion</i>): Widow or widower (with insufficient means of existence), aged 55, marriage having lasted for at least 2 years (except if child born from marriage). • Invalidity pension for widow/ widower (<i>pension d'invalidité de veuf ou de veuve</i>): Widow or widower aged 55 or above and disabled. • Old-age pension for widow/ widower (<i>pension de vieillesse de veuf ou de veuve</i>): Widow or widower aged 55 or above and disabled. 	<p>Survivor who is not living with a person as husband and wife.</p>	<p>National pension (<i>grunnlífeyrir</i>): Residency in Iceland for at least three years immediately prior to application for a Child pension (<i>barnlífeyrir</i>). If the residency condition is not fulfilled by the deceased person, see point 1 and 3.</p> <p>Supplementary pension (<i>viðbótarlífeyrir</i>): Marriage or registered co-habitation with the deceased person. Also registered co-habitation of the deceased with a person of the same sex.</p>	<p>Widow or widower. In case of divorce, a widow/widower receiving maintenance can obtain the survivor's pension (<i>pensione ai superstiti</i>) at the discretion of a judge.</p> <p>Additional condition: As of 1 September 1995, the general compulsory insurance (<i>Assicurazione generale obbligatoria, AGO</i>) pensions paid out to dependent survivors as result of an employment injury or an occupational disease cannot be drawn if the spouse is otherwise entitled to a pension for employment injuries (paid for the same reason) paid by the National Insurance Institute for Employment Injuries (<i>Istituto Nazionale contro gli infortuni sul lavoro, INAIL</i>).</p>

2. Surviving spouse

Table VII

Survivors

	Liechtenstein	Luxembourg	Netherlands	Norway	Austria
2. Surviving spouse	<p>First and Second pillar: Spouse married to the deceased person at the time of death.</p>	<p>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. Divorced former spouse: no entitlement in case of remarriage.</p>	<p>There is entitlement to a survivors' benefit if the surviving relative:</p> <ul style="list-style-type: none"> • has an unmarried child under the age of 18 who does not belong to another persons' household, or • is incapacitated for work for at least 45%, or • was born before 1 January 1950. <p>At 65 the survivor's pension is replaced by an old-age pension (<i>Algemene Ouderdomswet, AOW</i>).</p>	<p>Children with the deceased or 5 years of marriage is required for entitlement to a survivor's pension. A divorcee who has not remarried is - up to 5 years after the former spouse died - entitled to a pension if the marriage lasted for 25 years or more, or 15, were there children in the marriage.</p>	<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>

	Portugal	Finland	Sweden	United Kingdom	
<p>2. Surviving spouse</p>	<ul style="list-style-type: none"> • 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. • Aged at least 35 (otherwise pension entitlement is limited to 5 years), except if they have dependant children or are permanently incapacitated for work. 	<p>National pension (<i>Kansaneläke</i>):</p> <ul style="list-style-type: none"> • 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 aged 50 and the marriage had lasted at least 5 years. <p>Employment pension (<i>Työeläke</i>):</p> <ul style="list-style-type: none"> • 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. 	<p>Adjustment pension (<i>omställningspension</i>):</p> <p>Is paid to a surviving spouse under the age of 65 years for a period of six months 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.</p> <p>The adjustment pension is maintained for as long as the surviving spouse lives with a dependent child under 12 years of age.</p> <p>Special survivors pension (<i>särskild efterlevandepension</i>):</p> <p>If the spouse is unemployed at the time the adjustment pension comes to an end, a special survivor's pension is payable.</p> <p>Widow's pension from the basic pension scheme (<i>folkpension</i>) according to the transitional rules is means-tested after a certain period.</p>	<p><i>Widow's Payment (lump sum):</i></p> <p>Must be aged under 60 or, if over 60, husband must not have been entitled to a retirement pension when he died.</p> <p><i>Widowed Mother's Allowance:</i></p> <p>Must have a child for whom Child Benefit is in payment, or be expecting late husband's baby.</p> <p><i>Widow's pension:</i></p> <p>Must be aged 45 or over when husband died or when Widowed Mother's Allowance ceased.</p>	<p>2. Surviving spouse</p>

Table VII

Survivors

	Belgium	Denmark	Germany	Greece	
3. Children	Children are not entitled to benefits.	Under 18.	Age limit: 18 years (under certain conditions 27).	Until age 18 (or 24 in the case of a student; without limitation, if invalid). In the case of orphans who are minors, invalids or students (up to the age of 24), the amount of the surviving spouse's pension which was interrupted or reduced, will be paid to the children in equal shares.	3. Children
4. Other persons	No other persons entitled to benefits.	No other persons entitled to benefits.	No other persons entitled to benefits.	<i>Persons insured before 31.12.1992:</i> parents and grandchildren dependent on the deceased person. <i>Persons insured since 1.1.93:</i> no other persons.	4. Other persons

Spain	France	Ireland	Iceland	Italy
<p>Age limit of children:</p> <ul style="list-style-type: none"> • 18 years except in cases of permanent total incapacity for work (<i>Incapacidad permanente absoluta</i>) or severe disablement (<i>Gran invalidez</i>); • 21 years (or 23 years for orphan children having lost both parents) when earnings do not exceed 75% of the minimum wage (<i>Salario Mínimo Interprofesional</i>). 	<p>No orphan's pension, but maintenance allowance (<i>allocation de soutien familial</i>), see Table IX "Family benefits".</p>	<p>Under 18 years of age (or under 21 years of age if in full-time education).</p>	<p>National pension (<i>grunnlífeyrir</i>): Under 18. Residency in Iceland for at least three years immediately prior to application for a Child pension (<i>bamalífeyrir</i>), if the residency condition is not fulfilled by the deceased person, see point 1 and 2 above.</p> <p>Supplementary pension (<i>viðbótarlífeyrir</i>): Under 18. Foster children and step children maintained by the deceased person enjoy the same right.</p>	<p>Up to the age of 18 (21 when studying full time, 26 when studying at university).</p>
<ul style="list-style-type: none"> • Have lived together with the deceased for at least two years prior the death. • Be financially dependent on the deceased; an essential condition which has to be proven. • Not have the right to a pension. • Not have means for sustenance and have no living relatives who are obliged and able to provide alimony, according to the civil code. 	<p>No other persons entitled.</p>	<p>No other persons entitled.</p>	<p>National pension (<i>grunnlífeyrir</i>): No other persons entitled.</p> <p>Supplementary pension (<i>viðbótarlífeyrir</i>): When there is no surviving spouse the pension fund may decide to give rights to a person who has been in charge of the deceased household for a long period before his death.</p>	<p>Parents, brothers or sisters of the insured person's pension may be entitled if there are no other survivors.</p>
				<p>3. Children</p>
				<p>4. Other persons</p>

Table VII

Survivors

	Liechtenstein	Luxembourg	Netherlands	Norway	Austria
3. Children	<p>First and Second pillar: For each child under age 18 and for each child engaged in vocational training or university education through the end of the education course (at most until age 25).</p>	<p>18 years or 27 years if orphan is studying. No age limit for handicapped orphans.</p>	<p>Children who have lost both parents are entitled to an orphans' benefit: up to the age of 16, or in the case of invalidity up to the age of 18 and up to the age of 21 if the child is a student.</p>	<p>Under 18 (20 if studies continue and both parents have died).</p>	<p>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.</p>
4. Other persons	<p>First and Second pillar: divorced spouse, who was entitled to maintenance or received maintenance from the deceased person at the time of death, has a claim under the same conditions as a surviving spouse.</p>	<p>For the person assimilated to the spouse: diverse conditions.</p>	<p>Persons taking care of a child under the age of 18 that has lost one of its parents are entitled to <i>Anw</i> dependant child allowance.</p>	<p>No other persons entitled.</p>	<p>No other persons entitled.</p>

	Portugal	Finland	Sweden	United Kingdom	
3. Children	Until the age of 18 (25 or 27 in the case of further or higher education).	National pension (<i>Kansaneläke</i>): Under the age of 18 or aged 18-20, if full-time student. Employment pension (<i>Työeläke</i>): Under the age of 18.	Under 18 years of age (under 20 if studies continue).	Entitled for <i>Child Benefit</i> .	3. Children
4. Other persons	If there are no spouse or children.	Former spouse (Employment pension, <i>Työeläke</i>): if she/he received alimony from the deceased.	No other beneficiaries.	No other beneficiaries.	4. Other persons

	Belgium	Denmark	Germany	Greece	
Benefits					Benefits
1. Surviving spouse	<p>80% of the actual or hypothetical retirement pension (<i>pension de retraite</i>) of the insured person calculated at the rate for a married couple where the spouse is dependant.</p> <p>Guaranteed minimum for fully insured: BEF 340,940 (• 8,452) per year, calculated pro rata if the career is at least equivalent to 2/3 of a complete career.</p>	<p>Supplementary pension (<i>ATP-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 nor 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"> • 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 (<i>Berufsunfähigkeit</i> or <i>Erwerbsunfähigkeit</i>) or bringing up a child under the age of 18 or has no age-related restrictions if bringing up a child who cannot look after itself on account of a mental or physical handicap. • 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. <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 two thirds of the period between 55 and 60 years for the calculation of the pension.</p> <p>Where earnings or replacement earnings of widow/ widower exceed the monthly amount of DEM 1,275 (• 652) in the old <i>Länder</i> or DEM 1,109 (• 567) in the new <i>Länder</i> plus amounts for children, survivor's pension is reduced by a rate of 40% of the excess amount.</p>	<p><i>Persons insured before 31.12.1992:</i> 70% of the pension of deceased parent (husband).</p> <p>Revalorisation 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>	1. Surviving spouse

Spain	France	Ireland	Iceland	Italy																
<p>Widow's or widower's pension (<i>Pensión de viudedad</i>):</p> <p>45% of the calculation basis (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>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>Survivor's pension (<i>pension de réversion</i>):</p> <p>54% of real or hypothetical old-age pension of the deceased person.</p> <p>Invalidity pension for widow/widower (<i>pension d'invalidité de veuf ou de veuve</i>) and Old-age pension for widow/widower (<i>pension de vieillesse de veuf ou de veuve</i>):</p> <p>54% of real or hypothetical invalidity or old-age pension of deceased person.</p> <p>A supplement to the invalid widow's or widower's pension and widow's or widower's old-age pension is paid when surviving spouse has at least the charge of one dependant child under 16. Supplement of FRF 505.25 (• 77) per month and per child.</p>	<p>Benefit amount:</p> <ul style="list-style-type: none"> • Under Age 66: <table border="0" style="margin-left: 20px;"> <tr> <td>Contributions (Weekly Average)</td> <td>Weekly rate</td> </tr> <tr> <td>48</td> <td>IEP 77.10 (• 98)</td> </tr> <tr> <td>36-47</td> <td>IEP 76.00 (• 97)</td> </tr> <tr> <td>24-35</td> <td>IEP 73.80 (• 94)</td> </tr> </table> • Over Age 66: <table border="0" style="margin-left: 20px;"> <tr> <td>Contributions (Weekly Average)</td> <td>Weekly rate</td> </tr> <tr> <td>48</td> <td>IEP 82.10 (• 104)</td> </tr> <tr> <td>36-47</td> <td>IEP 80.80 (• 103)</td> </tr> <tr> <td>24-35</td> <td>IEP 78.50 (• 100)</td> </tr> </table> <p>In addition allowance of IEP 6.00 (• 7.62) per week is payable where the survivor is living alone.</p> <p>Note: A yearly average of 39 weeks paid or credited under the 3 or 5 year condition (see 'conditions' 1.2 above) will secure a maximum personal rate.</p>	Contributions (Weekly Average)	Weekly rate	48	IEP 77.10 (• 98)	36-47	IEP 76.00 (• 97)	24-35	IEP 73.80 (• 94)	Contributions (Weekly Average)	Weekly rate	48	IEP 82.10 (• 104)	36-47	IEP 80.80 (• 103)	24-35	IEP 78.50 (• 100)	<p>National pension (<i>grunnlífeyrir</i>): Not applicable.</p> <p>Supplementary pension (<i>viðbótarlífeyrir</i>):</p> <p>Benefits are calculated as a percentage of the pension rights of the deceased person as described in the statutes of each individual pension fund. Benefits are only paid for a limited period. If the deceased person has children by his surviving spouse benefits are paid until the child reaches age 19. Same applies to step- and foster children. Minimum benefits for spouse based on a contribution period of 40 years 27% of the wages for which contributions were paid.</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>As of 1 September 1995 the pension amount is increased to 70% if the only recipient is a child. If more than one minor child, a student or a handicapped child lives in the household, the pension can be accumulated with other pensions without any limit.</p>
Contributions (Weekly Average)	Weekly rate																			
48	IEP 77.10 (• 98)																			
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				<p>Benefits</p> <p>1. Surviving spouse</p>																

	Liechtenstein	Luxembourg	Netherlands	Norway	Austria
Benefits					
1. Surviving spouse	<p>First pillar (1. Säule): 80% of the hypothetical pension of the deceased person. In the case of death before the age of 45, the qualifying average annual income (one of the two factors used in calculating pensions) will be increased by a so-called "career supplement" (<i>Karrierzuschlag</i>).</p> <p>Widowed person's pensions (<i>Verwitwetenrente</i>) are of unlimited duration for</p> <ul style="list-style-type: none"> • Widows or widowers with natural or adopted children (regardless of age) and widows who were pregnant at the time of their husband's death. • Widows or widowers, who at the time of death lived in a common household with natural or adopted children of the deceased person or with foster children, where these children are entitled to their own pensions as orphans. • Childless widows and widowers, who were over 45 at the time of death and had been married for at least 5 years. <p>The other surviving spouses have a limited claim on a widowed person's pension (<i>Verwitwetenrente</i>) (2 to 5 years; depending on the length of the marriage and age of the widowed person).</p> <p>Second pillar (2. Säule):</p> <ul style="list-style-type: none"> • The pension will be paid throughout the period of widowhood and at most until the time the insured person would have reached retirement age if he/she had survived. Subsequently, survivors are entitled to retirement benefits if such benefits had been financed before the death of the insured person. • The pension is calculated at the minimum percentage rate for the credited wages. • Widow's or widower's pension (<i>Witwen- bzw. Witwerrente</i>): at least 18% of the credited wages. • Instead of a pension, a capital settlement can be requested that must be at least 90% of the cash value of the pension. <p>The relevant terms in the First pillar are also valid with respect to entitlement.</p>	<p>The pension comprises two parts: a flat-rate part depending on the number of insurance years of 1/40 per year (max. 40) and an income- (and contributions-) related part (see Table VI "Old-Age").</p> <ul style="list-style-type: none"> • Total of the flat-rate pension part (<i>majorations forfaitaires</i>) and the special flat rate supplements (<i>majorations forfaitaires spéciales</i>) to which the insured has or would have been entitled. • 3/4 of the income-related pension part (<i>majorations proportionnelles</i>) and of the special income related supplements (<i>majorations proportionnelles spéciales</i>) to which the insured has or would have been entitled. 	<ul style="list-style-type: none"> • Survivor only: NLG 1,861.98 (• 845) per month. • Survivor with dependant children under 18: NLG 2,281.14 (• 1,035) per month. <p>In addition, a "holiday allowance" equal to NLG 121.27 (• 55) per month is paid for a widow/widower without children and NLG 155.91 (• 71) with children.</p> <p>Anw survivors benefit is income dependent. Work-related income (benefits) are deducted completely. Part of the income from work (salary, share in company profits) is disregarded (50% of the minimum wage including reimbursement of <i>AWBZ/Anw</i> contributions, plus one third of the remainder). In other words: if income from work is NLG 1,229.56 (• 558) (gross), including reimbursement of <i>AWBZ/Anw</i> contributions, Anw survivors' benefit is paid out in full. If the income is NLG 4,022.53 (• 1,825) or more, no benefit is paid out. A proportionally lower amount is paid out if incomes between these two figures.</p>	<ul style="list-style-type: none"> • A full survivor's pension (<i>etterlattepensjon</i>) consists of a Basic pension (<i>grunnpensjon</i>) and 55% of the supplementary pension (<i>tilleggspensjon</i>) the deceased was or would have been entitled to. • A transitional benefit (<i>overgangsstonad</i>) is paid to those temporarily incapable of maintaining themselves and who do not qualify for a survivor's pension (<i>etterlattepensjon</i>). The benefit is calculated as a survivor's pension. <p>Both are subject to an income test. If the surviving spouse has or can be expected to have, an annual income from work of more than half the Basic Amount (<i>Grunnbeløpet</i>) i.e. NOK 23,475 (• 2,912), the pension/benefit is reduced by 40% of the exceeding income.</p> <ul style="list-style-type: none"> • A child care benefit (<i>stonad til bameitilsyn</i>) is paid to a surviving spouse who, due to training or work, must leave the child in the care of another. Annual maximum for one child NOK 29,076 (• 3,607), for three or more children NOK 42,996 (• 5,333). When income from work exceeds 8 times the Basic Amount (<i>Grunnbeløpet</i>) i.e. NOK 375,600 (• 46,589) there is no right to child care benefit, beyond 6 times the Basic Amount (<i>Grunnbeløpet</i>) the benefit is reduced. • An education benefit (<i>utdanningsstonad</i>) is paid to surviving spouses who need education or vocational training to become self-supporting. <p>The 3-years condition above does not apply to child care or education benefits to surviving spouses who are insured in their own right.</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 ATS 16,936 (• 1,231) 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"> • the surviving spouse is younger than 35 years of age (exception: if the marriage had lasted for a least 10 years), • the marriage was concluded only after the commencement of the pension or after the legal retirement age (exception: certain minimum duration of marriage). <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>

	Portugal	Finland	Sweden	United Kingdom	
Benefits					Benefits
1. Surviving spouse	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.	National pension (<i>Kansaneläke</i>): For the first 6 months the spouse receives FIM 1,173 (• 197) - FIM 1,408 (• 237) per month. This amount can be increased, depending on the spouse's other income, up to FIM 2,231 (• 375) - FIM 2,655 (• 447). After 6 months the pension is continued if the surviving spouse is supporting a child under the age of 18. If there is no child the entitlement and amount depends on other income and property. Employment pension (<i>Työeläke</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 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.	Basic pension (<i>folkpension</i>): See table VI "Old-Age". Supplementary pension (<i>allmän tilläggspension, ATP</i>): Is paid with 20% of the deceased spouse's pension if there are children entitled to pension, otherwise it is 40%.	<i>Widow's Payment</i> : Lump sum payment of GBP 1,000 (• 1,601) on husband's death. <i>Widowed Mother's Allowance</i> : Weekly pension paid as long as widow has dependent child under 16 (under 19 if in non-advanced full-time education). Amount: up to GBP 66.75 (• 107) per week, plus increase for each dependent child (see "3. Orphan children"). <i>Widow's Pension</i> : Weekly pension paid to widows aged 45 or over if no dependent children. A full pension is granted to widows aged 55 or over. Amount: up to GBP 66.75 (• 107) a week. If the widow is aged 45 - 54 the pension is reduced by 7% of the full rate for each year under 55. <i>State Earnings Related Pension (SERPS)</i> : Weekly earnings-related pension (accrued to late husband) paid with Widowed Mother's Allowance and Widow's Pension.	1. Surviving spouse

Table VII

Survivors

	Belgium	Denmark	Germany	Greece	
2. Surviving spouse: remarriage	Benefit ceases in case of remarriage.	In cases of death before the 1st of July 1992: Supplementary pension (<i>ATP-pension</i>) ceases.	Pension ceases; grant of 2 year's pension.	Pension ceases.	2. Surviving spouse: remarriage
3. Orphan children • having lost one parent • having lost both parents	No orphan's pension; see special family allowances scheme.	National pension (<i>Folkpension</i>): See Table IX "Family benefits". Supplementary pension (<i>ATP-pension</i>): In cases of death after 1 July 1992, single payment (children under 18).	Orphan children having lost both parents: 1/5th of the contributory pension of both parents (orphan children having lost one parent: 1/10th of insured person's pension) plus children's supplement plus child benefit (<i>Kindergeld</i>). 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. 40% of income exceeding a monthly ceiling of DEM 850 (• 435) (old <i>Länder</i>) or DEM 739 (• 378) (new <i>Länder</i>) is taken into account.	<i>Persons insured before 31.12.92:</i> • Orphan children having lost one parent: 20% of the pension of deceased parent for each child until age 18 (or 24 in the case of a student; without limitation, if invalid). • Orphan children having lost both parents: 60% of old-age pension. <i>Persons insured since 1.1.93:</i> • Orphan children having lost one parent: 25% of the pension of deceased parent. • Orphan children having lost both parents: 50% of the pension of the deceased parent.	3. Orphan children • having lost one parent • having lost both parents

Spain	France	Ireland	Iceland	Italy																						
<p>Entitlement to widow's or widower's pension (<i>Pensión de viudedad</i>) ceases on remarriage. If this happens before age 60, beneficiary will receive a lump sum payment corresponding to 24 times monthly pension.</p>	<p>Invalidity pension for widow/widower (<i>pension d'invalidité de veuf ou de veuve</i>) ceases, but not survivor's pension (<i>pension de réversion</i>), nor Old-age pension for widow/widower (<i>pension de vieillesse de veuf ou de veuve</i>).</p>	<p>Pension ceases.</p>	<p>National pension (<i>grunnlífeyrir</i>): Not applicable. Supplementary pension (<i>viðbótarlífeyrir</i>): Pension ceases.</p>	<p>Pension ceases; grant of 2 year's pension.</p>																						
<p>Orphan's pension (<i>Pensión de orfandad</i>): Orphan children having lost one parent:</p> <ul style="list-style-type: none"> Where there is a spouse with entitlement to a survivor's pension: Orphan's pension in % of the reference figure: <table border="0"> <tr> <td>One child:</td> <td>20%</td> </tr> <tr> <td>2 children:</td> <td>40%</td> </tr> <tr> <td>3 children or more:</td> <td>55%</td> </tr> </table> <p>Sum of widow's and orphan's pensions paid may not exceed reference figure used for calculating those pensions, except as regards minimum amounts.</p> Where there is no spouse with entitlement to a survivor's pension: <table border="0"> <tr> <td>One child:</td> <td>20%</td> </tr> <tr> <td>2 children:</td> <td>40%</td> </tr> <tr> <td>3 children:</td> <td>60%</td> </tr> <tr> <td>4 children:</td> <td>80%</td> </tr> <tr> <td>5 children or more:</td> <td>100%</td> </tr> </table> <p>Orphan children having lost both parents:</p> <table border="0"> <tr> <td>One child:</td> <td>65%</td> </tr> <tr> <td>2 children:</td> <td>85%</td> </tr> <tr> <td>3 children or more:</td> <td>100%</td> </tr> </table> <p>Pension may be combined with family benefits. Age limit: see "Conditions".</p>	One child:	20%	2 children:	40%	3 children or more:	55%	One child:	20%	2 children:	40%	3 children:	60%	4 children:	80%	5 children or more:	100%	One child:	65%	2 children:	85%	3 children or more:	100%	<p>No orphans' pension, but maintenance allowance (<i>allocation de soutien familial</i>), see Table IX "Family benefits".</p>	<p>Orphan children having lost one parent: The amount of survivor's weekly pension is increased by IEP 17.00 (• 22) 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> <p>Orphan children having lost both parents: An orphan's allowance is paid if:</p> <ul style="list-style-type: none"> The orphan is under 18 years of age (or under 22 years of age if in full-time education). 26 contribution weeks of insurable employment were paid by a parent or step-parent. <p>Amount (paid to guardian): IEP 51.60 (• 66) per week.</p>	<p>National pension (<i>grunnlífeyrir</i>): Flat-rate Child pension (<i>barnlífeyrir</i>) ISK 13,150 (• 180) per month, double amount if both parents are deceased. Supplementary pension (<i>viðbótarlífeyrir</i>): Minimum Child pension ISK 8,624 (• 118) per each child per month, double amount if both deceased parents were pension fund members.</p>	<p>2. Surviving spouse: remarriage</p> <p>3. Orphan children</p> <ul style="list-style-type: none"> having lost one parent having lost both parents <p>Orphans having lost one parent: 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. If the surviving spouse does not have a pension: 40% for each orphan. For 3 or more children, 100% of the pension divided by the number of children.</p> <p>Orphans having lost both parents: 40% per child. 3 children and more: 100% divided by the number of children.</p>
One child:	20%																									
2 children:	40%																									
3 children or more:	55%																									
One child:	20%																									
2 children:	40%																									
3 children:	60%																									
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One child:	65%																									
2 children:	85%																									
3 children or more:	100%																									

	Liechtenstein	Luxembourg	Netherlands	Norway	Austria
2. Surviving spouse: remarriage	<p>First and Second pillar: Termination of entitlement (entitlement is also not renewed if the new marriage ends in divorce).</p>	<p>Pension ceases. Redemption grant of 60 month's payments if remarried before 50 (36 months' payments over 50), not including special flat rate supplements (<i>majorations forfaitaires spéciales</i>) or special income related supplements (<i>majorations proportionnelles spéciales</i>).</p>	<p>If a person marries or starts to live with his/her partner, the <i>Anw</i> survivors' benefit ceases. If cohabitation ceases within a period of six month, then the surviving relative may request continuation of the <i>Anw</i> benefit.</p>	<p>The pension ceases. The right is recovered if the new marriage ends in divorce within 2 years.</p>	<p>Loss of unlimited pension. Settlement to the amount of 35 monthly pension payments.</p>
3. Orphan children	<p>• having lost one parent • having lost both parents</p> <p>First pillar (1. Säule):</p> <ul style="list-style-type: none"> Orphans of the father or of the mother: 40% of the hypothetical pension of the deceased parent. Orphans of both parents: 2 orphan's pensions (<i>Waisenrenten</i>) (each 40% of the hypothetical pension of the deceased parent). <p>Second pillar (2. Säule):</p> <ul style="list-style-type: none"> Orphan's pensions (<i>Waisenrenten</i>) of at least 6% of the wages credited per year For the rest, the relevant provisions in the First pillar are also valid with respect to entitlement. 	<p><i>Orphan children having lost one parent:</i></p> <ul style="list-style-type: none"> 1/3 of the flat-rate pension part (<i>majorations forfaitaires</i>) and of the special flat rate supplements (<i>majorations forfaitaires spéciales</i>) to which the insured has or would have been entitled. 1/4 of the income-related pension part (<i>majorations proportionnelles</i>) and of the special income related supplements (<i>majorations proportionnelles spéciales</i>) to which the insured has or would have been entitled. <p><i>Orphan children having lost two parents:</i> If the orphan is entitled to a pension both in the father's and mother's right, the higher of the two pensions is doubled. Accumulation with family benefits possible.</p>	<p><i>Orphans having lost one parent:</i> Persons taking care of a child under the age of 18 that has lost one of its parents are entitled to <i>Anw</i> dependent child allowance. Amount: NLG 419.16 (• 190) per month.</p> <p><i>Orphans having lost both parents:</i> Children (no restriction on combination with family allowances) aged:</p> <ul style="list-style-type: none"> Under 10: NLG 595.83 (• 270) per month. 10 - 16: NLG 893.75 (• 406) per month. 16 - 21 (on the basis of transitional arrangement this can be up to the age of 27): NLG 1,191.67 (• 541) per month. <p>In addition, a "holiday allowance" is paid.</p>	<ul style="list-style-type: none"> One parent orphans: The 1st child 40% of the Basic Amount (<i>Grunnbeløpet</i>), the 2nd and following children 25% each. Both parents orphans: The 1st child the same pension as a surviving spouse, the 2nd child 40% of the Basic Amount (<i>Grunnbeløpet</i>), and the following children 25% each. For siblings the amounts of benefits are added and the total divided equally between them. 	<p>40% (orphans having lost one parent) or 60% (orphans having lost both parents) 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 allowance (<i>Familienbeihilfe</i>) (See Table IX "Family benefits").</p>

	Portugal	Finland	Sweden	United Kingdom	
2. Surviving spouse: remarriage	Pension ceases.	<i>Both pension schemes:</i> pension ceases if the widow/widower is under the age of 50. Grant of 3 years' pension.	Pension ceases.	Benefit ceases on remarriage. Co-habitation: Benefit withdrawn for period of cohabitation.	2. Surviving spouse: remarriage
3. Orphan children • having lost one parent • having lost both parents	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.	<i>Orphans having lost one parent:</i> • National pension (<i>Kansaneläke</i>): Basic amount: FIM 275 (* 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 367 (* 62) per month. The amount is reduced by other survivor pensions. • Employment pension (<i>Työeläke</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". <i>Orphans having lost both parents:</i> • National pension (<i>Kansaneläke</i>): Separate pension after both parents. • Employment pension (<i>Työeläke</i>): Separate pension after both parents. A total addition of 2/12 of the total of both pensions is paid to all children together.	If the child is under 18 years (20 if studies continue), the child pension is 25% of the base amount (<i>prisbasbelopp</i>) for each dead parent plus 30% of the dead parent's supplementary pension (<i>allmän tilläggs-pension, ATP</i>). In cases concerning more children than one, 20% is added for each additional child and the sum is divided equally 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.	Orphan children having lost one parent: The amount of the <i>Widowed Mother's Allowance</i> is increased by GBP 11.35 (* 18) per week for each qualifying child for whom <i>Child Benefit</i> is payable or GBP 9.90 (* 16) for a child for whom the higher rate of <i>Child Benefit</i> is payable. Orphan children having lost both parents: <i>Guardian's Allowance</i> is a payment of GBP 11.35 (* 18) 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 <i>Child Benefit</i> 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 GBP 9.90 (* 16) if the higher rate of <i>Child Benefit</i> is payable for the same child.	3. Orphan children • having lost one parent • having lost both parents

Table VII

Survivors

	Belgium	Denmark	Germany	Greece
4. Other beneficiaries	No other persons entitled to benefits.	No other persons entitled to benefits.	No other persons entitled to benefits.	<p>4. Other beneficiaries</p> <p><i>Persons insured before 31.12.1992:</i> 20% of pension for dependant parents or grand-children.</p> <p><i>Persons insured since 1.1.93:</i> The spouse or children. No other beneficiaries.</p>
5. Maximum for all those entitled to benefits	No maximum.	No maximum.	No maximum.	<p>5. Maximum for all those entitled to benefits</p> <p><i>Persons insured before 31.12.92:</i> Spouse and orphans: 100% of the deceased's pension.</p> <p>Orphan children having lost both parents: maximum of 80% of old-age pension if several orphans.</p> <p><i>Persons insured since 1.1.93:</i> The total income from pensions must not exceed 100%, nor be under 80% of the amount received by the deceased parent.</p>

Survivors

Table VII

Spain	France	Ireland	Iceland	Italy	
<p><i>Pension</i> (under certain conditions): No other beneficiaries. 20% of reference figure of the old-age pension 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 support of relatives (Subsidio temporal a favor de familiares)</i>: 20% of reference figure for old-age pension.</p>	No other beneficiaries.	<p>National pension (<i>grunnlífeyrir</i>): No other beneficiaries.</p> <p>Supplementary pension (<i>viðbótarlífeyrir</i>): See above, benefits, point 1.</p>	<p>For parents, brothers or sisters 15% of the insured person's pension if there are no other survivors.</p>	4. Other beneficiaries	
<p>The sum of benefits must not exceed 100% of relevant reference figure.</p>	Not applicable.	No maximum.	No maximum.	100% of the insured person's pension.	5. Maximum for all those entitled to benefits

Table VII

Survivors

	Liechtenstein	Luxembourg	Netherlands	Norway	Austria
4. Other beneficiaries	<p>First and Second pillar: A divorced spouse with an entitlement to maintenance receives essentially the same benefits as a surviving spouse. The widowed person's pension (<i>Verwitwetenrente</i>), however, is limited to the amount of the relevant maintenance entitlement.</p>	<p>Calculated in accordance with common law; no specific provisions.</p>	<p>No other beneficiaries.</p>	<p>No other beneficiaries.</p>	<p>No other beneficiaries.</p>
5. Maximum for all those entitled to benefits	<p>First pillar (<i>1. Säule</i>): Orphan's pensions (<i>Waisenrenten</i>) are reduced whenever, taken together with the father's or mother's pension, they exceed the "qualifying average annual income" (one of the two factors in calculating pensions) for survivors' pensions by more than 10% (hardly ever occurs in practice). Second pillar (<i>2. Säule</i>): none.</p>	<p>100% of the insured person's pension. If the total survivors' pensions exceeds this limit, they are reduced proportionally.</p>	<p>No maximum.</p>	<p>No maximum.</p>	<p>No maximum.</p>

	Portugal	Finland	Sweden	United Kingdom	
4. Other beneficiaries	If there is no spouse, parents dependant on the deceased are entitled.	Former spouse (Employment pension, <i>Työeläke</i>): Spouse's pension is divided. The part to be paid to the former spouse depends on the amount of the alimony.	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.	No other beneficiaries.	4. Other beneficiaries
5. Maximum for all those entitled to benefits	100% of the insured person's pension. 110% if in case of divorce 2 spouses are entitled to the pension.	National pension (<i>Kansaneläke</i>): None. Employment pension (<i>Työeläke</i>): Maximum 100% of the deceased person's pension.	100% of the deceased's pension.	No maximum.	5. Maximum for all those entitled to benefits

	Belgium	Denmark	Germany	Greece
6. Other benefits	<p>Survivors' pension (<i>pension de survie</i>) granted or maintained temporarily:</p> <ul style="list-style-type: none"> • 12 months grant to spouses who do not qualify for survivor's pension (<i>pension de survie</i>). • Maintaining the pension over a maximum of 12 months when, being under 45, the surviving spouse does not qualify any more for the early grant of a survivor's pension (<i>pension de survie</i>). In this case, after 12 months reduced pension amount. <p>See Table III for Funeral Grant (<i>allocation pour frais funéraires</i>).</p>	<ul style="list-style-type: none"> • Death grant (<i>begravelseshjælp</i>): Up to DKK 7,150 (* 961), depending on the fortune of the deceased. Persons under 18 years of age: DKK 6,000 (* 806). • Maintenance allowance (<i>hjælp til forsørgelse</i>) can be granted in case of need (Active Social Policy Act of 10 June 1997). See Table XI "Guaranteeing sufficient resources". • Special aid under the Social Assistance Act in cases of study or vocational training necessary to enable integration into a working life (Active Social Policy Act of 10 June 1997). See Table XI "Guaranteeing sufficient resources". 	<ul style="list-style-type: none"> • 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 Death Grant (<i>Sterbegeid</i>) under Table III. • The divorced spouse (divorce after 30 June 1977) who has not remarried has a right, on the death of the ex-spouse and during the upbringing of their children, to a pension based on his and her own insurance (child-raising pension). Conditions: 60 months of insurance before the death. Sliding scale according to income, same as widow's or widower's pension. 	<p>Two special additional benefits are paid for as follows:</p> <ul style="list-style-type: none"> • One total amount of it for the Christmas Holiday, it is almost the same amount as the amount of the monthly pension; • ½ of the other one is paid at Easter Holiday and the other half during the Summer-holidays. <p>Funeral expenses: GRD 183,600 (* 557).</p>
				6. Other benefits

Spain	France	Ireland	Iceland	Italy	
<p>Death grant (<i>auxilio de defunción</i>): ESP 5,000 (* 30).</p>	<p>Widower's allowance (<i>allocation veuve</i>): The deceased spouse must have paid old-age contributions over at least 3 months during the year prior to the death (except for the month of the death). Allowance is paid (under condition of sufficient resources) during 2 years from the date of the death or until the age of 55 if the survivor was 50 when spouse died. Maximum FRF 3,160 (* 482) per month. Beneficiary: less than 55 years, not divorced, not remarried or living as married, have or have had one child at charge.</p> <p>Death insurance: (<i>assurance décès</i>): Death grant (<i>capital-décès</i>) equal to 90 times the basic daily earning to the survivors (order of preference: spouse, children, relatives in ascending line, ...) insured who can justify a minimum working hours or contribution payment, to persons legitimately maintaining, to persons receiving invalidity pensions or industrial injuries income related to a permanent incapacity of at least 66.66%. Minimum: 1% of annual earnings, subject to ceiling: FRF 1,764 (* 269). Maximum: 3 times the monthly earnings, subject to ceiling: FRF 44,100 (* 6,723).</p>	<ul style="list-style-type: none"> • 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. • 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. • A Bereavement Grant is paid on the death of an insured person, the spouse of an insured person, or a child under 18 years of age. Benefit rate (payable in respect of deceased): IEP 500 (* 635). To qualify for payment the insured person or the spouse of the insured person must have: <ul style="list-style-type: none"> 26 contributions paid since entry into insurable employment or since 1 October 1970 whichever date is later; 48 contributions paid or credited in the appropriate contribution year before the death occurs or 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 between 26 and 48 weekly contributions. • In addition to a Widow(er)s Contributory Pension a person may get half, for a limited period, the personal rate of Unemployment, Disability, Health and Safety, Occupational injury, Maternity or Adoptive Benefits. • Invalidity Pensioners who qualify for Widow(er)s Contributory Pension, may receive half the personal rate of Disability Benefit for a limited period instead of Invalidity Pension. This is payable in addition to the Widow(er)s Contributory Pension. 	<p>National pension (<i>grunnlífeyrir</i>): A person who is widowed before reaching age 67 may be paid a Death grant (<i>dánarbætur</i>) ISK 19,725 (* 270) per month for 6 months. Possible to prolong payments for a period of 12 months if the recipient maintains a child under age 18 or in other special circumstances, in which case the grant is ISK 14,790 (* 203) per month.</p> <p>Supplementary pension (<i>viðbótarlífeyrir</i>): No other benefits.</p>	<p>If the insured person was not yet entitled to a pension and had contributed at least one year in the course of the 5 years before his death: survivors receive a once-off allowance (<i>Indennità "una tantum"</i>) of 45 times the total contributions paid. Minimum: ITL 43,200 (* 22). Maximum: ITL 129,600 (* 67). Order of priority: spouse, children, relatives in ascending line.</p>	<p>6. Other benefits</p>

	Liechtenstein	Luxembourg	Netherlands	Norway	Austria
6. Other benefits	<p>First pillar (1. Säule):</p> <ul style="list-style-type: none"> • Helplessness allowances (<i>Hilflosenentschädigungen</i>) where help is needed (tax financed, residency based). • Benefits for blind persons (<i>Blindenbeihilfen</i>) in the case of total or partial blindness (tax financed, residency based). • Tax-financed, residency-based income and resource-dependant supplementary benefits (<i>Ergänzungsleistungen</i>) (even if the minimum period of insurance or the insurance clause have not been met). 	<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>	No other benefits.	<p>Funeral grant (<i>gravferdsstønad</i>) of NOK 4,000 (• 496).</p> <p>Means-tested supplement to the funeral grant (<i>tillegg til gravferdsstønad</i>) of up to NOK 8,000 (• 992).</p>	<ul style="list-style-type: none"> • If the survivor's pensions are not granted because of lacking completion of the qualifying period, but if at least one contribution month of the deceased person is available: lump-sum settlement to the amount of 6 times "E" (reference earnings, see Table VI "Old-age"). • If the waiting period for survivor's pensions has been fulfilled, and no entitled persons exist: Lump-sum settlement to the amount of 3 times "E" (reference earnings, see Table VI "Old-age") to the children, the mother, the father or the brothers and sisters of the deceased person. • As far as the pension including other income is below the following reference rates (<i>Richtsätze</i>), an equalisation supplement (<i>Ausgleichszulage</i>) is due to the amount of the corresponding differing amount: Widow/ widower: ATS 8,312 (• 604), Orphans having lost one parent until the age of 24: ATS 3,104 (• 226), after the age of 24: ATS 5,516 (• 401). Orphans having lost both parent until the age of 24: ATS 4,661 (• 339), after the age of 24: ATS 8,312 (• 604). See also Table XI. • See Table IX for additional entitlement to family allowance (<i>Familienbeihilfe</i>). • See Table VI for additional entitlement to long-term care benefit (<i>Pflegegeld</i>). • See Table III and Table VIII for additional entitlement to death grant (<i>Sterbegeld</i>). <p>The pension is granted 14 times a year, the long-term care benefit (<i>Pflegegeld</i>) 12 times a year.</p>

	Portugal	Finland	Sweden	United Kingdom	
6. Other benefits	<ul style="list-style-type: none"> • Death grant (<i>subsídio por morte</i>): 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. • Constant care allowance (<i>Subsídio por assistência de terceira pessoa</i>). Supplement paid to severely disabled persons who are permanently incapacitated for work and require constant attendance from a third person: PTE 10,875 (• 54). • Christmas and Holiday bonus: Amounts equal to those of the pension. 	<p>All employees are covered by Group Life Insurance as a part of collective agreements. The benefit varies with age being FIM 72,800 (• 12,244) for a deceased up to age 49 and then gradually decreasing to FIM 20,000 (• 3,364) for ages 60-65.</p> <p>Child increase FIM 32,300 (• 5,432) /child under 18.</p> <p>The benefits are increased by 50% in case of accidental death.</p>	<p>Housing supplement for pensioners (<i>bostadstillägg till pensionärer</i>): 85% of the housing costs between SEK 100 (• 12) and SEK 4,000 (• 468). The supplement is income-tested.</p>	<p>Social Fund <i>Funeral Payments</i> provide help with funeral expenses where someone has been awarded a qualifying benefit (<i>Income support, income based Jobseekers Allowances, Working Families' Tax Credit, Housing Benefit, Council Tax Benefit or Disabled Person's Tax Credit</i>) and has good cause for taking responsibility, but has insufficient funds to meet such a large expense. Allowable amount covers reasonable cost of specified items, including necessary cost of burial or cremation charges, plus up to GBP 600 (• 961) for other funeral expenses.</p>	6. Other benefits

Table VII

Survivors

	Belgium	Denmark	Germany	Greece
7. Minimum pension	Guaranteed minimum for fully ensured: BEF 340,940 (• 8,452) per year, calculated pro rata if the career is at least equivalent to 2/3 of a complete career.	No minimum pension.	No minimum pension.	<p><i>Persons insured before 31.12.1992:</i> GRD 105,892 (• 321).</p> <p><i>Persons insured since 1.1.1993:</i> GRD 33,225 (• 101).</p>
8. Maximum pension	Maximum pension depends on annual earnings ceiling: pension is calculated on ex-husband/wife earnings ceiling. Ceiling for 1998 is BEF 1,404,155 (• 34,808).	No maximum pension.	No maximum pension.	100% of old-age pension of the deceased person: GRD 678,876 (• 2,058).

Spain	France	Ireland	Iceland	Italy
<p><i>Surviving spouse:</i></p> <ul style="list-style-type: none"> Widow(er)s over 65: ESP 59,900 (• 361) per month; widow(er)s between 60 and 65 years: ESP 52,735 (• 317) per month; widow(er)s under 60: ESP 42,080 (• 253) per month. Widow(er)s under 60 with family dependants: ESP 52,735 (• 317) per month. <p><i>Orphan children having lost one parent:</i> ESP 17,355 (• 104) per month. 14 payments per year.</p> <p><i>Orphan children having lost both parents:</i> ESP 17,355 (• 104) per month plus product of dividing ESP 42,080 (• 253) by number of entitled children. 14 payments per year.</p> <p><i>Other beneficiaries:</i> ESP 17,355 (• 104) per month. 14 payments per year.</p> <p>Sole beneficiary over 65: ESP 44,690 (• 269) per month.</p> <p>Sole beneficiary under 65: ESP 42,080 (• 253) per month. 14 payments per year.</p> <p>ESP 303,960 (• 1,827) per month.</p>	<p>Survivor's pension (<i>pension de réversion</i>): Minimum: FRF 17,860 (• 2,723) per year 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>Invalidity pension for widow/widower (<i>pension d'invalidité de veuf ou de veuve</i>) and Old-age pension for widow/widower (<i>pension de vieillesse de veuf ou de veuve</i>): Minimum: FRF 17,633 (• 2,688) per year. 10% supplement where the person concerned had or educated at least 3 children for 9 years before their 16th birthday.</p> <p>Survivor's pension (<i>pension de réversion</i>), Invalidity pension for widow/widower (<i>pension d'invalidité de veuf ou de veuve</i>) and Old-age pension for widow/widower (<i>pension de vieillesse de veuf ou de veuve</i>): the maximum pension corresponds to 54% of the pension amount.</p>	<p>Under age 66: 66 or over:</p> <p>IEP 73.80 (• 94) IEP 78.50 (• 100)</p> <p>Under age 66: 66 or over:</p> <p>IEP 77.10 (• 98) IEP 82.10 (• 104)</p>	<p>National pension (<i>grunnlífeyrir</i>): No minimum pension.</p> <p>Supplementary pension (<i>viðbótarlífeyrir</i>): Minimum pension for spouse based on a contribution period of 40 years 27% of the wages for which contributions were paid.</p> <p>No maximum pension.</p>	<p>Monthly minimum pension: ITL 720,900 (• 372).</p> <p>7. Minimum pension</p> <p>No maximum pension.</p> <p>8. Maximum pension</p>

	Liechtenstein	Luxembourg	Netherlands	Norway	Austria
7. Minimum pension	<p>No legally determined minimum pension (there are tax-financed, residence-based supplementary benefits (<i>Ergänzungsleistungen</i>) on the basis of income and resources).</p> <p>First pillar (<i>1. Säule</i>): Widowed person's pension (<i>Verwitwetenrente</i>) of CHF 804 (• 501) per month (13 times a year) or orphan's pension (<i>Waisenrente</i>) of CHF 202 (• 126) per month (13 times a year) if insurance was uninterrupted.</p> <p>Second pillar (<i>2. Säule</i>):</p> <ul style="list-style-type: none"> • Widow's or widower's pension (<i>Witwen-, Witwerrente</i>): 18% of the wages credited each year. • Orphan's pension (<i>Waisenrente</i>): 6% each of the wages credited each year. 	<p>The minimum pension supplement (<i>complément de la pension minimum</i>), to which the insured party was or would have been entitled, is allocated on the basis of ¼ to the spouse and ¼ to the orphan.</p>	<p>No minimum pension.</p>	<p>No guaranteed minimum pension.</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, an equalisation supplement (<i>Ausgleichszulage</i>) is due in the amount of the respective difference:</p> <p>Single pensioners: ATS 8,312 (• 604),</p> <p>Pensioners living in the same household with spouse: ATS 11,859 (• 862).</p> <p>Increase of the equalisation supplement (<i>Ausgleichszulage</i>) for each child up to the completion of age 18 or of age 27 for children engaged in vocational training or university education, no age limit in case of children with disabilities: ATS 885 (• 64).</p>
8. Maximum pension	<p>First pillar (<i>1. Säule</i>):</p> <ul style="list-style-type: none"> • Widowed person's pension (<i>Verwitwetenrente</i>) of CHF 1,608 (• 1,002) per month (13 times a year) if insurance was uninterrupted. • Orphan's pension (<i>Waisenrente</i>) of CHF 804 (• 501) per month (13 times a year) if insurance was uninterrupted. <p>Second pillar (<i>2. Säule</i>): There is no maximum pension as only the minimum benefits were established.</p>	<p>The calculation is based on the maximum pension provided for the primary insured person.</p>	<p>The maximum rate of survivors' benefit is 70% of the minimum wage.</p>	<p>No specific maximum set for survivors' pensions (<i>etterlattepension</i>).</p>	<p>ATS 30,548 (• 2,220) monthly.</p>

	Portugal	Finland	Sweden	United Kingdom	
7. Minimum pension	The percentages for calculating the pension are based on the minimum disablement or old-age pensions (see Tables V and VI).	No minimum pension. A transitional grant is paid for the first 6 months. See above "Benefits, 1. Surviving Spouse".	No minimum pension.	Minimum of 25% of the full rate of the <i>basic flat-rate pension</i> payable if contributions paid or credited in at least 25% of late husband's working life (i.e. from age 16 to tax year before death or age 65): <ul style="list-style-type: none"> • <i>Widow's Pension</i> (age 55 or over) and <i>Widowed Mother's Allowance</i>: minimum GBP 16.68 (• 27) a week; • <i>Widow's Pension</i> for widows aged 45-54 at husband's death: minimum pension rate reduced by 7% for each year under age 55. <i>State Earnings Related Pension (SERPS)</i> : 100% of late husband's accrued entitlement (reduced rate payable in the case of a widow aged under 55 without dependent children).	7. Minimum pension
8. Maximum pension	No maximum pension.	No maximum pension.	Pensions are not calculated on income exceeding 7.5 times the base amount (<i>prisbasbelopp</i>).	Maximum amount payable if contributions paid or credited in at least 90% of late husband's working life (i.e. from age 16 to tax year before death or age 65): <ul style="list-style-type: none"> • <i>Widow's Pension</i> (age 55 or over) and <i>Widowed Mother's Allowance</i>: GBP 66.75 (• 107) a week; • <i>Widow's Pension</i> for widows aged 45-54 at husband's death: maximum pension rate as above reduced by 7% for each year under age 55. <i>State Earnings Related Pension (SERPS)</i> : 100% of late husband's accrued entitlement (reduced rate payable in the case of a widow aged under 55 without dependent children).	8. Maximum pension

	Belgium	Denmark	Germany	Greece	
Taxation and social contributions	Benefits are fully liable to taxation.	Supplementary pension (<i>ATP-pension</i>): A tax of 40% is imposed on capital payment in case of death. Regular pensions are subject to taxation of income.	In general, pensions are liable to taxation. The taxation is partial: only the returns on the pension are liable to taxation. The returns are comparable to an interest amount credited to the capital collected through the payment of contributions. The amount of the returns depends on the age of the beneficiary at the commencement of pension payments. Despite the partial taxation, often income tax is not due because the income from the returns on the pension does not exceed the tax-free minimum income level and the other tax exemptions – as long as no further income exists.	In general, the benefits are fully liable to taxation. Certain exceptions: Disabled ex-servicemen, war victims and their families, blind persons and persons suffering from paraplegia.	Taxation and social contributions
	1. Taxation of cash benefits				
2. Limit of income for tax relief or tax reduction	No tax relief for incomes below a certain threshold. However, there is the possibility of a tax reduction. 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 and the family status (single person, couple with or without children). 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.	No limit of income and no tax reduction.	The minimum income levels (<i>Existenzminimum</i>) are not subject to taxation under any circumstances. The tax-free minimum income levels for 2000 are DEM 13,499 (* 6,902) for single adults and DEM 26,999 (* 13,804) for married couples.	Tax is levied on benefits where total annual income exceeds the GRD 1,600,000 (* 4,851) ceiling. Tax reduction according to the number of children: 1 child: GRD 30,000 (* 91) 2 children: GRD 70,000 (* 212) 3 children: GRD 150,000 (* 455) 4 children: GRD 240,000 (* 728) 5 children: GRD 350,000 (* 1,061)	2. Limit of income for tax relief or tax reduction

Spain	France	Ireland	Iceland	Italy	Taxation and social contributions
Benefits are fully liable to taxation.	Benefits are liable to taxation after deduction of 10% and then of 20%. Exemptions: If the amount of the pension does not exceed that of the old-age allowance for salaried workers of FRF 17,633 (• 2,688) and if other means do not exceed FRF 42,200 (• 6,433) for a single person (no tax declaration must be submitted).	Benefits are fully liable to taxation (including supplements for adult and child dependants).	National pension (<i>grunnlífeyrir</i>): Benefits, except Child pension (<i>bar-nalífeyrir</i>), are liable to taxation. Supplementary pension (<i>viðbótarlífeyrir</i>): General taxation rules.	Benefits are fully liable to taxation. Exemption for the portion of income corresponding to contributions to the social security system.	1. Taxation of cash benefits
The limit varies annually according to the incomes and family circumstances.	Taxation takes place when the annual net income taxable exceeds a certain ceiling. Ceiling for a single person: FRF 44,200 (• 6,738).	Widow/er with no children: Widowed Persons Allowance: A widowed person whose spouse has died in a given tax year is entitled to the Widowed Person's Bereavement Allowance, for that year only. This allowance is the same as the married person's allowance, i.e. IEP 8,200 (• 10,412) but is not available to a surviving spouse who is the subject of joint assessment for the same year. The limit for income tax in subsequent years is IEP 4,200 (• 5,333) or IEP 6,500 (• 8,253) if aged 65 or over. Widowed with children: Entitled to a Widowed Person's Allowance as above. A widowed person with dependent children is also entitled to: • One-Parent Family Allowance IEP 500 (• 635) and • Widowed Additional Allowance IEP 2,650 (• 3,365) and • Widowed Parent Allowance. This allowance is available for the five years following the year of death. The amount of the allowance is: in the year after death IEP 5,000 (• 6,349); in the second year after death IEP 4,000 (• 5,079); in the third year after death IEP 3,000 (• 3,809); in the fourth year after death IEP 2,000 (• 2,539); in the fifth year after death IEP 1,000 (• 1,270).	The limit of income for tax for the assessment year 2000 (income year 1999) is ISK 760,596 (• 10,415). All individual taxpayers are entitled to a personal tax credit (<i>persónuafsláttur</i>) against the computed state and municipal income taxes. This credit amounts to ISK 279,948 (• 3,833) for the assessment year 2000 (income year 1999).	Taxation depends on the total annual income of the individual or of the family. Annual tax exemption ceiling for a single person: ITL 9,100,000 (• 4,700).	2. Limit of income for tax relief or tax reduction

	Liechtenstein	Luxembourg	Netherlands	Norway	Austria
Taxation and social contributions	First pillar (1. Säule): Survivors' pensions (<i>Hinterlassenenrenten</i>) are subject to taxation. Contributions for aids, supplementary benefits (<i>Ergänzungsleistungen</i>) and helplessness allowances (<i>Hilfflosenentschädigungen</i>) are not subject to taxation. Second pillar (2. Säule): Survivors' benefits (pensions and capital payments) are subject to taxation.	For tax purposes, social security benefits replacing income are treated as wages.	In general, benefits are fully liable to taxation like other types of income, i.e. wages.	Pensions are liable to taxation.	Pensions are fully liable to taxation.
1. Taxation of cash benefits					
2. Limit of income for tax relief or tax reduction	Incomes of at least CHF 24,000 (• 14,960) are subject to taxation. A tax reduction of 70% is granted for pensions in the First pillar. A tax reduction of 20%, 25% or 30% (in exceptional cases 35%) is granted for pensions and capital benefits in the Second pillar on the basis of the level of financing by the pension provider. For other persons, 20% is granted.	The same special tax allowances for persons in gainful employment and pensioners respectively.	The income tax structure is progressive. In general, taxation applies if a certain minimum income is exceeded.	Certain provisions of tax relief/ reduction apply to pensioners. Pensioners with the full minimum pension as their only income, pay no tax or social security contributions.	Tax is levied on the income after the deduction of sickness insurance contributions. The individual tax due depends in particular on the individually applicable tax reductions, including a general tax reduction, the amount of which depends on the income, and, for example, annual tax reduction for pensioners in the amount of ATS 5,500 (• 400). These amounts are deducted from the annual tax due.

	Portugal	Finland	Sweden	United Kingdom	
Taxation and social contributions	In general, benefits are subject to taxation.	Pensions are liable to taxation; Housing allowance and benefits from Group Life Insurance are tax-free.	Benefits are fully liable to taxation, except housing supplement for pensioners (<i>bostadstillägg till pensionärer</i>), handicap allowance (<i>handikappersättning</i>) and care allowance (<i>vårdbidrag</i>) to the extent it covers special costs.	<i>Widowed Mother's Allowances</i> and <i>Widow's Pensions</i> are taxable, but any increases in respect of dependent children are not.	Taxation and social contributions
1. Taxation of cash benefits					1. Taxation of cash benefits
2. Limit of income for tax relief or tax reduction	Taxation is only applied for an annual income starting at PTE 1,482,000 (• 7,392).	The amount of the full pension deduction for pension income per year is: Local taxes: single person: FIM 34,900 (• 5,870) married person: FIM 29,500 (• 4,962) Government taxes: FIM 23,200 (• 3,902) for all. When pension is higher than the full pension deduction amount, the deduction is reduced by 70% of the exceeding amount. Pension deduction = Full deduction - 70% (pension-full deduction). No deduction is given when the pension is higher than Local taxes: single: FIM 84,755 (• 14,255) married: FIM 71,641 (• 12,049) Government taxes: FIM 56,341 (• 9,476).	Pensions below a certain limit are subject to special deductions. This means that a pensioner with only a basic pension (<i>folkpension</i>) and pension supplement (<i>pensionstillskott</i>) is not liable to taxation. For pensioners with higher pensions the special deduction is de-escalated by 65% of the income exceeding the amount of basic pension and pension supplement (the minimum pension). This means that there is no special tax deduction for pensions above the amount of SEK 127,200 (• 14,874) for a single pensioner.	In general there is a progressive taxation of gross income after deduction of personal and other reliefs. • Main personal reliefs per person per year: Aged under 65: GBP 4,335 (• 6,940) Aged between 65 and 74: GBP 5,720 (• 9,158) Aged over 75: GBP 5,980 (• 9,574) • Supplement for married couples and single parents: Aged under 65: GBP 1,970 (• 3,154) Aged between 65 and 74: GBP 5,125 (• 8,205) Aged over 75: GBP 5,195 (• 8,317) These supplementary allowances for married couples and single parents are restricted to give tax relief at a fixed rate of 10%. The higher personal and married couples allowances for those aged 65 and over are reduced by GBP 1 (• 1.60) for every GBP 2 (• 3.20) of income over above the income limit of GBP 16,800 (• 26,897). They cannot be reduced to below the rate applicable to those aged under 65.	2. Limit of income for tax relief or tax reduction

	Belgium	Denmark	Germany	Greece	
3. Social security contributions from benefits	<ul style="list-style-type: none"> • A 3.55% pension reduction. The monthly pension cannot be reduced to below BEF 39,538 (• 980). • A solidarity contribution (<i>cotisation de solidarité</i>) between 0% and 2% according to family dependence and whole's pension monthly amount (gross) and other advantages. Pension must be at least of BEF 43,298 (• 1,073). 	No contributions.	<p>Pensioner's contribution rate for sickness insurance depends on the general contribution rate of the respective sickness fund.</p> <p>Pensioner's contribution to long-term care insurance is 0.85%.</p>	<p>Special contributions on pensions allocated to the solidarity account of the social security institutions (LAFKA):</p> <p>Pensions up to GRD 120,000 (• 364): no contribution paid. Pensions amounting to more than GRD 120,000 (• 364):</p> <ul style="list-style-type: none"> • For amounts up to GRD 120,000 (• 364): 1%. • For the part between GRD 120,001 (• 364) and GRD 200,000 (• 606): 2%. • For the part between GRD 200,001 (• 606) and GRD 300,000 (• 910): 3%. • For the part between GRD 300,001 (• 910) and GRD 400,000 (• 1,213): 4%. • For parts over GRD 400,001 (• 1,213): 5%. 	3. Social security contributions from benefits

Spain	France	Ireland	Iceland	Italy
No contributions.	<p>Persons with tax domicile in France: no contributions but payment of generalised social contribution (<i>contribution sociale généralisée, CSG</i>) of 6.2% (reduced rate: 3.8%) and contribution for the repayment of the social debt (<i>contribution pour le remboursement de la dette sociale, CRDS</i>) of 0.5%.</p> <p>Persons with no tax domicile in France: contribution of 2.8%.</p>	No contributions.	No contributions.	<p>ITL 20 (• 0.01) monthly during 13 months for the National Institution for Italian Pensioners (<i>Opera nazionale dei pensionati d'Italia, ONPI</i>).</p>
				<p>3. Social security contributions from benefits</p>

Table VII

Survivors

	Liechtenstein	Luxembourg	Netherlands	Norway	Austria
3. Social security contributions from benefits	No contributions are taken directly from pensions in the First or Second pillar.	Contributions are deducted for health care and long term care insurance.	Social insurance contributions for the General Surviving Relatives Act (<i>Algemene Nabestaandenwet, Anw</i>), the General Exceptional Medical Expenses Act (<i>Algemene wet bijzondere ziektekosten, AWBZ</i>), the General Old-Age Pensions Act (<i>Algemene Ouderdomswet, AOW</i>) and, in some cases, the Health Insurance Act (<i>Ziekenfondswet, ZFW</i>) are deducted from pensions.	Pensioners pay a low rate social security contribution of 3% (for health care).	3.75% sickness insurance contribution.

Survivors

Table VII

	Portugal	Finland	Sweden	United Kingdom
3. Social security contributions from benefits	No contributions.	Sickness insurance premium for pensioners is 3.2% of taxable income. No other contributions.	No contributions.	3. Social security contributions from benefits

I Financing

II Health care

III Sickness - Cash benefits

IV Maternity

V Invalidity

VI Old-Age

VII Survivors

VIII Employment injuries and occupational diseases

IX Family benefits

X Unemployment

XI Guaranteeing sufficient resources

	Belgium	Denmark	Germany	Greece	
Applicable statutory basis	<p><i>Employment injuries:</i> Law of 10 April 1971.</p> <p><i>Occupational diseases:</i> Laws co-ordinated by Royal Order of 3 June 1970.</p>	<p>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, modified by law of 30 May 1998, in effect since 01.01.1999.</p>	<p>Social Code (<i>Sozialgesetzbuch</i>), Book VII from 7 August 1996, lastly amended by the law of 16 June 1998.</p>	<p>No particular insurance exists, the risk being covered under sickness, invalidity and survivors by specific regulations.</p>	Applicable statutory basis
Field of application	<p><i>Employment injuries:</i> Workers who are submitted to social security, apprentices and those to whom the Crown has granted status.</p> <p><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.</p>	<p>All salaried workers and certain self-employed (in fishing and navigation) persons. Trainees or any other persons spending time at a training centre or at a workshop or office because of their study or vocational training. Children affected with a disease or congenital illness caused by the work of their father or mother.</p>	<p>Employed persons, some self-employed, students, pupils, kindergarten children, persons undergoing rehabilitation and some other persons.</p>	<p>Employees and assimilated.</p>	Field of application

Spain	France	Ireland	Iceland	Italy	Applicable statutory basis	Field of application
<p><i>Employment injuries:</i> Revised text of legislation and Employment Injuries Regulation; Decree of 22 June 1956.</p> <p><i>Occupational diseases:</i> Legislative Royal Decree 1/94 of 20 June, in which the amended version of the General Law on Social Security (<i>Ley General de la Seguridad Social</i>) is approved.</p> <p>Royal Decree No 2609 of 24 September 1982.</p> <p>Royal Decree No1647 of 31 October 1997.</p> <p>Law No. 50 of 30 December 1998 on Fiscal, Administrative and Social measures.</p>	<p>Social Security Code (<i>Code de la sécurité sociale</i>), Book IV.</p>	<p>Social Welfare (Consolidation) Act 1993, as amended.</p>	<p>Law on Social Security (<i>Lög um almannatryggingar</i>) no. 117/1993 of December 1993 with later amendments.</p> <p>Law on Social Assistance (<i>Lög um félagslega aðstoð</i>) no. 118/1993 of December. 1993 with later amendments.</p> <p>Law on Disability (<i>Lög um málefni fáttaðra</i>) no. 59/1992 of June 1992 with later amendments.</p>	<p>Statutory Order no. 1124 of 30. June 1965.</p> <p>Law No 251 of 10.5.1982.</p> <p>Statutory Order no. 336 of 13. April 1994.</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>	<ul style="list-style-type: none"> • All employees, • self-employed persons unless they voluntarily exempt themselves, • apprentices, • persons engaged in rescue operations, • athletes participating in organised athletic activities, • patients receiving treatment in medical institutions, • persons engaged in household work may voluntarily ensure themselves. 	<p>Salaried workers and certain categories of self-employed workers.</p>		

	Liechtenstein	Luxembourg	Netherlands	Norway	Austria
Applicable statutory basis	Compulsory Accident Insurance Act (<i>Gesetz über die obligatorische Unfallversicherung</i>), LGBl. 1990 no. 46, last modified by LGBl. 1998 no. 110.	Book II of the Social Insurance Code (<i>Code des assurances sociales</i>), amended notably by the law of 17 November 1997.	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.	National Insurance Act (<i>folketrygdloven</i>) of 28 February 1997, Chapter 13. Occupational Injury Insurance Act of 16 June 1989.	General Social Insurance Act (<i>Allgemeines Sozialversicherungsgesetz, ASVG</i>), of 9 September 1955 last amended by BGBl. (<i>Official Journal</i>) I n. 2/2000. Federal Hospitals Act of 18 December 1956 (<i>Krankenanstaltengesetz, KAG</i>) and Hospitals Acts of the <i>Länder</i> and amendments. Long-term care benefit (<i>Pflegegeld</i>): Federal Care Benefit Act (<i>Bundespflegegeldgesetz, BPGG</i>) of 19 January of 1993, last amended by BGBl. (<i>Official Journal</i>) I n. 111/1998.
Field of application	<ul style="list-style-type: none"> • Employees, including home workers, apprentices, trainees, volunteers and persons employed in firms providing protected employment or employing invalids. • Non-occupational injuries: full-time and part-time employees, who work at least 12 hours per week with one employer. • Voluntary insurance: self-employed persons and family members working with them who are not obligated to take out insurance. 	<p>Persons who are engaged in a professional wage-earning activity or the self-employed, those who attend a vocational training or a programme for their integration or reintegration.</p> <p>Covered are also, among others: pupils, students and teaching assistants, delegates attending meetings of the professional chambers or of the social security institutions, and persons who take part in emergency relief actions.</p>	Not applicable.	<p>National Insurance (<i>folketrygden</i>): All employees, fishermen even when self-employed, conscripts, students and trainees, are covered. Freelancers and self-employed can take out voluntary insurance.</p> <p>Occupational Injury Insurance (<i>yrkesskadeforsikring</i>): All employees.</p>	<ul style="list-style-type: none"> • All employees in paid employment, trainees. • Family members working in the enterprises of self-employed persons. • Persons engaged in a trade or business (including self-employed craftsmen). • Certain assimilated self-employed persons, such as teachers, musicians and artists. • Persons who do not have a formal employment contract but essentially work as an employee (e.g. no own organisational structure, perform their services themselves). • Pupils and students.

Employment Injuries and Occupational Diseases

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	Portugal	Finland	Sweden	United Kingdom	
Applicable statutory basis	<p>Law No.100/97 of 13 September 1997.</p> <p>Statutory Order n.143/99 of 30 April 1999, (employment injuries).</p> <p>Statutory Order n.159/99 of 11 May 1999, (employment injuries of self-employed).</p> <p>Statutory Order n.247/99 of 2 July 1999, (occupational diseases).</p>	<p>Employment Accident Insurance Act (<i>Tapaturmavakuutuslaki</i>) of 20 August 1948, amended.</p> <p>Occupational Diseases Act (<i>Ammattitautilaki</i>) of 29 December 1988.</p>	<p>Work Injury Insurance Act (<i>Lag om arbetsskadeförsäkring</i>) of 1976 and amendments. (Applies to work accidents/injuries/diseases occurred as from July 1st 1977).</p>	<p>Social Security Contributions and Benefits Act 1992.</p> <p>Social Security Administration Act 1992.</p>	Applicable statutory basis
Field of application	All employees and self-employed.	All employees, farmers, some students and trainees. Self-employed persons may join voluntarily.	Everybody who is gainfully occupied is insured.	Employed earners.	Field of application

Table VIII

Employment Injuries and Occupational Diseases

	Belgium	Denmark	Germany	Greece	
Risks covered					Risks covered
1. Employment injuries	Accident injury occurred during and as a result of the execution of the work contract (and) which causes a lesion.	Accident injury or harmful action occurred during work or as a result of the conditions under which the work is carried out. Sudden accidents which occur in the course of lifting objects.	Accident injury occurred in the enterprise and/or in connection with an occupation depending 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.	1. Employment injuries
2. Travel between home and work	Covered.	Not covered.	Covered.	Covered.	2. Travel between home and work

Employment Injuries and Occupational Diseases

Table VIII

Spain	France	Ireland	Iceland	Italy	
<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 incurred as a result of an accident at work, including diseases caused by such accidents or a prescribed occupational disease contracted in the course of insurable employment.</p>	<p>Accidents in the course of work, apprenticeship, rescue work, athletic training, provided that the injured person is insured.</p>	<p>Employment injury produced by violent cause at work.</p>	<p>Risks covered</p> <p>1. Employment injuries</p>
<p>Covered.</p>	<p>Covered.</p>	<p>Covered.</p>	<p>Covered.</p>	<p>Injuries occurring during the journey between the place of work and the home do not usually occasion compensation. Exception: unavoidable use of a very long or bad and dangerous route, the transport of heavy tools, harbour vessels, the enterprise's own means of transport, etc.</p>	<p>2. Travel between home and work</p>

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Employment Injuries and Occupational Diseases

	Liechtenstein	Luxembourg	Netherlands	Norway	Austria
Risks covered					
1. Employment injuries	<ul style="list-style-type: none"> • Accidents during work that the insured person performs under the employer's orders or in their interest. • Accidents during work breaks or before or after work, where the insured person is authorised to remain at the workplace or in the area of the dangers inherent in their professional activities. 	Employment injury occurring as a result or at times of work.	Not applicable.	Injury, sickness or death caused by an accident at work.	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.
2. Travel between home and work	Accidents on the way to and from work are covered.	Covered.	Not applicable.	Covered when the travel is arranged by the employer or implies a significant increase in the risk of injury.	Covered.

	Portugal	Finland	Sweden	United Kingdom	
<p>Risks covered</p> <p>1. Employment injuries</p>	<p>Accident occurring at the place of work and during the employment, giving rise directly or indirectly to a physical injury, functional disorder or disease leading to death or a partial or total loss of working or earning capacity.</p>	<p>An accident injury occurred at work in circumstances deriving from an employment.</p>	<p>Every accident or illness related to the working situation.</p>	<p>Personal injury by accident arising out of and in the course of employed earners' employment.</p>	<p>Risks covered</p> <p>1. Employment injuries</p>
<p>2. Travel between home and work</p>	<p>Such injuries as those occurring:</p> <ul style="list-style-type: none"> • on the way to work, in between the regular or occasional residence and the place of work; • in between the regular residence or the place of work and the place of earnings payment; • in between the regular residence or the place of work and the place where the worker benefits from a medical treatment consequent to a previous accident; • at the place where the worker benefits from a medical treatment consequent to a previous accident; • in between the place of work and the meal place; • outside the place of work but in the course of duties ordered or authorised by the employer; • at the place of earnings payment. 	<p>Covered.</p>	<p>Covered.</p>	<p>As a general rule, not covered.</p>	<p>2. Travel between home and work</p>

	Belgium	Denmark	Germany	Greece	
Occupational diseases					Occupational diseases
1. Prescribed diseases	<ul style="list-style-type: none"> List of occupational diseases (Royal Decree of 28 March 1969, as amended) and Open system or not included on list, when occupational demands are found to be the determining and direct cause of the disease. Proof that the person has been exposed to occupational risk and a link to the cause must be provided by the victim or the beneficiaries. 	List of recognised occupational diseases.	List of 67 occupational diseases from the Annex no. 1 of the Decree on Occupational Diseases (<i>Berufs-krankheiten-Verordnung</i>) of 31 October 1997.	List of occupational diseases.	1. Prescribed diseases
2. Conditions					2. Conditions
<ul style="list-style-type: none"> Enterprises, work 	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.	No regulations.	Restricted to some certain diseases given in the list of occupational diseases.	No regulations.	<ul style="list-style-type: none"> Enterprises, work
<ul style="list-style-type: none"> Periods of exposure to risk 	No statutory periods.	Circumstances taken into consideration.	No general periods foreseen, circumstances taken into consideration.	No statutory periods.	<ul style="list-style-type: none"> Periods of exposure to risk

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Spain	France	Ireland	Iceland	Italy	
<p>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).</p>	<p>98 tables of occupational diseases, tables annexed to Book IV of Social Security Code (<i>Code de la sécurité sociale</i>).</p>	<p>56 prescribed diseases set out in the Social Welfare Occupational Injuries (Prescribed Diseases) Regulations 1983, amended 1985.</p>	<p>Diseases caused by the noxious effects of substances, radiation or similar conditions which prevail at most for a few days and which must be attributed to the employment.</p>	<p>List of 58 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.</p>	<p>Occupational diseases</p> <p>1. Prescribed diseases</p>
<p>Only in exceptional cases.</p>	<p>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.</p>	<p>Employment in occupations involving exposure to risk as indicated in the Regulations.</p>	<p>Same conditions as for occupational injury.</p>	<p>None, circumstances taken into consideration.</p>	<p>2. Conditions</p> <ul style="list-style-type: none"> • Enterprises, work
<p>No fixed period.</p>	<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>	<p>Same conditions as for occupational injury.</p>	<p>No fixed period.</p>	<ul style="list-style-type: none"> • Periods of exposure to risk

Table VIII

Employment Injuries and Occupational Diseases

	Liechtenstein	Luxembourg	Netherlands	Norway	Austria
Occupational diseases	Sicknesses that result exclusively or predominantly from harmful materials or particular work are considered occupational diseases. There is a list of harmful materials and work-related illnesses (Appendix 1 of the ruling).	Table of 55 occupational diseases and noxious agents as provided for by the Grand-Ducal Decree of 26 May 1965.	Not applicable.	List of recognised occupational diseases.	List of 52 occupational diseases.
1. Prescribed diseases					
2. Conditions					
• Enterprises, work	No regulation.	Given in the list, mostly in general terms.	Not applicable.	No regulation.	Only for certain diseases. See List of occupational diseases.
• Periods of exposure to risk	No period specified; test of circumstances.	No regulation.	Not applicable.	No regulation.	Only for damage of meniscus (3 years).

	Portugal	Finland	Sweden	United Kingdom
<p>Occupational diseases</p> <p>1. Prescribed diseases</p>	List of occupational diseases.	Any disease which is primarily due to physical, chemical or biological factors associated with work done during a period of employment. List of generally recognised occupational diseases.	Not applicable.	Schedule of over 70 prescribed industrial diseases. Special law for pneumoconiosis and byssinosis.
<p>2. Conditions</p> <p>• Enterprises, work</p>	Indicated in the list of occupational diseases.	No regulation.	No regulation.	Occupation involving exposure to specified substances/work processes.
<p>• Periods of exposure to risk</p>	Indicated in the list of occupational diseases.	No statutory periods.	No statutory periods.	Minimum of 10 years for occupational deafness, 20 years for chronic bronchitis and emphysema. Others: No limit.
				<p>Occupational diseases</p> <p>1. Prescribed diseases</p>
				<p>2. Conditions</p> <p>• Enterprises, work</p>
				<p>• Periods of exposure to risk</p>

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Employment Injuries and Occupational Diseases

	Belgium	Denmark	Germany	Greece	
• Periods of liability	No statutory periods.	No statutory periods.	None, circumstances taken into consideration.	No statutory periods.	• Periods of liability
• Time limit for declaration	No statutory periods (except for temporary incapacity).	One year; special circumstances excepted.	Immediate notification by doctor or employer.	5 days following the accident.	• Time limit for declaration
3. Mixed system	Coexistence of list and open system not included on list.	Mixed system.	Mixed system.	No mixed system.	3. Mixed system

Employment Injuries and Occupational Diseases

Table VIII

Spain	France	Ireland	Iceland	Italy	
<p>No fixed period.</p>	<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>Same conditions as for occupational injury.</p>	<p>Periods given in the list (with a minimum of 6 months).</p>	<p>• Periods of liability</p>
<p>No time limit.</p>	<p>2 years time-limit.</p>	<p>No time limit.</p>	<p>Same conditions as for occupational injury.</p>	<p>3 years (time-limit).</p>	<p>• Time limit for declaration</p>
<p>No cover for diseases not appearing on list, unless adjudged as an employment injury, i.e. contracted exclusively by reason of victim's employment.</p>	<ul style="list-style-type: none"> • 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%. • 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). 	<p>Proof system: Claims in respect of upper respiratory tract infection, dermatitis and pneumoconiosis due to mineral dusts, which are not included in the list of prescribed diseases must be proved as being of occupational origin.</p>	<p>Mixed system.</p>	<p>Mixed system.</p>	<p>3. Mixed system</p>

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Employment Injuries and Occupational Diseases

	Liechtenstein	Luxembourg	Netherlands	Norway	Austria
• Periods of liability	No statutory periods.	No statutory periods.	Not applicable.	No statutory periods.	No statutory periods.
• Time limit for declaration	Immediate report to the insurer or employer.	No time limit.	Not applicable.	Notification to the National Insurance Service (<i>trygdeetaten</i>) within a year of the time the insured or his employer became aware of the disease and its likely cause. Later notifications can be accepted in certain circumstances. Claims for lump sum indemnities from the Occupational Injury Insurance (<i>yrkesskadeforsikring</i>) must be made to the employer or the insurance company within three years of the time the insured became aware of his claim and were able to present it.	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).
3. Mixed system	Additional recognition of other illnesses that have been proven to be exclusively or in large part caused by professional activities.	Mixed system.	Not applicable.	Mixed system.	Mixed system of list and proof system.

	Portugal	Finland	Sweden	United Kingdom	
• Periods of liability	Indicated in the list of occupational diseases.	No statutory periods.	No statutory periods.	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.	• Periods of liability
• Time limit for declaration	One year from formal communication of diagnosis. Once this deadline has passed, benefits will only be paid from the month following the date of application.	One year, special circumstances excepted.	Immediate notification by employer or by self employed person.	No time limit.	• Time limit for declaration
3. Mixed system	Mixed system.	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.	3. Mixed system

Table VIII

Employment Injuries and Occupational Diseases

	Belgium	Denmark	Germany	Greece	
Benefits					Benefits
1. Temporary incapacity:					1. Temporary incapacity:
Benefits in kind					Benefits in kind
• Free choice of doctor or hospital	Free choice, unless for employment accident, if the enterprise has a recognised, comprehensive medical department.	See Table II "Health care".	In principle: No free choice; the patient must as soon as possible visit the specialist (<i>Durchgangsarzt</i>) appointed by the professional insurance funds (<i>Berufsgenossenschaft</i>). 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 II "Health care".	• Free choice of doctor or hospital
• Payment of costs and contribution by person involved	<i>Employment accident:</i> If free choice allowed, refund subject to an official scale. If organised department: Free care. <i>Occupational disease:</i> According to official rate and specific nomenclature. No participation.	Medical treatment: See Table II "Health care". Costs of prosthesis, artificial limbs, orthopaedic equipment and wheel chairs can be covered by the injury insurance.	Payment is made by the professional insurance funds (<i>Berufsgenossenschaft</i>) from the beginning. If the sickness fund pays, although it is not responsible in these cases, the professional insurance funds will reimburse the expenses. No participation by insured person.	Full payment by the competent institution. No participation by insured person.	• Payment of costs and contribution by person involved
• Duration of benefits	Unlimited.	Unlimited.	Unlimited.	Unlimited.	• Duration of benefits
2. Temporary incapacity:					2. Temporary incapacity:
Cash benefits					Cash benefits
• Waiting period	<i>Employment accident:</i> No waiting period. <i>Occupational disease:</i> Minimum of 15 days of incapacity.	No waiting period.	No waiting period.	No waiting period.	• Waiting period
• Duration	Until recovery or permanent condition.	See Table III "Sickness - cash benefits".	78 weeks.	See Table III "Sickness - cash benefits".	• Duration

Employment Injuries and Occupational Diseases

Table VIII

Spain	France	Ireland	Iceland	Italy	
Free choice of doctor but not of hospital.	Free choice.	See Table II "Health care".	See Table II "Health care".	See Table II "Health care".	Benefits 1. Temporary incapacity: Benefits in kind <ul style="list-style-type: none"> • Free choice of doctor or hospital
No fees to be paid by beneficiary. Cost of treatment borne by social security scheme. Official scale for all items of treatment by health professionals and establishments not forming part of, or operating under agreement with the National Health Service. No participation, even for acquisition and replacement of vehicles and prosthesis.	Direct payment by the primary social security fund. No contribution within insurance ceiling. No hospitalisation fee (<i>forfait hospitalier</i>).	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.	Paid in full by the insurance.	Where corresponding structures exist, the National Insurance Institute for Employment Injuries (<i>Istituto Nazionale contro gli infortuni sul lavoro, INAIL</i>) insures first aid, otherwise recourse to the National Health Service (<i>Servizio Sanitario Nazionale, S.S.N.</i>). See Table II "Health care".	
Unlimited.	Unlimited.	Unlimited.	Unlimited.	See Table II "Health care".	<ul style="list-style-type: none"> • Duration of benefits
No waiting period.	No waiting period.	3 days.	7 days provided incapacity for work lasts for at least 10 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). As of the fourth day, the National Insurance Institute for Employment Injuries (<i>Istituto Nazionale contro gli infortuni sul lavoro, INAIL</i>) compensates the worker with up to 60% of his/her daily earnings.	2. Temporary incapacity: Cash benefits <ul style="list-style-type: none"> • Waiting period
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 excluded).	52 weeks.	Until recovery or permanent condition.	<ul style="list-style-type: none"> • Duration

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Employment Injuries and Occupational Diseases

	Liechtenstein	Luxembourg	Netherlands	Norway	Austria
Benefits	Free choice of doctor and hospital.	Free choice.	Not applicable.	See Table II "Health care".	In principle free choice. Persons insured in sickness insurance receive the benefits primarily from sickness insurance (See Table II "Health care"); the accident insurance fund, however, can assume the treatment at any time.
1. Temporary incapacity:					
Benefits in kind					
• Free choice of doctor or hospital					
• Payment of costs and contribution by person involved	Costs assumed by the accident insurer responsible.	Directly by the insurance association. No contribution of the victim.	Not applicable.	No cost-sharing charges are paid in the case of medical treatment of occupational injuries.	For the first 4 weeks: sickness 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, medical or dental treatment, and for pharmaceutical products (See Table II "Health care").
• Duration of benefits	Unlimited.	Unlimited.	Not applicable.	Unlimited.	Unlimited.
2. Temporary incapacity:					
Cash benefits					
• Waiting period	2 days for daily cash benefits (<i>Taggeld</i>).	No waiting period.	Not applicable.	No waiting period.	3 days for sickness benefit (<i>Krankengeld</i>).
• Duration	Until the insured person's ability to work is fully restored, the beginning of a pension or death.	Sickness benefit (<i>indemnité pécuniaire de maladie</i>) until recovery or permanent condition but granting of an annuity after 13 weeks.	Not applicable.	One year.	Until permanent condition (2 years later at the latest a permanent pensions is to be determined).

	Portugal	Finland	Sweden	United Kingdom	
Benefits					Benefits
1. Temporary incapacity:					1. Temporary incapacity:
Benefits in kind					Benefits in kind
• Free choice of doctor or hospital	Employment injuries: insurance provides for all forms of care. Occupational diseases: care provided by National Health Service (appropriate to medical treatment and victim rehabilitation).	Free choice, but avoiding unnecessary costs.	See table II "Health care".	See Table II "Health care".	• Free choice of doctor or hospital
• Payment of costs and contribution by person involved	Paid in full by responsible institution. No contribution of the victim.	Paid in full by responsible institution.	Medical treatment: See table II "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 II "Health care".	• Payment of costs and contribution by person involved
• Duration of benefits	Unlimited.	Unlimited.	Unlimited until the age of 65.	Unlimited.	• Duration of benefits
2. Temporary incapacity:					2. Temporary incapacity:
Cash benefits					Cash benefits
• Waiting period	No waiting period.	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 III "Sickness - Cash benefits".	3 days.	• Waiting period
• Duration	Whilst victim is undergoing medical treatment or occupational rehabilitation.	One year.	Unlimited.	Maximum of 168 days (excluding Sundays).	• Duration

	Belgium	Denmark	Germany	Greece	
• Amount of the benefit	<p>Basic earnings used for calculation: Effective yearly earnings in the year preceding the accident or the incapacity due to an occupational disease.</p> <p>Maximum: BEF 984,300 (• 24,400). Minimum for minors and apprentices: BEF 196,860 (• 4,880); taking into account of wages of adult workers, when minors become of age.</p> <p>Amount:</p> <ul style="list-style-type: none"> • <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 III "Sickness - cash benefits".	Basic earnings used for sickness insurance (but up to a special ceiling). Amount: See Table III "Sickness - cash benefits".	See Table III "Sickness - cash benefits".	• Amount of the benefit

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Table VIII

Spain	France	Ireland	Iceland	Italy
<p>75% of reference figure from the date after the sick leave starts.</p>	<p>Basic earnings used for calculation:</p> <ul style="list-style-type: none"> • 1/30th of the previous salary if it was paid monthly. • 1/28th of the two previous wages if these were paid weekly or every 2 weeks <p>up to 0.834% of the annual ceiling.</p> <p>Amount: 60% of basic earnings for 28 days, max. FRF 882.70 (• 135) thereafter 80%, max. FRF 1,176.33 (• 179). No reduction for hospitalisation.</p>	<p><i>Injury benefit:</i></p> <p>IEP 73.50 (• 93) per week. Additional allowances payable for dependants.</p>	<p>Per diem injuries cash benefits (<i>slysadagpeningar</i>) ISK 851 (• 12) and in addition ISK 183 (• 2.51) for each maintained child under 18.</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>
				<p>• Amount of the benefit</p>

Table VIII

Employment Injuries and Occupational Diseases

	Liechtenstein	Luxembourg	Netherlands	Norway	Austria
• Amount of the benefit	<ul style="list-style-type: none"> • The last wages drawn before the accident along with supplementary allowances and other income for a maximum of CHF 106,800 (= 66,571) per year is considered insured earnings. • 80% of insured earnings in the case of more than 50% incapacity to work. Half benefits for a 25% to 50% incapacity to work. No entitlement for an incapacity to work of less than 25%. 	<p>For the calculation of cash benefits: Gross salary which the employee would have earned if he had continued to work.</p> <p>For the calculation of a pension: See below.</p>	Not applicable.	100% of the income at the time of the accident.	For the first 26 weeks see Table III "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".

	Portugal	Finland	Sweden	United Kingdom	
<p>• Amount of the benefit</p>	<p>Employment injuries: Reference: daily wage or 1/30 of the monthly wage at the day of accident. Amount: • total incapacity: 70% of reference wage. • partial incapacity: 70% of the reduction of general capacity of earnings.</p> <p>Occupational diseases: Reference: daily wage resulting from the division of the annual wage (12 x monthly wage + holiday and Christmas bonus + other regular payment) by the number of days with registered contributions. Amount: • total incapacity: 70% of daily wage during the first 12 months of incapacity. After this period: 75%. • partial incapacity: 70% of the reduction of general capacity of earnings. The amount is reduced to 45% when there is hospitalisation, except if there are dependent persons.</p>	<p>The amount of the daily allowance equals to sick pay for the first 4 week. After four weeks it is the 360th part of the annual earnings of the insured person.</p>	<p>See table III "Sickness - Cash benefits".</p>	<p>See Table III "Sickness - cash benefits".</p>	<p>• Amount of the benefit</p>

Table VIII

Employment Injuries and Occupational Diseases

	Belgium	Denmark	Germany	Greece	
3. Permanent incapacity	No minimum level.	15%.	20%.	50%.	3. Permanent incapacity
• Minimum level of incapacity giving entitlement to compensation					• Minimum level of incapacity giving entitlement to compensation
• Fixing level of incapacity	<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 Board of Industrial Injuries (<i>Arbejdsskadestyrelsen</i>).	Ascertained in each case by medical examination as required by the professional insurance funds (<i>Berufsgenossenschaft</i>).	The competent institution after an opinion from the medical committee.	• Fixing level of incapacity
• Possibility of review	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 Board of Industrial Injuries (<i>Arbejdsskadestyrelsen</i>) 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.	• Possibility of review
• Basic earnings used for calculating annuity	Total earnings (possibly reconstituted) of year prior to accident or cessation of work because of occupational disease. Maximum ceiling: BEF 984,300 (• 24,400) per year. For minors: Earnings of adults.	Total earnings in year before injury. Maximum: DKK 333,000 (• 44,756); Minimum: DKK 124,000 (• 16,666).	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 for 2000: • Old <i>Länder</i> . DEM 53,760 (• 27,487) • New <i>Länder</i> . DEM 43,680 (• 22,333) Maximum annual earnings limits: between DEM 89,040 (• 45,525) and DEM 144,000 (• 73,626) according to the professional insurance funds (<i>Berufsgenossenschaft</i>). For children, the following proportions apply: 1/4 (children under 6) or 1/3 (children 6 - 13); or 40% (children 14-17) of the relevant figure.	<i>Persons insured before 31.12.1992:</i> Wage assumed for each of 28 insurance categories, corresponding to average gross earnings in the 5 years before retirement. <i>Persons insured since 1.1.1993:</i> The wages of the last 5 years are taken into account for calculating the pension. 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.	• Basic earnings used for calculating annuity

Employment Injuries and Occupational Diseases

Table VIII

Spain	France	Ireland	Iceland	Italy
33%.	No minimum level.	1%.	10%.	11%. No minimum for silicosis or asbestosis combined with tuberculosis.
Incapacity Assessment Boards (<i>Equipo de Valoración de Incapacidades, EVI</i>).	The social security fund, on the advice of the consultant doctor.	Disablement is assessed by the Department of Social, Community and Family Affairs following medical examination.	The State Social Security Institute (<i>Tryggingastofnun ríkisins</i>).	Fixed for injuries on the basis of a table for assessing permanent incapacity; For occupational diseases on the basis of opinion of the consultant doctor.
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 always possible.	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).
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: FRF 95,278.44 (• 14,525) per year. Maximum: FRF 190,556.88 (• 29,050) 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.	Not applicable.	Average earnings in the year prior to cessation of work depending on sector: <i>Industry:</i> Minimum: ITL 19,401,000 (• 10,020), maximum ITL 36,031,000 (• 18,608). <i>Agriculture:</i> Fixed amount: ITL 29,285,000 (• 15,124). Reduction of basic earnings according to a table of basic percentages corresponding to incapacity levels: "t" between 11 and 64%: 50 - 98% of earnings. "t" between 65 and 100%: 100% of earnings.

3. Permanent incapacity
• Minimum level of incapacity giving entitlement to compensation

• Fixing level of incapacity

• Possibility of review

• Basic earnings used for calculating annuity

Table VIII

Employment Injuries and Occupational Diseases

	Liechtenstein	Luxembourg	Netherlands	Norway	Austria
3. Permanent incapacity	No minimum level.	No minimum level.	Not applicable.	30%.	20% (50% for pupils and students).
• Minimum level of incapacity giving entitlement to compensation					
• Fixing level of incapacity	Accident insurance company.	Assessment by the joint committee for annuities (<i>commission paritaire des rentes</i>) based on the medical service of the social security organisation (<i>contrôle médical de la sécurité sociale</i>).	Not applicable.	National Insurance Service (<i>trygde-etaten</i>).	Accident insurance fund.
• Possibility of review	Revision of pensions in the case of significant change in the level of invalidity. Automatic revision of pensions, when the pension from the invalidity insurance is revised.	Review possible only during the 3 years following the fixing of the annuity unless deterioration of more than 10%.	Not applicable.	Review possible at any time.	Review at any time possible in the first two years; thereafter at intervals of at least 1 year.
• Basic earnings used for calculating annuity	Wages drawn within a year before the accident, along with supplementary allowances and other income for a maximum of CHF 106,800 (• 66,571) per year, are considered insured earnings.	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 (<i>salaire social minimum</i>) valid at the time of the accident. Maximum: LUF 240,249 (• 5,956).	Not applicable.	Estimated annual income from work at the time of the accident. Alternatively, when more favourable, the regular invalidity pension income base, see Table V "Invalidity".	Annual income of the year prior to the accident or the cessation of work because of an occupational disease. Maximum amount: ATS 604,800 (• 43,953) = 12 x ATS 43,200 (• 3,139) + ATS 86,400 (• 6,279) 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).

Employment Injuries and Occupational Diseases

Table VIII

	Portugal	Finland	Sweden	United Kingdom	
<p>3. Permanent incapacity</p> <ul style="list-style-type: none"> • Minimum level of incapacity giving entitlement to compensation 	<p>Indicated in scale of incapacity (<i>Tabela Nacional de Incapacidades por Acidentes de Trabalho e Doenças Profissionais</i>).</p>	<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% disablement (1% in the case of pneumoconiosis, diffuse mesothelioma and byssinosis).</p>	<p>3. Permanent incapacity</p> <ul style="list-style-type: none"> • Minimum level of incapacity giving entitlement to compensation
<ul style="list-style-type: none"> • Fixing level of incapacity 	<p><i>Employment injuries:</i> Labour Tribunal. <i>Occupational diseases:</i> National centre for protection against occupational risks (<i>Centro Nacional de Protecção contra os Riscos Profissionais</i>) or, if the claimant does not agree with its decision, Labour Tribunal.</p>	<p>The competent institution.</p>	<p>The social insurance office.</p>	<p>Decision makers with medical advice and appeal tribunal.</p>	<ul style="list-style-type: none"> • Fixing level of incapacity
<ul style="list-style-type: none"> • Possibility of review 	<p>Review possible either on initiative of responsible institutions or at request of beneficiary.</p>	<p>Review always possible.</p>	<p>Review possible at any time up to retirement age (65).</p>	<p>Reconsideration possible if circumstances change.</p>	<ul style="list-style-type: none"> • Possibility of review
<ul style="list-style-type: none"> • Basic earnings used for calculating annuity 	<p><i>Employment Injuries:</i> annual wage (12 x monthly wage + holiday and Christmas bonus + other regular payment). <i>Occupational diseases</i> average monthly wage resulting from the division of the annual wage (1/12 of total monthly wages + holiday and Christmas bonus + other regular payment).</p>	<p>Total earnings the insured probably would have earned in one year without the employment injury or occupational disease (E). (E) is at least FIM 48,500 (• 8,157) per year.</p>	<p>Income qualifying for sickness cash benefit (<i>sjukpenning</i>) 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: 24% of the base amount (<i>prisbasbelopp</i>), i.e. SEK 8,784 (• 1,027) Maximum: SEK 274,500 (• 32,098).</p>	<p>Not applicable. Benefits not based on earnings.</p>	<ul style="list-style-type: none"> • Basic earnings used for calculating annuity

Table VIII

Employment Injuries and Occupational Diseases

	Belgium	Denmark	Germany	Greece																			
• Amount or formula	<p>In general: $E \times t$.</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>Invalidity pension (<i>erstatning for tab af erhvervsevne</i>) equal to 80% of annual earnings of recipient up to an amount of DKK 333,000 (* 44,756) per year: 80% = DKK 266,400 (* 35,805). The 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: $E \times t \times 66 \frac{2}{3}\%$.</p> <p>$E =$ Annual gross income in the year prior to the insured event</p> <p>$t =$ Degree of incapacity</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 before 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". Minimum amount: 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>	• Amount or formula
"t" = 100%	100%																						
"t" = 50%	50%																						
"t" = 20%	20%																						
"t" = 8%	6%																						
"t" = 4%	2%																						
"t" = 100%	66.7% of E																						
"t" = 75%	50.0% of E																						
"t" = 50%	33.3% of E																						
"t" = 25%	16.7% of E																						
• Supplements for dependants	No supplements.	No supplements.	No supplements.	<p><i>Persons insured before 31.12.1992:</i></p> <p>Partner: GRD 10,055 (* 30) per month. Adjustment according to the rises in civil servants' pensions.</p> <p>Children:</p> <table> <tr> <td>1st child:</td> <td>20% of the pension</td> </tr> <tr> <td>2nd child:</td> <td>15% of the pension</td> </tr> <tr> <td>3rd child:</td> <td>10% of the pension</td> </tr> </table> <p><i>Persons insured since 1.1.1993:</i></p> <p>Partner: No supplements.</p> <p>Children:</p> <table> <tr> <td>1st child:</td> <td>8% of the pension</td> </tr> <tr> <td>2nd child:</td> <td>10% of the pension</td> </tr> <tr> <td>3rd and any further child:</td> <td>12% of the pension</td> </tr> </table>	1st child:	20% of the pension	2nd child:	15% of the pension	3rd child:	10% of the pension	1st child:	8% of the pension	2nd child:	10% of the pension	3rd and any further child:	12% of the pension	• Supplements for dependants						
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2nd child:	10% of the pension																						
3rd and any further child:	12% of the pension																						

Spain	France	Ireland	Iceland	Italy	• Amount or formula																		
<ul style="list-style-type: none"> • Permanent partial incapacity for habitual occupation (<i>Incapacidad permanente parcial para la profesión habitual</i>): 24 times monthly reference wage. • Permanent total incapacity for habitual occupation (<i>Incapacidad permanente total para la profesión habitual</i>): 55% of reference wage. In case of workers over 55, the rate is increased, subject to certain conditions, by 20% of reference wage. • Permanent total incapacity for work (<i>Incapacidad permanente absoluta</i>): 100% of reference wage. • Severe disablement (<i>Gran invalidez</i>): 100% of reference wage + 50% for the carer person. 	<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 border="1" data-bbox="421 319 757 462"> <tr> <td>Incapacity level "t"</td> <td>pension in % of E reduced</td> </tr> <tr> <td>100%</td> <td>100,0%</td> </tr> <tr> <td>75%</td> <td>62,5%</td> </tr> <tr> <td>50%</td> <td>25,0%</td> </tr> <tr> <td>25%</td> <td>12,5%</td> </tr> </table> <p>If "t" = lower than 10%: Compensation in the form of a capital payment; flat-rate amount.</p>	Incapacity level "t"	pension in % of E reduced	100%	100,0%	75%	62,5%	50%	25,0%	25%	12,5%	<p>The rate of disablement benefit depends on the degree of disablement (physical or mental):</p> <ul style="list-style-type: none"> • Disablement degree of 1% to 19%: Gratuity paid (see "Redemption"). • Disablement degree of 20% to 100%: weekly pension paid. The level of pension depends on the degree of disablement. Example: IEP 97.20 (• 123) per week when "t" = 90% to 100% . 	<ul style="list-style-type: none"> • Incapacity 75% or more: Full basic pension (<i>grunnlífeyrir</i>) of ISK 209,220 (• 2,865) per year and pension supplement (<i>tekjutrygging</i>) of ISK 369,816 (• 5,064) per year. See table V "Invalidity". • Incapacity 50% or more: ½ of full pension rate, increasing by 2% for each additional degree of disability up to a level of 75% disability. <p>The benefits, except the basic pension amount (<i>grunnlífeyrir</i>), are reduced if income exceeds a certain amount.</p>	<p>Formula: E reduced x t.</p> <p>Examples:</p> <table border="1" data-bbox="1456 191 1783 296"> <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.	<p>• Supplements for dependants</p>
Incapacity level "t"	pension in % of E reduced																						
100%	100,0%																						
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"t" = 50%:	50.0% of E.																						
"t" = 25%:	13.2% of E.																						
<p>No supplements (see minimum pension).</p>	<p>See Table IX "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: IEP 43.20 (• 55) Child dependants: IEP 13.20 (• 17)</p>	<p>Child pension (<i>barnlífeyrir</i>), ISK 13,150 (• 180) per month for each child under 18 years of age maintained by the beneficiary at the time of the injury. In case of incapacity, 75% or more, Child pension is also paid for children maintained by beneficiary later.</p>	<p>5% supplement for spouse and each dependant child, and combination with any family allowances.</p>																			

Table VIII

Employment Injuries and Occupational Diseases

	Liechtenstein	Luxembourg	Netherlands	Norway	Austria
• Amount or formula	80% of insured earnings in the case of full invalidity (<i>Vollinvalidität</i>). Corresponding reduction in the case of partial invalidity (<i>Teilinvalidität</i>).	Formula: $E \times t \times 85,6\%$. Examples: "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.	Calculated as a full invalidity pension irrespective of the length of earning periods, see Table V "Invalidity".	Formula: $E \times 66 \frac{2}{3}\% \times t$. If "t" is at least 50%: supplement of 20% of the pension. Examples: "t" 100%: 80,0% of E "t" 75%: 60,0% of E "t" 50%: 40,0% of E "t" 25%: 16,7% of E The pension is granted 14 times a year.
• Supplements for dependants	No supplements.	10% supplement for each dependent child if "t" is at least 50%, maximum: 100% of E. Age-limit as for family allowances.	Not applicable.	As for invalidity pensioners, see Table V "Invalidity".	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 ATS 1,050 (• 76) per child. See also Table IX "Family benefits".

	Portugal	Finland	Sweden	United Kingdom	
<p>• Amount or formula</p>	<p><i>Employment injuries and occupational diseases:</i></p> <ul style="list-style-type: none"> • Total incapacity for any work: pension of 80% of reference, plus 10% for each member of the dependent family. Ceiling: 100% of the wage reference. • Total incapacity for regular work: pension in between 50% and 70% of reference, depending on residual functional capacity to pursue another suitable occupation. • Partial incapacity equal or superior to 30%: pension corresponding to 70% of the reduction of general capacity of earnings. • Partial incapacity, less than 30%: commutation of a pension up to 70% of the reduction of the general capacity of earnings. 	<p><i>Total incapacity:</i> the pension equal to 85% x E after the age of 65: 70% x E.</p> <p><i>Partial incapacity:</i> proportional reduced amount of the full pension.</p>	<p>100% of loss of earnings.</p>	<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 ("t" = 1% - 10%: GBP 10.81 (• 17) p.w., "t" = 11% - 13%: GBP 21.62 (• 35) p.w.).</p> <p>For all other diseases: "t" 14% required for a pension ("t" = 14% - 19%: treated as 20%).</p> <p>Examples (per week):</p> <p>"t" = 100%: GBP 108.10 (• 173) "t" = 50%: GBP 54.05 (• 87) "t" = 20%: GBP 21.62 (• 35)</p> <p>Payable from 91st day after date of industrial accident or onset of disease.</p>	<p>• Amount or formula</p>
<p>• Supplements for dependants</p>	<p>In the event of permanent total incapacity for gainful employment, pension is increased by 10% of reference per dependent family member, with a ceiling of 100%.</p>	<p>No supplements.</p>	<p>No supplements.</p>	<p>No supplements.</p>	<p>• Supplements for dependants</p>

	Belgium	Denmark	Germany	Greece	
• Supplements for care by another person	In the case of employment injuries and occupational diseases, a supplementary allowance (<i>allocation complémentaire</i>) of max. 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.	No supplements.	Vary according to individual case from DEM 545 (• 279) to DEM 2,180 (• 1,115) (West) and from DEM 468 (• 239) to DEM 1,871 (• 957) (East) per month.	<p><i>Persons insured before 31.12.1992:</i> In case of total invalidity, the invalidity pension is increased by 50% for care provided by a third person. The supplement cannot exceed GRD 134,060 (• 406) per month.</p> <p><i>Persons insured since 1.1.1993:</i> In case of total invalidity the pension supplement for care provided by a third person corresponds to the monthly average of the GNP per capita for 1991 adjusted accordingly each time the civil servants' pensions are increased.</p>	• Supplements for care by another person

Employment Injuries and Occupational Diseases

Table VIII

Spain	France	Ireland	Iceland	Italy	
<p>Above-mentioned 50% increase for severe disablement (<i>Gran invalidez</i>). This supplement may on application by beneficiary or his/her legal representatives and subject to authorisation 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 FRF 69,055.77 (• 10,527). 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"> • Standard rate: IEP 40.30 (• 51) per week. • Reduced rate: IEP 20.20 (• 26) per week. • Exceptionally disabled: IEP 60.50 (• 77) per week. • Exceptionally severe cases: IEP 80.60 (• 102) per week. <p>Reduced rates are payable where degree of disablement is between 50% and 100%.</p>	<p>No supplements.</p>	<p>In case of permanent total invalidity: Personal assistance allowance of ITL 639,000 (• 330) per month.</p>	<ul style="list-style-type: none"> • Supplements for care by another person

Table VIII

Employment Injuries and Occupational Diseases

	Liechtenstein	Luxembourg	Netherlands	Norway	Austria
• Supplements for care by another person	<p>Where there is a need for constant assistance and supervision: helplessness allowances (<i>Hilflosenentschädigung</i>).</p> <p>The amount depends on the level of helplessness: a minimum of CHF 586 (• 365) and a maximum of CHF 1,758 (• 1,096) per month</p>	Up to E x 100%.	Not applicable.	<p>Attendance benefit (<i>hjelpestønad</i>) as for invalidity pensioners, see Table V "Invalidity".</p> <p>The condition for payment of this benefit of continued insurance, does not apply.</p>	<p>Entitlement to long-term care benefit (<i>Pflegegeld</i>) 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 long-term care benefit have been provided for between ATS 2,000 (• 145) and ATS 21,074 (• 1,532) per month. The benefit is granted 12 times a year.</p>

Portugal	Finland	Sweden	United Kingdom
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• **Supplements for care by another person**

Amount equal to earnings paid to a third person, with a ceiling corresponding to the minimum wage paid to household workers.

In case of need for another person's care a helplessness supplement amounting to maximum FIM 123 (• 21) per day can be paid.

No supplements.

- *Constant Attendance Allowance* for a person with 100% disablement assessment who needs someone to attend him regularly. Minimum: GBP 21.65 (• 35) per week. Normal maximum: GBP 43.30 (• 69) per week. Exceptional rate: GBP 86.60 (• 139).
- People who cannot work because they have to stay at home to care for a severely disabled relative receiving constant attendance allowance at the normal maximum rate or more can be paid *Invalid Care Allowance* at the rate of GBP 39.95 (• 64) a week.
- *Exceptionally severe disablement allowance*: GBP 43.30 (• 69) per week if there is entitlement to constant attendance allowance above the normal maximum rate of GBP 43.30 (• 69) and the need for attendance at such rate is likely to be permanent.

• **Supplements for care by another person**

Table VIII

Employment Injuries and Occupational Diseases

	Belgium	Denmark	Germany	Greece	
• Redemption	<p><i>Employment injuries:</i></p> <ul style="list-style-type: none"> • Redemption possible, at the request of the victim, up to one third of the capital representing the annuities, if at least 16% incapacity. • Redemption obligatory for annuities below 10% the revision period of which expired on 01.04. 1982. • Redemption obligatory for annuities for incapacity below 10%, reduced by one quarter or one half, since 1.1.1988. • No redemption of annuities below 10% between 01.04.1982 (end of revision period) and 01.01.1988 (date on which the injury occurred). • 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. <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.</p> <p>For pensioners who had achieved the age of 60 before 1st of July 1999, the pension is redeemed at the age of 67 by the payment of a lump sum equal to 2 years pension.</p> <p>For those who reach the age of 60 on 1st of July 1999 or later, the pension is redeemed at the age of 65 by the payment of a lump sum equal to 4 years pension.</p>	<p>Long-term redemption is possible at the request of the insured person if "t" is less than 40%.</p> <p>If "t" equal or higher than 40% redemption is possible (for ten years).</p>	No redemption.	• Redemption

Employment Injuries and Occupational Diseases

Table VIII

Spain	France	Ireland	Iceland	Italy	
<p>Permanent partial incapacity for habitual occupation (<i>Incapacidad permanente parcial para la profesión habitual</i>): Lump-sum payment, see Table V "Invalidity".</p> <p>Permanent total incapacity for habitual occupation (<i>Incapacidad permanente total para la profesión habitual</i>) 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.</p> <p>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>If the level of invalidity is fixed conclusively at below 50%, the pension will be compulsorily redeemed by the payment of a lump sum.</p>	<p>Special provisions permit redemption of certain annuities.</p> <p>Compulsory redemption if 10 years after settlement of the annuity "t" is between 11% and 15%.</p>	<p>• Redemption</p>

Table VIII

Employment Injuries and Occupational Diseases

	Liechtenstein	Luxembourg	Netherlands	Norway	Austria
• Redemption	<p>Possible, if it can be assumed that the insured person would use the settlement to find employment again. At most three times the amount of the insured annual earnings.</p>	<p>Redemption if "t" is less than 40% under special conditions. Compulsory redemption if "t" is less than 10%.</p>	<p>Not applicable.</p>	<p>No redemption of pensions. Redemption possible for the National Insurance (<i>folketrygden</i>) compensation for non-economic loss, see below. Occupational Injury Insurance (<i>yrkesskadeforsikring</i>) indemnities are all lump sum payments.</p>	<p>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).</p>

Portugal	Finland	Sweden	United Kingdom		
<ul style="list-style-type: none"> • Redemption 	<p>Special conditions permitting commutation of certain pensions at request of beneficiary or responsible institution.</p> <p>Commutation compulsory when permanent invalidity is 30% or less and amount does not exceed six times the national minimum wage.</p>	<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.</p>	<p>No redemption.</p>	<p>No redemption.</p>	<ul style="list-style-type: none"> • Redemption

	Belgium	Denmark	Germany	Greece	
• Accumulation with new earnings	Full accumulation possible.	Full accumulation possible.	Full accumulation possible.	<p>Accumulation with earnings from a dependent or self-employed full-time activity possible within certain limits if this activity has been declared towards the competent administration; in case of non-declaration, the pension has to be reimbursed (persons insured before 31.12.1992) or will be suspended (insured since 1.1.1993).</p> <p>Limits for accumulation:</p> <ul style="list-style-type: none"> • <i>Persons insured before 31.12.1992:</i> earnings possible up to the amount of 50 minimum daily wages per month: GRD 6,703 (• 20) x 50 = GRD 335,150 (• 1,016). • <i>Persons insured since 1.1.1993:</i> in case of a dependent or self-employed activity, the pension is reduced by one third but cannot be less the minimum pension amount. There are also upper limits for admissible earnings of a pensioner. For wages or salaries, the general rules are applied. For earnings from a self-employed activity, the upper limit amounts to GRD 339,438 (• 1,029) per month. 	• Accumulation with new earnings

Employment Injuries and Occupational Diseases

Table VIII

Spain	France	Ireland	Iceland	Italy
<p>Permanent partial (<i>Incapacidad permanente parcial para la profesión habitual</i>) or total incapacity for habitual occupation (<i>Incapacidad permanente total para la profesión habitual</i>): Accumulation possible.</p> <p>Permanent total incapacity for work (<i>Incapacidad permanente absoluta</i>) and severe disablement (<i>Gran invalidez</i>): No impediment to pursue activities compatible with the invalid's condition, with the degree of incapacity for work remaining unchanged.</p>	<p>Full accumulation possible.</p>	<p>Full accumulation permitted.</p>	<p>Benefits, except the basic pension amount (<i>grunnlífeyrir</i>), are reduced if income exceeds a certain amount. Same rules apply as in table V "Invalidity", except regarding the basic pension amount.</p>	<p>Accumulation possible with new earnings.</p>
				<p>• Accumulation with new earnings</p>

Table VIII

Employment Injuries and Occupational Diseases

	Liechtenstein	Luxembourg	Netherlands	Norway	Austria
<ul style="list-style-type: none"> • Accumulation with new earnings 	No reduction if accumulated with earnings from work.	Accumulation possible with new earnings.	Not applicable.	Non-accumulation provisions as for invalidity pensions, see Table V "Invalidity".	No reductions. In case of accumulation with sickness benefit from sickness insurance or continued payment of wages or salaries, the pension is reduced by the amount of these benefits.

Employment Injuries and Occupational Diseases

Table VIII

	Portugal	Finland	Sweden	United Kingdom
<ul style="list-style-type: none"> • Accumulation with new earnings 	<p>Full accumulation of permanent incapacity pensions with earning from new employment.</p>	<p>Accumulation possible with new earnings.</p>	<p>Full accumulation possible.</p>	<p>Full accumulation possible.</p>
				<ul style="list-style-type: none"> • Accumulation with new earnings

Table VIII

Employment Injuries and Occupational Diseases

	Belgium	Denmark	Germany	Greece	
<ul style="list-style-type: none"> • Accumulation with other pensions 	<p>Limitations with benefits for sickness, invalidity, retirement and other pensions for accident or occupational illness.</p>	<p>If the invalidity pension (<i>erstatning for tab af erhvervsevne</i>) (the lump-sum settlement has no effect) is combined with a social pension, the social pension is reduced.</p> <p>If combined with a government pension for civil servants, the invalidity pension is reduced.</p>	<p>Employment injury pensions are paid at the full rate. But see Table V "Invalidity".</p>	<p>Accumulation with other pensions possible up to a total sum of all pensions of GRD 890,000 (• 2,698) per month. This limit corresponds to 50 amounts of the fictitious reference wage of the 22nd insurance class, i.e. 50 x GRD 17,800 (• 54).</p>	<ul style="list-style-type: none"> • Accumulation with other pensions

Employment Injuries and Occupational Diseases

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Spain	France	Ireland	Iceland	Italy	
<p>Accumulation with widow's or widower's pension (<i>Pensión de viudedad</i>) possible.</p>	<p>Combination with an invalidity pension (<i>pension d'invalidité</i>) restricted to 80% of actual earnings at time of injury if that pension is granted as a result of the injury.</p> <p>No limits for old-age pension (<i>pension de vieillesse</i>).</p>	<p>Full accumulation permitted.</p>	<p>More than one type of benefit may not be received simultaneously with the following exceptions:</p> <ul style="list-style-type: none"> • Widows or widowers benefits (death grant) from the occupational injury insurance and all other benefits, • Child pension (<i>barnalífeyrir</i>) and per diem benefits, • per diem occupational injury benefits and old age pension, • invalidity pension (<i>örorkulífeyrir</i>) and benefits to patients from the occupational injury insurance. <p>In case of entitlement to 2 or more types of benefits which may not be received simultaneously, the beneficiary may choose the higher or highest of these benefits.</p> <p>If a pensioner stays in an institution or residential home financed under the State Budget or where costs are paid by the health insurance for more than one continuous month, the pension shall cease if the duration of stay has exceeded 4 months during the preceding 24 months in which case the pensioner may instead receive a monthly personal allowance, ISK 17,435 (• 239).</p>	<p>The pension reform (Law n° 335 of 8.8.95) stipulates that invalidity pensions and old-age pensions shall no longer be drawn in addition to the benefits for employment injuries (if these are being granted for the same reason). However, if the old-age pension is higher than the employment injury benefit, then the differing amount may be collected.</p>	<p>• Accumulation with other pensions</p>

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Employment Injuries and Occupational Diseases

	Liechtenstein	Luxembourg	Netherlands	Norway	Austria
<ul style="list-style-type: none"> • Accumulation with other pensions 	<p>In the case of entitlement to a pension from invalidity insurance (<i>Invalidenversicherung, IV</i>) or old-age and survivors insurance (<i>Alters- und Hinterlassenenversicherung, AHV</i>): provision of a complementary pension (<i>Komplementärrente</i>): the difference between the insured earnings and the IV/AHV pension.</p> <p>Reduction of the pension in the case of over-compensation.</p>	<p>In case of accumulation with invalidity pension (<i>pension d'invalidité</i>), latter is reduced if together with employment injury pension (<i>rente d'accident</i>) it exceeds the average of the five highest annual earnings or, if this method of calculating is more favourable the earnings on which injury pension was based.</p>	<p>Not applicable.</p>	<p>Non-accumulation provisions as for invalidity pensions, see Table V "invalidity".</p> <p>Where only part of the invalidity is due to occupational injury, this part is determined separately. Where the other part is less than 30% of the total, all the invalidity is considered caused by occupational injury.</p>	<p>No reduction.</p>

Portugal	Finland	Sweden	United Kingdom		
<ul style="list-style-type: none"> • Accumulation with other pensions 	<p>Permanent pensions can be paid simultaneously with incapacity and old-age pensions from the compulsory social security scheme, without prejudice to the rules establishing these schemes.</p>	<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 possible with contributory benefits. But taken into account in full for certain income-related benefits.</p>	<ul style="list-style-type: none"> • Accumulation with other pensions

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	Belgium	Denmark	Germany	Greece
4. Other benefits	No other benefits.	Handicap compensation (<i>ménerstatning</i>) for permanent handicap in daily life. For 100% handicap, allowance is DKK 404,000 (• 54,298).	In certain cases there is the possibility of supplementary benefits in kind.	No other benefits.
				4. Other benefits

Spain	France	Ireland	Iceland	Italy
<p>Compensation for non-disabling permanent injuries: Compensation paid on a scale reflecting the degree of physical impairment. (Lesions, mutilations and deformities.) Amount from ESP 36,000 (• 216) to ESP 672,000 (• 4,039).</p>	<p>Ceasing of activity for asbestos workers. Employee who contracted a sickness related to asbestos fibres inhalation, who worked in an institution figuring in a list fixed by a decree, who is not eligible for a full rate old-age pension, can benefit, prior to certain conditions and from the age of 50, from an allowance related to the end of his activity (<i>allocation de cessation d'activité</i>). The amount corresponds to 65% of the reference salary in the limits of the social security and to 50% for the portion of salary in between the limit and twice the limit.</p>	<p>Several supplements are available in cases of disablement:</p> <ul style="list-style-type: none"> • Sickness benefit in cases of incapacity for work (see Table III); • Unemployability supplement if sickness benefit/Invalidity Pension not payable. The rates are the same as for sickness benefit. 	<ul style="list-style-type: none"> • Household supplement for single person (<i>heimilisupbót</i>), max ISK 14,354 (• 197) per month. • Special household supplement for single person (<i>sérstök heimilisupbót</i>), max ISK 7,011 (• 96) per month. • Further supplements (<i>frekari upp-bætur</i>), max ISK 17,435 (• 239) per month, in exceptional cases ISK 20,922 (• 286) per month. 	<p>No other benefits. 4. Other benefits</p>

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Employment Injuries and Occupational Diseases

	Liechtenstein	Luxembourg	Netherlands	Norway	Austria
4. Other benefits	<p>Integrity compensation (<i>Integritätsentschädigung</i>): for insured persons who suffer lasting significant harm to their physical or mental integrity as a result of an accident.</p> <p>Assessed according to the degree of damage to their integrity. The maximum amount is CHF 106,800 (• 66,571).</p>	No other benefits.	Not applicable.	<ul style="list-style-type: none"> • Compensation for non-economic loss up to a annual maximum of ¾ of the Basic Amount (<i>Grunnbeløpet</i>) i.e. NOK 35,213 (• 4,368). • Basic benefit (<i>grunnstønad</i>) to cover extra expenses due to the medical condition, see Table V "Invalidity". • Occupational Injury Insurance (<i>yrkesskadeforsikring</i>) indemnity of between 22 and 30 times the Basic Amount (<i>Grunnbeløpet</i>) of NOK 46,950 (• 5,824), depending on income, age and degree of incapacity. In addition compensation for reduced quality of life between ¾ and 5,5 times the Basic Amount (<i>Grunnbeløpet</i>), and for present and future extra expenses otherwise not compensated. 	<p>Integrity lump-sum settlement (<i>Integritätsabgeltung</i>): 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 ATS 1,209,600 (• 87,905).</p>

	Portugal	Finland	Sweden	United Kingdom	
<p>4. Other benefits</p>	<ul style="list-style-type: none"> • Christmas bonus: Amount equal to the annuity paid in December. • Holiday bonus: Amount equal to the annuity paid in July. • Supplementary care benefit (<i>Prestação suplementar por assistência de terceira pessoa</i>): Pension supplement for severely disabled persons requiring constant attendance. Amount up to the ceiling set for minimum wage for household workers. • Serious permanent incapacity allowance: granted in the case of total or partial permanent incapacity, equal or superior to 70% of the loss or reduction of working capacity or earnings. Single allowance of an amount equal to 12 times the minimum salary. • Housing rehabilitation allowance if total permanent incapacity. Amount up to 12 times the minimum salary. • Vocational training courses attendance allowance: amount equal to 50% of pension up to the ceiling of the statutory minimum wage. • Increased pensions for permanent incapacity (only for occupational diseases pensions) under conditions related to the type of illness, the incapacity degree and the age of the pensioner. Amount equal to 20% of the pension (the increased amount can not exceed the reference wage). 	<p>Inconvenience allowance (<i>Haittara-ha</i>) is paid in the case of permanent incapacity. It is graded into 20 classes according to the degree of incapacity.</p> <p>The maximum equals to 60% of the minimum average annual earnings applied for calculation of cash benefits.</p>	<p>Handicap allowance (<i>handikappersättning</i>) can also be paid: see table V "Invalidity".</p>	<p>No other benefits.</p>	<p>4. Other benefits</p>

Table VIII

Employment Injuries and Occupational Diseases

	Belgium	Denmark	Germany	Greece	
Death					Death
1. Surviving spouse	<p>Widow or widower: E x 30%.</p> <p>Divorced or separated: Annuity under special conditions.</p> <p>Cohabits: No benefit.</p> <p>Remarriage after entitlement to benefit: no influence.</p>	<p>Pension (<i>erstatning for tab af forsørg</i>): 30% of annual salary of deceased calculated on the basis of a maximum amount of DKK 333,000 (• 44,756) during a period of maximum 10 years (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 2 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>Personal income earned (exceeding a free allowance) will be offset against the survivor's pension.</p>	<p>See Table VII "Survivors", but no time-interval in marriage.</p>	1. Surviving spouse
2. Orphans of the father or of the mother	<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 or 21 in case of studies or professional education).</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, income exceeding a set ceiling will be offset against the orphans pension.</p>	<p>See Table VII "Survivors".</p>	2. Orphans of the father or of the mother

Spain	France	Ireland	Iceland	Italy	Death
<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/er: Pension of IEP 95.40 (• 121) a week. A pension supplement of IEP 6.00 (• 7.62) per week is paid to widow(er) aged 66 or over who is living alone.</p>	<p>If injury results in death within 2 years from its occurrence: A grant ISK 19,725 (• 270) per month for 8 years.</p>	<p>Widow or widower: 50% of the annuity.</p>	<p>1. Surviving spouse</p>
<p>Reference figure, percentages and minimum amounts: See Table VII "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 IEP 17.00 (• 22) per week for children under 18 years of age (under 22 years if the child is in full-time education).</p>	<p>Flat-rate Child pension (<i>barnalífeyrir</i>) ISK 13,150 (• 180) per month for each child under the age of 18.</p>	<p>20% of the annuity for each orphan, until age 18 (21 if studying, 26 if at university).</p>	<p>2. Orphans of the father or of the mother</p>

Table VIII

Employment Injuries and Occupational Diseases

	Liechtenstein	Luxembourg	Netherlands	Norway	Austria
Death					
1. Surviving spouse	<p>Widow or widower:</p> <ul style="list-style-type: none"> • with own children entitled to pensions or living together with other children who have become entitled to pensions as a result of the death of the spouse. • If the widow or widower is at least two-thirds invalid or will become so within two years of the death of the spouse. • If the widow or widower is over 45 at the time of death. <p>Pension of 40% of insured earnings. Separated or divorced spouses receive 20% of insured earnings, if the person suffering the accident is required to pay maintenance support (at most, however, for the amount of the maintenance owed).</p> <p>One-off settlement, if there is no entitlement to a pension.</p>	<p>E x 42.8%.</p> <p>With at least 50% incapacity level: E x 53.5%.</p>	Not applicable.	<ul style="list-style-type: none"> • A surviving spouse receives a full survivor's pension (<i>ettertattepensjon</i>) irrespective of the length of the earnings periods on the part of the deceased, or the length of their marriage. Confer above and Table VII "Survivors". • A person who lived with the deceased without being married, is treated as a spouse, provided they had been married before or had children together. • A person the deceased maintained and who cared for his children, without being or having been married to him, may also be granted a pension. • Occupational Injury Insurance (<i>yrkesskadeforsikring</i>) indemnity to spouse or cohabitant of 15 times the Basic Amount (<i>Grunnbeløpet</i>) if the deceased were 46 years or younger, and a 5% reduction a year, were he older, down to a maximum reduction of 80%. 	<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: E x 40%, in all other cases: E x 20%.</p> <p>The pension to the divorced spouse is limited to the maintenance payment.</p> <p>As regards an additional entitlement to long-term care benefit (<i>Pflegegeld</i>) see supplements to pension because of care provided by third persons.</p> <p>The pension will be granted 14 times a year, the long-term care benefit 12 times a year.</p>
2. Orphans of the father or of the mother	<p>Unmarried children and foster children through the end of their 18th year or 25th year if the child is engaged in vocational training or university education.</p> <p>15% of the insured earnings.</p>	<p>Orphans up to 18 (or 27 if continuing studies or vocational training and with no limit for handicapped children): E x 21.4%.</p> <p>Accumulation with family allowances.</p>	Not applicable.	<p>The 1st child 40% of the Basic Amount (<i>Grunnbeløpet</i>), the 2nd and following children 25% each.</p> <p>Pension paid up to 21 years of age for children continuing their studies or under apprenticeship, otherwise up to 18.</p> <p>Occupational Injury Insurance (<i>yrkesskadeforsikring</i>) indemnity of between 6,5 and 1 Basic Amount (<i>Grunnbeløpet</i>) according to the age of the child (1 Basic Amount for a 19 year old).</p>	<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: E x 20%.</p> <p>See Table IX "Family benefits" for additional entitlement to family allowance (<i>Familienbeihilje</i>). See supplements for pension because of care provided by third persons for additional entitlement to long-term care benefit (<i>Pflegegeld</i>) (after completion of age 3).</p> <p>The pension is granted 14 times a year.</p>

	Portugal	Finland	Sweden	United Kingdom	
Death					Death
1. Surviving spouse	<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> <p>Former spouse: same percentage up to the ceiling of the alimony amount.</p>	<p>The amount of the widow's pension is 40% x E, if there are no other beneficiaries.</p> <p>The amount of the widow's pension is decreasing, when the number of child beneficiaries is increasing.</p> <p>The maximum of total pension to all beneficiaries is 70% .</p>	<p>Adjustment annuity (<i>omställningslivränta</i>) and special survivors annuity (<i>särskild efterlevande livränta</i>) with the same qualifications as in the pension scheme: See table VII "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 VII "Survivors".	1. Surviving spouse
2. Orphans of the father or of the mother	<p>Children under 18 (22 or 25 in the event of further or higher education): E x 20% for one child, 40% for 2 children, 50% for 3 children and more. No age limit in the event of permanent total incapacity for work.</p>	<p>Children under 18 years or 18-24 years old studying or handicapped children.</p> <p>One child: 25% x E Two children (together): 40% x E Three children: 50% x E Four or more: 55% x E</p>	<p>40% of the annuity basis of the deceased.</p> <p>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.</p>	See Table VII "Survivors".	2. Orphans of the father or of the mother

Table VIII

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 or 21 in case of studies or professional education).	E x 30%. In the case of an orphan older than 18, 40% of income exceeding a ceiling is taken into account.	See Table VII "Survivors".	3. Orphans of parents
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 maintenance 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 VII "Survivors".	4. Dependent parents and other relatives
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 VII "Survivors".	5. Maximum for all beneficiaries

Employment Injuries and Occupational Diseases

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Spain	France	Ireland	Iceland	Italy	
Reference figure, Percentages and minimum amounts: See Table VII "Survivors".	Granted until the age of 16 (apprentices: 18; further education or handicap: 20). Each orphan: E reduced x 20%. Accumulation with family benefits possible.	Orphans allowance: IEP 53.90 (• 68) per week for each child.	Double Child pension (<i>barnalífeyrir</i>), see above, for full orphans.	40% of the annuity for each orphan, until age 18 (21 if studying, 26 if at university).	3. Orphans of parents
Reference figure, percentages and minimum amounts: See Table VII "Survivors".	E reduced x 10% for each parent and grandparent. Maximum for total parents and grandparents: E reduced x 30%.	Dependant parents maintained by: • Unmarried worker: IEP 95.40 (• 121) per week for one parent. IEP 44.80 (• 57) per week for other parent. • Married worker: IEP 44.80 (• 57) per week for each parent.	Child older than 16, who owing to disability, was maintained by the deceased when the injury occurred receives a benefit of not less than ISK 246,507 (• 3,375) up to ISK 739,521 (• 10,126) depending on the extent of support.	20% of annuity for each parent, grandparent, grandchild, brother or sister if no other beneficiary exists.	4. Dependent parents and other relatives
100% of reference figure in each case.	E reduced x 85%.	No limit.	No limit.	E x 100%	5. Maximum for all beneficiaries

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Employment Injuries and Occupational Diseases

	Liechtenstein	Luxembourg	Netherlands	Norway	Austria
3. Orphans of parents	<p>Conditions: see "2. Orphans of the father or of the mother".</p> <p>25% of the insured earnings of both parents (maximum amount CHF 106,800 (= 66,571) per year).</p>	As above.	Not applicable.	<p>The 1st child the same pension as a surviving spouse, the 2nd child 40% of the Basic Amount (<i>Grunnbetøpet</i>), and the following children 25% each. Age limits as given above.</p> <p>For siblings the amounts of benefits are added and the total divided equally between them.</p> <p>Occupational Injury Insurance (<i>yrkesskadeforsikring</i>) indemnities for children are doubled if the deceased were a lone provider, see above.</p>	<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.</p> <p>Pension: E x 30%.</p> <p>See Table IX "Family benefits" for additional entitlement to family allowance (<i>Familienbeihilfe</i>). See supplements for pension because of care provided by third persons for additional entitlement to long-term care benefit (<i>Pflegegeld</i>) (after completion of age 3).</p> <p>The pension is granted 14 times a year.</p>
4. Dependent parents and other relatives	No other persons entitled.	<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.	No other persons entitled.	<p>Pension to parents in need (grandparents) and dependent brothers and sisters (priority of parents) if the deceased person mainly took care of the upkeep the dependants: E x 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>
5. Maximum for all beneficiaries	Overall reduction of pensions, if they amount to more than 70% for the surviving spouse and children or together with pensions more than 90% for the separated or divorced spouse.	E x 85.6%	Not applicable.	No maximum.	E x 80% (without taking account of a potential pension to a divorced spouse).

	Portugal	Finland	Sweden	United Kingdom	
3. Orphans of parents	E x 40%, 80% or 100% respectively for 1, 2 or 3 or more children subject to same conditions as above, but limited to 80% of victim's earnings.	As above.	As above but the children can get annuity after both parents.	See Table VII "Survivors".	3. Orphans of parents
4. Dependent parents and other relatives	<ul style="list-style-type: none"> • If there is a spouse or descendants entitled to a pension: E x 10% for each of the ascendants or dependent parents. • If there is no spouse or descendants: E x 15% for each of the ascendants or dependent parents. • E x 20% from the age of 65 or if the person is unable to work due to a physical or mental illness. 	No other beneficiaries.	No other beneficiaries.	No other beneficiaries.	4. Dependent parents and other relatives
5. Maximum for all beneficiaries	E x 30% if there is a spouse or descendants. E x 80% if there is no spouse or descendants.	70% x E.	100% of the annuity basis.	No limit.	5. Maximum for all beneficiaries

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Employment Injuries and Occupational Diseases

	Belgium	Denmark	Germany	Greece	
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.	Lump sum transitory amount in case of death (<i>overgangsbeløb ved dødsfald</i>) of DKK 105,000 (• 14,112) for surviving spouse (or a person cohabiting with the deceased). <i>See: Surviving spouse</i>	Old Länder: DEM 7,680 New Länder: DEM 6,240 Cost of transporting the body to the place of interment is covered.	Funeral allowance: see Table III "Sickness - cash benefits".	6. Capital sum on death
Adjustment	Adjustment for annuities which for specified categories of invalidity rates do not reach a specific sum. These sums are fixed by royal decree and are pegged and adjusted subject to possible review every year.	Annual adjustment according to the rate of adjustment (<i>satsreguleringsprocenten</i>).	Adjustment by decree according to rules governing pension insurance.	Adjustment according to the rise in civil servants' pensions.	Adjustment

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Spain	France	Ireland	Iceland	Italy	
<p>Death grant (<i>auxilio de defunción</i>): ESP 5,000 (• 30).</p> <p>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: FRF 7,350 (• 1,121) with deduction of death grant (<i>capital décès</i>).</p>	<p>Funeral grant of IEP 500 (• 635).</p>	<p>Lump sum of ISK 345,112 (• 4,726) shall be paid to surviving children of deceased when there are no surviving relatives according to point 1 or 4 above or otherwise to his estate.</p>	<p>Lump sum of ITL 2,560,000 (• 1,322).</p>	<p>6. Capital sum on death</p>
<p>Automatic adjustment at the beginning of each year according to the consumer price index which was forecast for the year.</p>	<p>Annual adjustments on January 1st by decree.</p>	<p>Benefits are normally increased once a year.</p>	<p>Benefits adjusted annually in accordance with the current State Budget. Adjustments are to take account of wage trends but should never be raised less than the price level pursuant to the cost-of-living index.</p>	<p>Automatic adjustments linked to changes in industrial earnings.</p>	<p>Adjustment</p>

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Employment Injuries and Occupational Diseases

	Liechtenstein	Luxembourg	Netherlands	Norway	Austria
6. Capital sum on death	No captall sum on death.	1/15th of the annual earnings.	Not applicable.	The general funeral grant (<i>vanlig gravferdsstønad</i>) of NOK 4,000 (* 496). Reimbursement of funeral expenses (<i>erstatning av gravferdsutgifter</i>) of ½ a Basic Amount (<i>Grunnbeløpet</i>) i.e. NOK 23,475 (* 2,912) from the Occupational Injury Insurance (<i>yrkes-skadeforsikring</i>).	1/15 of E. Minimum ATS 12,468 (* 906).
Adjustment	To compensate for inflation; supplements to pensions. Adjustment every 2 years as a rule.	<ul style="list-style-type: none"> • Pensions automatically index linked to price development each time the index varies by 2.5% in relation to the previous reference date. • Adjustment of annuities to the wage level at the same time as the adjustment of pensions. 	Not applicable.	Adjustment according to the annual increase of the Basic Amount (<i>Grunnbeløpet</i>) by Parliament decision, normally taking effect from the 1 st of May.	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). For 2000: minimum 0.6%.

	Portugal	Finland	Sweden	United Kingdom	
6. Capital sum on death	<p>Death grant (<i>Subsídio por morte</i>): 12 times the minimum national salary.</p> <p>Funeral expenses grant (<i>Subsídio por despesas de funeral</i>): amount equal to the expenses or twice this amount in the event of the body having to be transferred.</p>	<p>Funeral grant (<i>Hautausavustus</i>): FIM 20,300 (• 3,414)</p>	<p>Funeral grant (<i>begravningshjälp</i>): 30% of the base amount (<i>prisbasbelopp</i>) at the time of death = SEK 10,980 (• 1,284).</p>	<p>See Table VII "Survivors".</p>	6. Capital sum on death
Adjustment	<p>Adjustment by government decision.</p>	<p>All benefits are annually adjusted according to the employment pension index (TEL-index) prescribed by law.</p>	<p>Annual adjustment according to changes in the base amount (<i>prisbasbelopp</i>).</p>	<p>Adjustment by legislation at least annually in line with movements in the general level of prices.</p>	Adjustment

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Employment Injuries and Occupational Diseases

	Belgium	Denmark	Germany	Greece	
Taxation and social contributions	Benefits are fully liable to taxation.	Invalidity pensions, widows' pensions and orphans' pensions are subject to taxation. Redemption, handicap compensation (<i>ménerstatning</i>) and death grants are not subject to taxation.	Compulsory accident insurance: Benefits are not liable to taxation (regardless of 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.	Taxation and social contributions
1. Taxation of cash benefits					1. Taxation of cash benefits
2. Limit of income for tax relief or tax reduction	No tax relief for incomes below a certain threshold. However, there is the possibility of a tax reduction. 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 and the family status (single person, couple with or without children). <i>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.</i>	No limit of income and no tax reduction.	Not applicable.	Tax is levied on benefits where total annual income exceeds the GRD 1,600,000 (• 4,851) ceiling. Tax reduction according to the number of children: 1 child: GRD 30,000 (• 91) 2 children: GRD 70,000 (• 212) 3 children: GRD 150,000 (• 455) 4 children: GRD 240,000 (• 728) 5 children: GRD 350,000 (• 1,061)	2. Limit of income for tax relief or tax reduction
3. Social security contributions from benefits	Contribution rate of 13.07%.	No contributions.	No contributions.	No contributions.	3. Social security contributions from benefits

Spain	France	Ireland	Iceland	Italy	Taxation and social contributions
<p>Permanent partial (<i>Incapacidad permanente parcial</i>) or total incapacity for habitual occupation (<i>Incapacidad permanente para la profesión habitual</i>): Benefits are fully liable to taxation.</p> <p>Permanent total incapacity for work (<i>Incapacidad permanente absoluta</i>) and severe disablement (<i>Gran invalidez</i>): Benefits are not subject to taxation.</p>	<p>No taxation of benefits, except for the anticipated work ceasing allowance (<i>allocation de cessation de travail anticipée</i>), which is taxable after 10% and 20% deduction.</p>	<p>Employment Injuries Benefits are fully liable to taxation after 6 weeks payment (including supplements for child and adult dependants). However, in the case of Injury Benefit, the child supplement is exempt from taxation.</p>	<p>Child pension (<i>bamalífeyrir</i>), death grant to surviving spouse, lump sums when invalidity is below 50% and capital sum on death are not liable to taxation. Other benefits are liable to taxation.</p>	<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 National Insurance Institute for Employment Injuries (<i>Istituto Nazionale contro gli infortuni sul lavoro, INAIL</i>) received for temporary inability to work is subject to taxation.</p> <p>Tax relief: See Table III "Sickness - cash benefits".</p>	<p>1. Taxation of cash benefits</p>
<p>Permanent partial (<i>Incapacidad permanente parcial</i>) or total incapacity for habitual occupation (<i>Incapacidad permanente para la profesión habitual</i>): The limit varies annually according to the incomes and family circumstances.</p> <p>Permanent total incapacity for work (<i>Incapacidad permanente absoluta</i>) and severe disablement (<i>Gran invalidez</i>): Not applicable.</p>	<ul style="list-style-type: none"> • Single person: FRF 44,200 (• 6,738) • Couple with no children: FRF 70,400 (• 10,732) • Couple with 1 child: FRF 83,600 (• 12,745) • Couple with 2 children: FRF 97,000 (• 14,788) 	<p>The extent of taxation depends on total annual income of the individual or family. The annual tax exemption limits for 1999/2000 are:</p> <p><i>People under 65:</i></p> <ul style="list-style-type: none"> • Single Person: IEP 4,100 (• 5,206) • Married couple with no children: IEP 8,200 (• 10,412) • Married couple with one child: IEP 8,650 (• 10,983) • Married couple with 2 children: IEP 9,100 (• 11,555) • Married couple with 4 children: IEP 10,400 (• 13,205) <p><i>People aged 65 and over:</i></p> <ul style="list-style-type: none"> • Single Person: IEP 6,500 (• 8,253) • Married couple: IEP 13,000 (• 16,507). 	<p>The limit of income for tax for the assessment year 2000 (income year 1999) is ISK 760,596 (• 10,415).</p> <p>All individual tax-payers are entitled to a personal tax credit (<i>persónuafsláttur</i>) against the computed state and municipal income taxes. This credit amounts to ISK 279,948 (• 3,833) for the assessment year 2000 (income year 1999).</p>	<p>Benefits for partial or total invalidity paid as part of or instead of remuneration and sickness benefit from the National Insurance Institute for Employment Injuries (<i>Istituto Nazionale contro gli infortuni sul lavoro, INAIL</i>): See Table III "Sickness - cash benefits".</p> <p>Benefits for partial or total invalidity which are paid as compensation: Not applicable.</p>	<p>2. Limit of income for tax relief or tax reduction</p>
<p>No contributions.</p>	<p>Persons with tax domicile in France: generalised social contribution (<i>contribution sociale généralisée, CSG</i>) 6.2% (reduced: 3.8%) on daily benefits and on the anticipated work ceasing allowance (<i>allocation de cessation de travail anticipée</i>) (4.5% if no tax domicile in France).</p>	<p>No contributions.</p>	<p>No contributions.</p>	<p>No contributions.</p>	<p>3. Social security contributions from benefits</p>

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Employment Injuries and Occupational Diseases

	Liechtenstein	Luxembourg	Netherlands	Norway	Austria
Taxation and social contributions					
1. Taxation of cash benefits	Daily cash benefits (<i>Taggelder</i>), invalidity pensions (<i>IV-Renten</i>) (exception: capital settlements) and survivors' pensions (<i>Hinterlassenenrenten</i>) are, according to the Accident Insurance Act (<i>Unfallversicherungsgesetz, UVG</i>), subject to taxation. Integrity compensation (<i>Integritätsentschädigung</i>) and helplessness allowances (<i>Hilfflosenentschädigung</i>) are not subject to taxation.	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, with the exception of pensions to children for whom family allowance (<i>barnetrygd</i>) is paid, are liable to taxation.	Sickness benefit (<i>Krankengeld</i>) and continued payment of wages and salaries (<i>Lohnfortzahlung</i>) are fully liable to taxation. Pensions and long-term care benefit (<i>Pflegegeld</i>) are not subject to taxation.
2. Limit of income for tax relief or tax reduction	Annual incomes of at least CHF 24,000 (* 14,960) are subject to taxation. No tax reduction is granted for cash benefits. For invalidity pensions (<i>IV-Renten</i>), the tax reduction is 70%. A tax reduction of 20% is granted for survivors' pensions (<i>Hinterlassenenrenten</i>) in the case of compulsory employment injury insurance (<i>Berufsunfallversicherung</i>). And a tax reduction of 35% for non-company accident insurance (<i>Nichtbetriebsunfallversicherung</i>).	Taxation: benefits are treated as earnings.	Not applicable.	Certain provisions of tax relief/reduction apply to pensioners. Pensioners with only the full minimum pension pay no tax or social security contributions.	For tax purposes, benefits are in general treated as wages or salaries. Exempt from taxes, however, are the family allowance (<i>Familienbeihilfe</i>), maternity allowance (<i>Wochengeld</i>), unemployment benefit (<i>Arbeitslosengeld</i>), parental leave benefit (<i>Karenzgeld</i>), accident insurance pensions (<i>Unfallrenten</i>), and long-term care benefit (<i>Pflegegeld</i>). Tax is levied on the income after the deduction of social security contributions. The individual tax due depends in particular on the individually applicable tax reductions. There is a general annual reduction, the amount of which depends on the income, as well for example general annual reductions for employees of ATS 5,500 (* 400) or reductions for persons who solely provide for the income of their households or for pensioners to the amounts of ATS 5,000 (* 363) and ATS 5,500 (* 400) respectively. These amounts are deducted from the annual tax due.
3. Social security contributions from benefits	No contributions.	No contributions.	Not applicable.	Pensioners pay a low rate social security contribution of 3% of their pension (for health care).	No contributions.

	Portugal	Finland	Sweden	United Kingdom	
Taxation and social contributions					Taxation and social contributions
1. Taxation of cash benefits	Benefits are not liable to taxation.	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 (<i>handikappersättning</i>) and funeral grant (<i>begravningshjälp</i>), are fully liable to taxation.	<i>Industrial injury disabilities benefits:</i> Not liable to taxation. <i>Temporary disability benefits:</i> see Table III "Sickness - cash benefits".	1. Taxation of cash benefits
2. Limit of income for tax relief or tax reduction	Not applicable. Benefits are not liable to taxation.	Pensions: See Table V, otherwise not applicable.	None.	<i>Industrial injury disability benefit:</i> Not applicable. <i>Temporary disability benefit:</i> See Table III "Sickness - cash benefits".	2. Limit of income for tax relief or tax reduction
3. Social security contributions from benefits	No contributions.	No contributions.	No contributions.	No contributions.	3. Social security contributions from benefits

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Employment Injuries and Occupational Diseases

	Belgium	Denmark	Germany	Greece	
Return to active life				See Table V "Invalidity".	Return to active life
1. Rehabilitation, retraining	Further information can be attained from the Funds for disabled persons of the (French, Flemish or German speaking) communities.	Rehabilitation: See Table V "Invalidity". Costs can be paid by insurance if retraining is in continuation of treatment of the injury.	Functional rehabilitation as part of medical care on the initiative and at the expense of the professional insurance funds (<i>Berufsgenossenschaft</i>). Retraining: Where necessary, adaptation to a new occupation with vocational guidance; financial assistance for the insured person and his family for the retraining period.		1. Rehabilitation, retraining
2. Preferential employment of handicapped persons	There have been no provisions made under the laws for compensation of occupational risks. Further information can be attained from the Funds for disabled persons of the (French, Flemish or German speaking) communities.	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. Those persons who on the grounds of their mental or physical disability are not able to find or keep a job can enter into an employment towards which the municipalities pay part of the salary (<i>Active Social Policy Act</i>). The inclusion of a social chapter into the collective agreements will also increase the opportunities of the most disadvantaged on the labour market.	Obligation to employ severely disabled persons in all enterprises with at least 16 employees as a 6% quota of the staff or to pay DEM 200 (• 102) per month compulsory compensation for each reserved job that is unfilled.	For certain categories (e.g. the blind).	2. Preferential employment of handicapped persons
3. Change of employment • Conditions	None, except in the event of occupational illness, measures for temporary or definitive removal from the harmful environment, with or without retraining measures.	In the event of risk of aggravation or relapse of an occupational disease, the National Board of Industrial Injuries (<i>Arbejdsskadestyrelsen</i>) can induce the insured person to change occupation.	In the event of risk of occupational illness arising, existing condition being aggravated or the employee suffering a relapse, the professional insurance funds (<i>Berufsgenossenschaft</i>) must recommend a change of occupation.	No special measures.	3. Change of employment • Conditions

Spain	France	Ireland	Iceland	Italy	
<p>See Table V "Invalidity". 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. 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.</p>	<p>Rehabilitation: See Table V "Invalidity".</p>	<p>Functional rehabilitation in specialised health establishments and vocational retraining. Convalescence in recognised hospitals or homes is financed by the regions.</p>	<p>Return to active life 1. Rehabilitation, retraining</p>
<p>Quotas may be established for the employment of handicapped workers. Obligation for employers with a permanent workforce of over 50 people to set a side 2% of posts for handicapped workers. Firms taking on handicapped workers are eligible for incentives taking the form of social security contribution relief. Encouragement is given in the shape of subsidies and tax/contribution relief to schemes involving the creation by firms of sheltered employment centres for handicapped workers.</p>	<p>Preferential employment of handicapped persons on staff up to 6% of total in firms with 20 or more employees. Measures at this purpose exist for a long time for disabled ex-servicemen and other groups of handicapped workers.</p>	<p>Public authorities reserve up to 3% of suitable positions for disabled persons.</p>	<p>Same as for disabled persons in general. Public authorities have to give preference to handicapped persons who have same qualifications as other applicants.</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>2. Preferential employment of handicapped persons</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>Same as for rehabilitation in general.</p>	<p>Silicosis and asbestosis.</p>	<p>3. Change of employment • Conditions</p>

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Employment Injuries and Occupational Diseases

	Liechtenstein	Luxembourg	Netherlands	Norway	Austria
Return to active life					
1. Rehabilitation, retraining	Rehabilitation measures are a component of invalidity insurance (<i>Invalidentversicherung</i>) (First pillar).	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 (<i>Office de placement et de rééducation professionnelle des travailleurs handicapés</i>) gives its opinion upon the advisability of measures.	Not applicable.	Rehabilitation, see Table V "Invalidity".	<ul style="list-style-type: none"> • Functional adaptation within medical care at the expense of the accident insurance fund. • Retraining: where necessary for a new occupation. Financial help for the insured person and his family members for the duration of the training. • Measures of social rehabilitation (e.g. subsidies and grants for the adaptation of the flat).
2. Preferential employment of handicapped persons	No.	Certain jobs suitable for their abilities are reserved for persons affected by employment injuries at a fair and reasonable wage.	Not applicable.	No specific quotas have been set in favour of the disabled. Where appropriate, salaried retraining can take place with the regular employer or in sheltered workshops.	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 ATS 2,050 (• 149) per month.
3. Change of employment					
• Conditions	An occupation can be prohibited and a special compensation awarded as a preventive measure.	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.	The conditions are the same as for incapacity for work not due to occupational injury. The injured person must accept retraining to another profession where this is considered appropriate.	<p>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.</p> <p>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.</p>

	Portugal	Finland	Sweden	United Kingdom	
Return to active life					Return to active life
1. Rehabilitation, retraining	<p><i>Occupational diseases:</i> Possible for beneficiaries aged 50 or less entitled to temporary incapacity allowance or to a permanent total/partial incapacity to carry out regular work.</p>	<p>Various kinds of medical and vocational rehabilitation provided free of charge by the accident insurance institution. The costs of rehabilitation are paid in full. During the rehabilitation the insured person receives also the full cash benefits.</p>	<p>Rehabilitation: See table III "Sickness - cash benefits".</p>	<p>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.</p>	1. Rehabilitation, retraining
2. Preferential employment of handicapped persons	<p><i>Employment injuries:</i> Firms employing a staff of at least 10 are obliged to employ handicapped persons incapacitated as a result of an accident occurred in their service.</p>	<p>No special measures.</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>	2. Preferential employment of handicapped persons
3. Change of employment • Conditions	<p>No special measures.</p>	<p>Same as for rehabilitation in general.</p>	<p>The conditions for change of employment are the same as for rehabilitation in general. The local social insurance office (<i>försäkringskassa</i>) may induce the injured person to change occupation. During studies or vocational training rehabilitation benefit (<i>rehabiliteringsersättning</i>) is payable.</p>	<p>As under "Rehabilitation, retraining" above.</p>	3. Change of employment • Conditions

Table VIII

Employment Injuries and Occupational Diseases

	Belgium	Denmark	Germany	Greece	
• Compensation	Compensation (<i>indemnités d'écartement</i>) under conditions.	No special measures.	If the change of occupation leads to a reduction in income, the professional insurance funds (<i>Berufsgenossenschaften</i>) often pays transitional allowances (two thirds of E) at least for 5 years or a flat-rate payment of one year's full annuity.	No special measures.	• Compensation

Spain	France	Ireland	Iceland	Italy
<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 (<i>indemnités de changement d'emploi</i>) 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"> • A grant for end of retraining (<i>prime de fin de rééducation</i>) between 3 and 8 times the daily wage taken as reference for the daily allowance. Minimum: FRF 4,413.51 (• 673), maximum FRF 11,769.36 (• 1,794). • Loan (<i>prêt d'honneur</i>) on trust with regard to industrial, handcraft or agricultural facilities (maximum 180 times the daily wage ceiling taken as reference for the daily allowance = FRF 264,810.60 (• 40,370). 	<p>No regulations.</p>	<p>Not applicable.</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"> • Compensation

Table VIII

Employment Injuries and Occupational Diseases

	Liechtenstein	Luxembourg	Netherlands	Norway	Austria
• Compensation	Special compensation possible.	A temporary annuity (<i>rente transitoire</i>) to compensate for loss of earnings may be granted.	Not applicable.	When the salary in a full time job in the new profession is substantially lower than the salary in the former, the retrained person may retain a part of his pension. In this situation he is not considered to have regained his full earnings capacity from before he suffered his occupational injury.	In case of vocational rehabilitation: transitional allowance (<i>Übergangsgeld</i>) to the amount of E x 60%, supplements for family members. In case of preventive measures: transitional pension (<i>Übergangsrente</i>) up to the full amount of the accident insurance pension for the maximum of 2 years or transitional amount (<i>Übergangsbetrag</i>) up to the annual amount of the full accident insurance pension (<i>Unfallrente</i>).

	Portugal	Finland	Sweden	United Kingdom
• Compensation	No special measures.	Not applicable.	Loss of income as a result of work injury is compensated through annuity or during rehabilitation a rehabilitation benefit (<i>rehabiliteringsersättning</i>).	As in permanent incapacity. • Compensation

- I Financing
- II Health care
- III Sickness - Cash benefits
- IV Maternity
- V Invalidity
- VI Old-Age
- VII Survivors
- VIII Employment injuries and occupational diseases

IX Family benefits

- X Unemployment
- XI Guaranteeing sufficient resources

Table IX

Family Benefits

	Belgium	Denmark	Germany	Greece	
Applicable statutory basis	Co-ordinated laws (Royal Order of 19 December 1939).	Law of 3 June 1967, as amended. Law of 19 March 1986 on child benefit (<i>børnefamilieydelse</i>), as amended.	Federal Child Benefit Act (<i>Bundeskindergeldgesetz</i>) of 14 April 1964, amended version of 4 January 2000. Law on the advance payment of maintenance (<i>Unterhaltsvorschussgesetz</i>) of 23 July 1979, amended version of 19 January 1994, latest amendment by the law of 22 December 1999. Federal Law on Child-raising Allowance (<i>Bundeserzierungsgeldgesetz</i>) of 6 December 1985, amended version of 31 January 1994, latest amendment by the law of 21 September 1997. Income tax law (<i>Einkommensteuergesetz</i>), amended version of 23 January 1997, most recently amended by the law dated 22 December 1999.	Royal Order no. 20 of 23 December 1959. Presidential Order 527/1984. Presidential Order 412/1985.	Applicable statutory basis
Family allowances	1st child.	1st child.	1st child.	1st child.	Family allowances
1. First child giving entitlement					1. First child giving entitlement
2. Conditions	Professional activity or similar situation.	The child must be domiciled in Denmark and one of the parents must pay taxes in Denmark in accordance with the law on taxation at the source.	Residence in Germany or - if there is unrestricted liability to German taxation - in an EEA-Member State. Child income: no claims if income or earnings designed for the child's upbringing or for the purpose of his/her education is exceeding DEM 13,500 (• 6,902) per calendar year. Earnings assigned to particular educational purposes are not included.	50 insured days during the previous year.	2. Conditions
3. Age limit	Normal: 18 years. Vocational training: 25 years. Further education: 25 years. Serious infirmity: 21 years (no limit for those who were already aged 21 on 1 July 1987).	Normal: 18 years.	Normal: 18 years. Prolongation to 21 possible for those available for work as unemployed. Vocational training / further education/ applicants for a vocational training opportunity: 27 years. 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.	3. Age limit

Spain	France	Ireland	Iceland	Italy	
<p>Legislative Royal Decree 1/94 of 20 June 1994, in which the amended version of the General Law on Social Security (<i>Ley General de la Seguridad Social</i>) is approved.</p> <p>Royal Decree 356 of 15 March 1991.</p> <p>Legislative Royal Decree 1/2000 of 14 January (in force 15 January 2000).</p>	<p>Social Security Code (<i>Code de la sécurité sociale</i>), Book V.</p> <p>Law No. 96-604 of 5 July 1996.</p>	<p>Social Welfare (Consolidation) Act 1993, as amended.</p>	<p>Law on income tax and net wealth tax (<i>Lög um tekjuskatt og eignarskatt</i>) Art. 69 A, no. 75/1981 of September 1981, with later amendments.</p> <p>Law on Social Assistance (<i>Lög um félagslega aðstoð</i>) no. 118/1993 of Dec. 1993 with later amendments.</p> <p>Law on housing allowances (<i>Lög um húsaleigubætur</i>). no. 138/1997 of December 1997</p> <p>Law on the Local Authorities Social Services (<i>Lög um félagsþjónustu sveitarfélaga</i>) no. 40/1991 of March 1991 with later amendments.</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>Decree no. 306 of 15 July 1999.</p>	<p>Applicable statutory basis</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>1st child.</p>	<p>Family allowances</p> <p>1. First child giving entitlement</p>
<p>Must have dependent children less than 18 years of age or handicapped children affected to a degree equal to 65% or more.</p> <p>In case of children under 18 and not handicapped: maximum yearly earnings or income ESP 1,227,051 (• 7,375).</p>	<p>Child resident in France.</p>	<p>Child Benefit is a monthly payment, paid to the child's mother or step-mother, however it may be paid to the father or step-father if the child is living with and being supported by them.</p>	<p>The child must be resident in Iceland and must be supported by those who are subject to unlimited tax liability in Iceland according to the tax law. Child benefits (<i>barnabætur</i>) are assessed and paid on the basis of income and capital as declared for the previous year.</p>	<p>The annual income must not exceed an amount fixed by law.</p>	<p>2. Conditions</p>
<p>Normal: 18 years.</p> <p>Serious disablement: No limit.</p>	<p>Normal: 20 years with the reservation that the income does not exceed 55% of the minimum wage (<i>SMIC</i>).</p>	<p>Normal: 16 years.</p> <p>Further education: 19 years.</p> <p>Serious infirmity: 19 years.</p>	<p>16 years.</p>	<p>Normal: 18 years.</p> <p>Serious infirmity: No limit.</p>	<p>3. Age limit</p>

Table IX

Family Benefits

	Liechtenstein	Luxembourg	Netherlands	Norway	Austria
Applicable statutory basis	The Family Allowances Act (<i>Gesetz über die Familienzulagen</i>) of 8 December 1985 last modified by LGBl. 1999 no. 98.	Law of 20 June 1977. Law of 30 April 1980. Law of 19 June 1985. Law of 14 July 1986.	General Child Benefit Act (<i>Algemene Kinderbijslagwet, AKW</i>).	Family Allowance Act (<i>barnetrygd-loven</i>) of 24 October 1946. Child Care Cash Benefit Act (<i>kantantstøtteloven</i>) of 26 June 1998. National Insurance Act (<i>folketrygd-loven</i>) of 28 February 1997, Chapter 15. All three as amended.	Act on the Compensation of Family Expenses (<i>Familienlastenausgleichsgesetz</i>) of 24 October 1967, last amended by BGBl. (<i>Official Journal</i>) I no. 136/1999. Parental leave benefit (<i>Karenzgeld</i>): Parental leave benefit Act (<i>Karenz-geldgesetz</i>) of 24 April 1997, last amended by BGBl. (<i>Official Journal</i>) I no. 174/1999. Special unemployment assistance (<i>Sondermotstandshilfe</i>): Act on Unemployment Insurance (<i>Arbeitslosen-versicherungsgesetz, ALVG</i>) of 14 November 1977, last amended by BGBl. (<i>Official Journal</i>) I no. 179/1999.
Family allowances	First child.	1st child.	1st child.	First child.	1st child.
1. First child giving entitlement					
2. Conditions	One parent must be either resident or employed in Liechtenstein. No child benefit (<i>Kinderzulagen</i>) can be claimed for children: • who are to be maintained by the spouse, • for whom a claim has been made for similar supplements abroad (although any difference can be compensated).	Personal right for each child brought up continuously in Luxembourg and with a legal residence there.	One qualifies for child benefit if one meets the following requirements: • be insured (all persons residing in the Netherlands are required by law to be insured under the General Child Benefit Act <i>AKW</i> . All persons who work in the Netherlands and consequently pay tax on wages are also insured); • having one or more children; • maintain the child.	Child resident in Norway.	No conditions.
3. Age limit	To the end of their 18 th year.	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).	18 years (as of 1 May 2000, formerly 16).	• Normal: 19 years of age (full legal age). • Vocational training/ further training: 26 years (except in the case of pregnancy, women with children, disabled persons or those currently completing military service). • Jobseeking children: 21 years. • Children with earning incapacity: unlimited. No entitlement for children over 18 years with their own income of over ATS 3,977 (• 289) per month.

Family Benefits

Table IX

	Portugal	Finland	Sweden	United Kingdom	
Applicable statutory basis	Statutory Order No. 133-B/97 of 30 May 1997. Statutory Order No. 341/99 of 25 August 1999.	Child Allowances Act (<i>Lapsilisäläki</i>) of 21 August 1992.	Basic Child Allowance Act (<i>Lag om allmänna barnbidrag</i>) of 1947, and amendments.	Social Security Contributions and Benefits Act 1992	Applicable statutory basis
Family allowances					Family allowances
1. First child giving entitlement	1st child.	1 st child.	1 st child.	1 st child.	1. First child giving entitlement
2. Conditions	Child benefit (<i>Subsidio familiar a crianças e jovens</i>): Insured person: registered earnings. Child: must be dependent on the insured person and not exercise an activity covered by a compulsory social protection scheme.	Child resident in Finland.	The child or one of the parents must be resident in Sweden since at least 6 months.	Generally, child and claimant present in country, claimant's immigration status not subject to any limitation or condition, child living with claimant (or claimant contributing to cost of maintaining child).	2. Conditions
3. Age limit	Normal: 16 years. Further education/vocational training: 24 years. Serious infirmity: Extension in certain cases up to 3 years.	To 17 th birthday.	16 years. Another similar allowance is given for children in secondary schools.	Normal: 16 years. Continuing non-advanced education: To 19 th birthday.	3. Age limit

Table IX

Family Benefits

	Belgium	Denmark	Germany	Greece		
4. Monthly amounts	1st child: BEF 2,760 (• 68). 2nd child: BEF 5,107 (• 127). 3rd child and subsequent children: BEF 7,625 (• 189).	child benefit (<i>børnefamilieydelse</i>): For each child of 0 - 3 years: DKK 2,925 (• 393) per quarter = DKK 975 (• 131) per month. For each child of 3 - 7 years: DKK 2,650 (• 356) per quarter = DKK 883.33 (• 119) per month. For each child of 7 - 18 years: DKK 2,100 (• 282) per quarter = DKK 700 (• 94) per month.	1st child: DEM 270 (• 138) 2nd child: DEM 270 (• 138) 3rd child: DEM 300 (• 153) 4th and subsequent: DEM 350 (• 179).	1 child: GRD 2,000 (• 6.06) 2 children: GRD 6,000 (• 18) 3 children: GRD 13,500 (• 41) 4 children: GRD 16,400 (• 50) For each following child an additional GRD 2,750 (• 8.34).	4. Monthly amounts	

Spain	France	Ireland	Iceland	Italy
<p>Child Benefit (<i>Prestaciones no contributiva por hijo a cargo</i>):</p> <p><i>Children under 18 years of age:</i></p> <ul style="list-style-type: none"> • non-disabled: ESP 4,035 (• 24) • disabled: ESP 8,065 (• 48) <p><i>Children over 18 years of age:</i></p> <ul style="list-style-type: none"> • degree of disability at least 65%: ESP 39,060 (• 235). • degree of disability at least 75%: ESP 58,590 (• 352). 	<p>1st child: see Allowance for young child (<i>allocation pour jeune enfant, APJE</i>).</p> <p>2 children: FRF 690 (• 105)</p> <p>3 children: FRF 1,575 (• 240)</p> <p>4 children: FRF 2,460 (• 375)</p> <p>5 children: FRF 3,344 (• 510)</p> <p>6 children: FRF 4,229 (• 645)</p> <p>Each subsequent child: FRF 885 (• 135).</p>	<p>1st and 2nd child: IEP 34.50 (• 44).</p> <p>3rd and further child: IEP 46 (• 58).</p> <p>In cases of triplets and quadruplets the allowance for each child is doubled. In the case of twins the allowance is one and a half times the first child payment.</p>	<p>Advanced payments are made on the 1st of February and the 1st of May each year.</p> <p>The annual amount of child benefit (<i>barnabætur</i>) for the assessment period year 2000 is:</p> <p>Married parents or cohabiting parents:</p> <ul style="list-style-type: none"> • First child ISK 107,662 (• 1,474). • Second child and additional children ISK 128,105 (• 1,754). • Supplement for children aged 1-7 years ISK 31,703 (• 434). <p>Single parents:</p> <ul style="list-style-type: none"> • First child ISK 179,251 (• 2,454). • Second child and additional children ISK 183,874 (• 2,518). • Supplement for second and additional children aged 1-7 years ISK 30,930 (• 424). <p>Payments are reduced according to certain rules when taxable income of married or cohabiting parents exceeds ISK 1,198,807 (• 16,415) and when taxable income of single parents exceeds ISK 599,404 (• 8,207).</p> <p>Payments are reduced when taxable property of married or cohabiting parents exceeds ISK 8,771,598 (• 120,107) and when taxable property of single parents exceeds ISK 6,579,243 (• 90,087).</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.</p> <p>Example: family with 4 members (without handicapped):</p> <ul style="list-style-type: none"> • Annual income up to ITL 20,659,000 (• 10,669): monthly benefit of ITL 485,000 (• 250); • Annual income between ITL 50,086,000 (• 25,867) and ITL 54,988,000 (• 28,399): monthly benefit of ITL 75,000 (• 39). • Income over ITL 79,510,000 (• 41,063): no benefit.

4. Monthly amounts

Table IX

Family Benefits

	Liechtenstein	Luxembourg	Netherlands	Norway	Austria	
4. Monthly amounts	<ul style="list-style-type: none"> • CHF 230 (• 143) per child, if the family has one or two children, • CHF 280 (• 175) per child in the case of twins or if the family has three or more children. <p>The monthly child benefit (<i>Kinderzulage</i>) increases to CHF 280 (• 175) for each child over the age of 10.</p>	1st child: LUF 5,505 (• 136) 2 children: LUF 13,428 (• 333) 3 children: LUF 25,068 (• 621) Each subsequent child: LUF 11,636 (• 288).	<p><i>Children born on or after 1 January 1995:</i></p> up to 5 years: NLG 116.68 (• 53) 6 - 11 years: NLG 141.68 (• 64) 2 - 17 years: NLG 166.68 (• 76)	<p><i>Children born before 2 October 1994:</i></p> Monthly basic amount per child aged 6 to 11 in family with: 1 child: NLG 166.68 (• 76) 2 children: NLG 188.28 (• 85) 3 children: NLG 195.48 (• 89) 4 children: NLG 211.30 (• 96) 5 children: NLG 220.80 (• 100) 6 children: NLG 227.13 (• 103) 7 children: NLG 231.65 (• 105) 8 children: NLG 239.94 (• 109) 9 children: NLG 246.38 (• 112) 10 children: NLG 251.54 (• 114)	First and second child: NOK 829 (• 103) each. Third and each following child: NOK 912 (• 113). Rates for each child NOK 316 (• 39) higher in the northernmost areas (<i>finnmarkstilllegg</i>).	Monthly amounts: Children under 10 years of age: First child: ATS 1,450 (• 105) Second child: ATS 1,625 (• 118) Third and each subsequent child: ATS 1,800 (• 131) Children between 10 and 19 years from the beginning of the calendar month in which the child completes age 10: First child: ATS 1,700 (• 124) Second child: ATS 1,875 (• 136) Third and each subsequent child: ATS 2,050 (• 149) From the beginning of the calendar month in which the child completes age 19: First child: ATS 2,000 (• 145) Second child: ATS 2,175 (• 158) Third and each subsequent child: ATS 2,350 (• 171) For severely handicapped children additional ATS 1,800 (• 131) per month. Large-family supplement (<i>Mehrkindzuschlag</i>): A family with permanent residence in Austria (also in the European Economic Area), which has been granted family allowance, is entitled to a large-family supplement of ATS 400 (• 29) per month for the third and subsequent children. The entitlement exists only if the annual taxable family income in the calendar year before the year in which the claim is made does not exceed a certain limit. The income limit for 1999 was ATS 511,200 (• 37,150). Infant allowance (<i>Kleinkindbeihilfe</i>): The parent who primarily cares for the child in the first year is entitled to a monthly allowance amounting to ATS 1,000 (• 73) for the year. The monthly family income may not exceed ATS 11,574 (• 841). The possible family income, for which the allowance is granted, can be increased to ATS 885 per child (• 64) for whom family allowance (<i>Familienbeihilfe</i>) is granted, provided the parent does not receive maternity allowance (<i>Wochengeld</i>), Parental leave benefit (<i>Karenzgeld</i>), temporary help allowance for self-employed mothers (<i>Betriebshilfe</i>) nor part-time support (<i>Teilzeitbeihilfe</i>) or a similar assistance from abroad.
			<p><i>Children born between October, 1st, 1994 and January, 1st, 1995 and children who have become 6, 12 or 18 years of age after October, 1st, 1994:</i></p> Basic amount per child aged 12-17 in family with: 1 child: NLG 166.68 (• 76) 2 children: NLG 188.28 (• 85) 3 children: NLG 195.48 (• 89) 4 children: NLG 211.30 (• 96) 5 children: NLG 220.80 (• 100) 6 children: NLG 227.13 (• 103) 7 children: NLG 231.65 (• 105) 8 children: NLG 239.94 (• 109) 9 children: NLG 246.38 (• 112) 10 children: NLG 251.54 (• 114)			
			Children up to 5 years: 70% of the basic amount. Children between 12 and 17: 130% of the basic amount.			
			Children up to 5 years: 70% of the basic amount. Children between 6 and 11 years: 85% of the basic amount. Double amounts can be paid if the child is: <ul style="list-style-type: none"> • under 16, not living at home, student or disabled; • 16 or 17, not living at home, student or disabled or unemployed; • 18 to 24, student not entitled to student grants. 			

Family Benefits

Table IX

	Portugal	Finland	Sweden	United Kingdom
4. Monthly amounts	Determined on the basis of the family income, the number of beneficiaries and their respective ages.	First child: FIM 535 (• 90) Second child: FIM 657 (• 110) Third child: FIM 779 (• 131) Fourth child: FIM 901 (• 152) Fifth and each subsequent child: FIM 1,023 (• 172)	SEK 850 (• 99). Supplements for large families (förbarnstillägg): for the third child: SEK 227 (• 27) for the fourth child: SEK 680 (• 80) for the fifth child and additional children: SEK 850 (• 99).	Eldest qualifying child of a couple: GBP 62.40 (• 100) Each other child: GBP 41.60 (• 67)
				4. Monthly amounts

Table IX

Family Benefits

	Belgium	Denmark	Germany	Greece	
5. Supplements which vary with income	No variation with income.	No variation with income.	No variation with income.	No variation with income.	5. Supplements which vary with income

Family Benefits

Table IX

Spain	France	Ireland	Iceland	Italy	
<p>No benefit if the family income per year exceeds ESP 1,227,051 (• 7,375). This amount increases by 15% per dependant child up from the 2nd child.</p>	<p>No variation with income.</p>	<p>No variation with income.</p>	<p>See above, point 4, monthly amounts.</p>	<p>See "Family allowances: Monthly amounts".</p>	<p>5. Supplements which vary with income</p>

Table IX

Family Benefits

	Liechtenstein	Luxembourg	Netherlands	Norway	Austria
5. Supplements which vary with income	No variation with income.	No variation with income.	No variation with income.	No variation with income.	No variation with income.

	Portugal	Finland	Sweden	United Kingdom	
5. Supplements which vary with income	<p>Three earnings levels which vary with national minimum wage:</p> <p>1st level: family income is equal to or less than 1,5 times the minimum wage.</p> <p><i>Children aged 12 months or less:</i> up to the second child: PTE 15,600 (• 78) from third child on: PTE 23,410 (• 117)</p> <p><i>Children over 12 months old:</i> up to the second child: PTE 4,680 (• 23) from third child on: PTE 7,030 (• 35)</p> <p>2nd level: family income is more than 1,5 times and less than or equal to 3 times the minimum wage.</p> <p><i>Children aged 12 months or below:</i> up to the second child: PTE 11,950 (• 60) from third child on: PTE 16,070 (• 80)</p> <p><i>Children over 12 months old:</i> up to the second child: PTE 3,210 (• 16) from third child on: PTE 4,350 (• 22)</p> <p>3rd level: family income over 8 times the minimum salary:</p> <p><i>Children aged 12 months or below:</i> up to the second child: PTE 7,640 (• 38) from third child on: PTE 9,940 (• 50)</p> <p><i>Children over 12 months old:</i> up to the second child: PTE 2,920 (• 15) from third child on: PTE 3,790 (• 19)</p>	No variation with income.	No variation with income.	No variation with income.	5. Supplements which vary with income

	Belgium	Denmark	Germany	Greece	
6. Supplements which vary with age	<p><i>Children born since 1st January 1991:</i> Supplement for child in 1st order, receiving the normal rate (not handicapped): aged 6 - 12: BEF 481 (• 12) aged 12 - 18 (applicable from 01.01.2003): BEF 732 (• 18) aged 18 or more (applicable from 01.01.2009): BEF 844 (• 21)</p> <p><i>Child born between 1st January 1991 and 31st December 1996 who becomes class 1 in the place of a beneficiary of an age supplement.</i> aged 6 - 18: BEF 959 (• 24) aged 18 or more (applicable from 01.01.2009): BEF 1,030 (• 26)</p> <p>Other children (incl. handicapped children): aged 6 - 12: BEF 959 (• 24) aged 12 - 18 (applicable from 01.01.2003): BEF 1,465 (• 36) aged 18 or more (applicable from 01.01.2009): BEF 1,863 (• 46)</p> <p><i>Children born before 1st January 1991:</i> Supplement for child in 1st order, receiving the normal rate (not handicapped):</p> <ul style="list-style-type: none"> • born between 1.1.1985 and 31.12.1990: up to 18: BEF 959 (• 24) aged 18 or more: (applicable from 01.01.2003): BEF 1,030 (• 26) • born between 1.1.1981 and 31.12.1984: up to 18: BEF 1,465 (• 36) aged 18 or more: BEF 1,536 (• 38) • born before 1.1.1981: BEF 1,617 (• 40) <p>Other children (incl. handicapped children): aged 6 - 12: BEF 959 (• 24) aged 12 - 18: BEF 1,465 (• 36) aged 18 or more: BEF 1,863 (• 46)</p>	See monthly amounts.	No variation with age.	No variation with age.	6. Supplements which vary with age

Family Benefits

Table IX

Spain	France	Ireland	Iceland	Italy	
No variation with age.	Supplements varying with age: • over 11 years: FRF 194 (• 30) • over 16 years: FRF 345 (• 53) Except the 1 st child in families with less than 3 children.	No variation with age.	See above, point 4, monthly amounts.	No variation with age.	6. Supplements which vary with age

Table IX

Family Benefits

	Liechtenstein	Luxembourg	Netherlands	Norway	Austria
6. Supplements which vary with age	See monthly amounts.	Children aged 6 and more: LUF 548 (* 14) Children aged 12 and more: LUF 1,646 (* 41).	See the amounts above.	Children between 1 and 3. Supplement (<i>småbarnstillegg</i>) NOK 657 (* 81) per month and child.	See "Monthly amounts".

Family Benefits

Table IX

Portugal

Finland

Sweden

United Kingdom

6. Supplements which vary with age

See amounts.

No variation with age.

No variation with age.

No variation with age.

6. Supplements which vary with age

Table IX

Family Benefits

	Belgium	Denmark	Germany	Greece	
Other benefits					Other benefits
1. Birth grants	<p>BEF 37,393 (• 927) for first birth; BEF 28,134 (• 697) 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 (<i>prime d'adoption</i>): BEF 37,393 (• 927) per adopted child.</p>	<p>DKK 1,519 (• 204) per quarter = DKK 506.33 (• 68) 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>	<p>See "Other allowances" and Table IV "Maternity".</p>	<p>See Table IV "Maternity".</p>	1. Birth grants
2. Allowance for single parent	<p>No special allowance.</p>	<p>The general benefits are supplemented by DKK 923 (• 124) per quarter = DKK 307.66 (• 41) per month and per child and by an additional allowance of DKK 939 (• 126) per quarter = DKK 313 (• 42) per month and per household.</p> <p>Condition: Proof of single-parent situation once a year.</p>	<p>The Law on the advance payment of maintenance (<i>Unterhaltsvorschussgesetz</i>) 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.</p> <p>Maintenance benefit is up to a maximum of DEM 296 (• 151) in the old <i>Länder</i>, DEM 257 (• 131) in the new <i>Länder</i>.</p>	<p>Increase of the family allowances of GRD 1,250 (• 3.79) 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.</p>	2. Allowance for single parent

Spain	France	Ireland	Iceland	Italy	
ESP 75,000 (• 451) for third and each subsequent birth.	<p>Allowance for young child (<i>allocation pour jeune enfant, APJE</i>): FRF 991 (• 151) per month per child. Paid with means test as from 4th month of pregnancy to 3 years of age.</p> <p>Adoption allowance (<i>allocation d'adoption</i>): FRF 991 (• 151) per month but paid upon arrival of an adopted child in the family. It is paid out according to a means test and for no longer than 21 months.</p>	<p>A Birth grant is IEP 500 (• 635) is available for all multiple births with further grants of IEP 500 (• 635) payable at ages 4 and 12.</p>	See table IV "Maternity".	See Table IV "Maternity".	<p>Other benefits</p> <p>1. Birth grants</p>
No special allowance.	<p>Allowance for single parent (<i>allocation de parent isolé, API</i>): Guarantee of minimum family income for single persons with at least 1 child or in case of pregnancy without other dependant children. Monthly amount: FRF 3,236 (• 493) plus FRF 1,079 (• 164) per child. The allowance is equal to the difference between this amount and the beneficiary's income.</p> <p>Maintenance allowance (<i>allocation de soutien familial</i>): 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 IX "Family benefits", special cases, 3.</p>	<p>One Parent Family Payment is available as a separate and specific means-tested scheme (see table XI):</p> <p>Claimant: IEP 73.50 (• 93) max. per week.</p> <p>Supplement: IEP 15.20 (• 19) per week for each child.</p>	<p>Motherhood and fatherhood allowance (<i>mæðralaun</i>) may be paid to single parent who maintain their children, under 18 years of age and are resident in Iceland. The annual allowance for 2 children, ISK 42,600 (• 583), the annual allowance for 3 or more children, ISK 110,904 (• 1,519).</p>	<p>Increased family allowance if lone parent with a child.</p>	<p>2. Allowance for single parent</p>

	Liechtenstein	Luxembourg	Netherlands	Norway	Austria
Other benefits					
1. Birth grants	<ul style="list-style-type: none"> • CHF 1,900 (• 1,184) at the birth of one child, • CHF 2,400 (• 1,496) per child in the case of multiple births, • Birth supplements (<i>Geburtszulagen</i>) are also paid in cases of adoption of a child under the age of 5. 	<p>Birth Grant (<i>allocation de naissance</i>) of totally LUF 60,534 (• 1,501) is available to women resident in Luxembourg, on the condition that both mother and child have the required medical examinations.</p> <p>Maternity Allowance (<i>allocation de maternité</i>) is paid to women domiciled in Luxembourg by the National Fund of Family Allowances (<i>caisse nationale des prestations familiales</i>) (see Table IV "Maternity").</p>	No special benefit.	Maternity grant (<i>engangsstønad ved fødsel</i>) NOK 32,138 (• 3,986) for each child, see Table IV.	<p>Bonus payment based on the mother-child-booklet (<i>Mutter-Kind-Pass-Bonus</i>):</p> <p>A one-time payment of ATS 2,000 (• 145) is made upon the completion of the child's first year to the parent who is predominantly responsible for the child's care. The conditions are that all prescribed medical examinations by the mother-child-pass have been carried out by the end of the first year, and that the annual taxable family income in the year of the child's birth is not over ATS 511,200 (• 27,150) (1999).</p>
2. Allowance for single parent	<p>An additional monthly single parent supplement (<i>Alleinerziehendenzulage</i>) of CHF 70 (• 44) per child.</p> <p>Entitlement to single parent supplements exists when the single person lives with the child or children in a common household.</p> <p>Single, widowed or divorced persons are deemed single if they do not live together with another person (divorced persons thus also do not count as single if they live with their ex-spouse in a shared household). A married person counts as single if there is a legal separation or divorce proceeding pending and the person in question does not live together either with the spouse in a common household or with another person.</p>	No special benefit.	No special benefit.	<ul style="list-style-type: none"> • Family allowance for one more child than the single parent actually has. • One extra supplement if child or children between 1 and 3, see above. • Advance maintenance payment (<i>bidragsforskott</i>) of NOK 1,090 (• 135) a month in case no child support is paid by the other parent. • Transitional benefit (<i>overgangsstønad</i>) of 1.85 times the Basic Amount (<i>Grunnbeløpet</i>) i.e. NOK 86,856 (• 10,774) for 3 years, or for up to 5 when under training to qualify for work. The transitional benefit is reduced by 40% of income from work exceeding ½ of the Basic Amount (<i>Grunnbeløpet</i>). Recovery of the transitional benefit in child support payments exceeding the rate of advance maintenance payment. • Child care benefit (<i>stønad til barnetilsyn</i>) when the child must be looked after by someone else during working hours or training courses. • Education benefit (<i>utdanningsstønad</i>) when general education or vocational training courses are needed to qualify for the job market. 	No special benefit.

	Portugal	Finland	Sweden	United Kingdom	
Other benefits	No special allowance.	A maternity grant (<i>äitiysavustus</i>) 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 (• 128). The benefit is awarded to each child born.	No special allowance.	<i>Maternity Payment.</i> GBP 100 (• 160) from the Social Fund. Available to those in receipt of income-related benefits (<i>income-based Jobseeker's Allowance, Income Support, Working Families' Tax Credit or Disabled Person's Tax Credit</i>) for each new baby expected, born or adopted.	Other benefits
1. Birth grants					1. Birth grants
2. Allowance for single parent	No special allowance.	The general child allowance (<i>lapsilisä</i>) is supplemented by FIM 200 (• 34) for each child of a single parent. Maintenance allowance for children (<i>elatusuki</i>): 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 669 (• 113) per month.	Single parents are guaranteed SEK 1,173 (• 137) monthly either from child support payments from the other parent or advanced maintenance allowance from the state.	The higher rate of benefit for lone parents was withdrawn for new claims from June 1998.	2. Allowance for single parent

Table IX

Family Benefits

	Belgium	Denmark	Germany	Greece	
3. Special allowances for handicapped children	<p>Supplementary allowance for handicapped children under the age of 21 with a 66% disability equal per month and per child to:</p> <ul style="list-style-type: none"> • BEF 12,417 (• 308) if the child obtains 0, 1, 2 or 3 points of autonomy (<i>points d'autonomie</i>); • BEF 13,592 (• 337) if the child obtains 4, 5 or 6 points of autonomy; • BEF 14,530 (• 360) if the child obtains 7, 8 or 9 points of autonomy. 	No special allowances.	No special allowances.	Allowance for parent of handicapped child: GRD 1,250 (• 3.79) per month.	3. Special allowances for handicapped children
4. Accommodation allowances and removal grants	No special allowances.	No special allowances.	A housing allowance (<i>Wohngeld</i>) is paid to a lodger or owner in own dwelling if housing costs are too onerous.	No special allowances.	4. Accommodation allowances and removal grants

Spain	France	Ireland	Iceland	Italy
<p>ESP 8,065 (• 48) per month for each child under 18 with a disability of at least 33%.</p> <p>ESP 39,060 (• 235) per month for each child over 18 and with a disability of at least 65%.</p> <p>ESP 58,590 (• 352) per month if invalidity is at least 75% and assistance is required.</p>	<p>Special education allowance (<i>allocation d'éducation spéciale</i>) for persons with a 50% or more handicap, up to 20 years: FRF 690 (• 105) per month. The payment is not subject to a means test.</p> <p>Supplement for children with an incapacity degree of 80% or 50 - 80% when taken into care by a specialised institution:</p> <ul style="list-style-type: none"> • <i>1st category</i>: discontinuous attendance of another person or expenses according to the amount of the supplement: FRF 518 (• 79); • <i>2nd category</i>: Constant attendance by another person or expenses according to the amount of the supplement: FRF 1,553 (• 237); • <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 FRF 5,755 (• 877). The payment of the allowance requires the suspension of working-activities of one parent or the need of a third person. 	<p>IEP 111.20 (• 141) per month in respect of children between 2 and 16 years living at home (Domiciliary Care Allowance).</p>	<p>Home-care payments (<i>umönnunargreiðslur</i>) may be paid to persons responsible for the maintenance of disabled or chronically sick children staying at home or hospitalised up to the amount of ISK 53,840 (• 737) per month.</p>	<p>If one family member is handicapped, the ceiling of the family income is increased by ITL 14,000,000 (• 7,230) per year.</p>
<p>No special allowances.</p>	<p>Housing allowance (<i>allocation de logement</i>): 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>	<p>No special allowances.</p>	<p>Means-tested housing allowances (<i>húsaleigubætur</i>) are available from local communities up to ISK 25,000 (• 342) per month. Taken into account: Family size, income and cost of housing.</p>	<p>No special allowances.</p>

3. Special allowances for handicapped children

4. Accommodation allowances and removal grants

Table IX

Family Benefits

	Liechtenstein	Luxembourg	Netherlands	Norway	Austria
3. Special allowances for handicapped children	No special allowances.	Supplementary allowance of LUF 5,505 (• 136) for each child under 18 with an insufficiency or permanent reduction of at least 50% of physical or mental ability by comparison with that of a child of the same age. Maintenance without an age limit if the child is unable to care for itself unless in receipt of a benefit from the national solidarity fund or another social security body.	See "Monthly amounts" above. Invalid youths of 18 or more are entitled to a benefit on account of incapacity for work (see Table V "Invalidity").	No special allowances.	In addition to the general family allowance (<i>Familienbeihilfe</i>) the increased family allowance (<i>Erhöhte Familienbeihilfe</i>) of ATS 1,800 (• 131) will be granted for severely handicapped children per month. A child is deemed severely handicapped when the degree of disability is at least 50% or in the event of permanent earning incapacity. 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.
4. Accommodation allowances and removal grants	No special allowances.	No special allowances.	No special allowances.	Means-tested housing support (<i>bo-støtte</i>) available to low income families and pensioners.	Accommodation and housing allowances according to the Social Assistance (<i>Sozialhilfe</i>) Acts of the <i>Länder</i> . Examination of need at the lower level (family members increase the allowance).

	Portugal	Finland	Sweden	United Kingdom	
3. Special allowances for handicapped children	<ul style="list-style-type: none"> • Supplement to the Child Benefit for handicapped children (<i>Bonificação, por deficiência, do subsídio familiar a crianças e jovens</i>): for children of employees under 24 years of age who fulfil certain health conditions. The amount of the supplement depends on the age: for children up to 14: PTE 8,880 (• 44). between 14 and 18: PTE 12,930 (• 64). between 18 and 24: PTE 17,310 (• 86). • Special education allowance (<i>subsídio de educação especial</i>): for children of employees up to 24 years of age, who are attending an institution for special education or receiving other specific educational assistance. Variable amount. • Monthly life annuity (<i>subsídio mensal vitalício</i>) for the same persons, older than 24 years: PTE 25,000 (• 125) per month. • Constant care allowance (<i>Subsídio por assistência de terceira pessoa</i>): PTE 12,500 (• 62) per month. 	<p>Child care allowance for care of severely disabled and chronically ill children under 16. The benefit is graded into 3 classes depending on the degree of strain on the family: FIM 424 (• 71), FIM 990 (• 167) or FIM 1,839 (• 309) per month.</p>	<p>See V "Invalidity".</p>	<p>See Table V "Invalidity" (<i>Disability Living Allowance</i>).</p>	3. Special allowances for handicapped children
4. Accommodation allowances and removal grants	<p>No special allowances.</p>	<p>Means-tested housing allowances (<i>asumistuki</i>) available to families with low income. See table XI.</p>	<p>Housing Allowance (<i>bostadsbidrag</i>): Is given to all with low wages with the need for certain size/standard of housing. Foremost to families. The allowance is based on need. Taken into account:</p> <ul style="list-style-type: none"> • income • composition of household • cost of housing • housing area. 	<p><i>Housing Benefit</i>: see Table XI "Other specific non-contributory minima".</p>	4. Accommodation allowances and removal grants

	Belgium	Denmark	Germany	Greece	
5. Other allowances	No other allowances.	Allowance (single benefit) in case of adoption of a foreign child: DKK 35,033 (• 4,708).	<p>Child-raising allowance (<i>Erziehungsgeld</i>): DEM 600 (• 307) per month for the first 24 months following the child's birth.</p> <p>An annual income ceiling is applicable. This is fixed at DEM 100,000 (• 51,129) during the first six months for a married couple and at DEM 75,000 (• 38,347) for other eligible parties. From the seventh month onwards the limit is fixed at DEM 29,400 (• 15,032) for married couples and at DEM 23,700 (• 12,118) for other eligible parties. These income ceilings are increased by DEM 4,200 (• 2,147) for each further child of the eligible person.</p> <p>For births from 1.1.1992 onwards the Child-raising allowance is treated separately from parental leave (<i>Erziehungsurlaub</i>).</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: GRD 500 (• 1.52) for 3rd child. GRD 750 (• 2.27) for 4th child. GRD 1,000 (• 3.03) for 5th child.</p>	5. Other allowances

Spain	France	Ireland	Iceland	Italy	
<p>Multiple birth grant for two or more children. The amount varies:</p> <ul style="list-style-type: none"> • 2 children: ESP 282,720 (• 1,699) • 3 children: ESP 565,440 (• 3,398) • 4 or more: ESP 848,160 (• 5,098) 	<p>Allowance at beginning of the school year (<i>allocation de rentrée scolaire</i>) for children aged 6 - 18: FRF 429.36 (• 65); payable in lump sum with means test.</p> <p>Parental leave allowance (<i>allocation parentale d'éducation, APE</i>): Allowance is given to parents totally or partly interrupting employment for educating a child under 3 years and having care of at least 2 children. Total amount: FRF 3,076 (• 469). Partial amounts: FRF 2,034 (• 310) if the part-time activity does not make up more than 50% of the legal working time; FRF 1,538 (• 234) if the activity amounts between 50% and 80% of the working time.</p> <p>Family supplement (<i>complément familial</i>) with means test: FRF 899 (• 137) for families having at least 3 children over 3 years or under 21 years.</p> <p>Employment aids:</p> <ul style="list-style-type: none"> • Allowance for childcare at home (<i>allocation de garde d'enfant à domicile, AGED</i>) is paid if the child concerned is under the age of 3 years. The maximum allowance amounts to 75% of social contributions, that is to say FRF 9,791 (• 1,493) maximum per quarter on the condition that family income does not exceed net FRF 219,686 (• 33,491) per year whatever the composition of the family. For families whose means exceed this threshold, the maximum amount is set at FRF 6,528 (• 995). For children aged between 3 and 6 years, it amounts to FRF 3,263 (• 497) per quarter. • Benefit for families employing an approved maternal assistant (<i>aide à la famille pour l'emploi d'une assistante maternelle agréée AFEAMA</i>): if the child is less than 6 years old, all social costs will be paid provided the gross salary does not exceed 5 times the hourly guaranteed minimum wage (<i>SMIC</i>) per child per day. Additional cash benefit for care of children less than 3 years FRF 830 (• 127), for children over 3 years FRF 415 (• 63) per quarter. 	<p>Family Income Supplements (FIS): 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 June 1999 FIS was paid to 14,232 families - average weekly payment of IEP 42.76 (• 54).</p> <p><i>Main conditions:</i></p> <ul style="list-style-type: none"> • Must be working for at least 19 hours per week (hours worked by a partner can be added); • Must have at least one qualified child up to age 18 or between 18 and 22 if in full time education; • Average weekly income must be below a fixed amount for the family size. FIS is also available to lone parents. <p><i>Calculation of benefit:</i> The amount of FIS payable is 60% of the difference between the family income net of PRSI and net of Income Tax and the income limit applicable to that family size.</p>	<p>A single flat-rate Child pension with respect to education (<i>barnalífeyrir vegna skólanáms</i>) ISK 13,150 (• 180) per month may be paid to a youth aged 18-20 who is engaged in studies or vocational training if either one or both parents are deceased or one or both parents are old-age or invalidity pensioners.</p> <p>Local authorities may subsidise the cost of day care for children in private homes, e.g. in the case of single parents. The vast majority of local authorities offer single parents subsidises so the payment for private day care is identical to the amount paid to playschools, which are run by the local authorities. These supplements are not means tested.</p>	No other allowances.	5. Other allowances

	Liechtenstein	Luxembourg	Netherlands	Norway	Austria
5. Other allowances	<p>Compensation of differences: if a claim to family supplements for foreigners exists and the supplements in Liechtenstein would be higher, the difference will be paid out as compensation (national law makes residency a condition).</p>	<p>New school year grant (<i>allocation de rentrée scolaire</i>) for children over 6 years. Amounts of the allowance per child:</p> <ul style="list-style-type: none"> • For a group of one child: <ul style="list-style-type: none"> 6 - 11 years: LUF 3,936 (• 98) 12 years and more: LUF 5,623 (• 139) • For a group of two children (amount per child): <ul style="list-style-type: none"> 6 - 11 years: LUF 6,748 (• 167) 12 years and more: LUF 8,435 (• 209) • For a group of three or more children (amount per child): <ul style="list-style-type: none"> 6 - 11 years: LUF 9,580 (• 237) 12 years and more: LUF 11,247 (• 279) <p>Education Allowance (<i>allocation d'éducation</i>) 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"> • LUF 144,149 (• 3,573) when educating one child, • LUF 192,199 (• 4,764) when educating two children, • LUF 240,249 (• 5,956) when educating three children. <p>Allowance: LUF 16,871 (• 418). Half the allowance is available in the case of part-time employment.</p> <p>Parental leave (<i>congé parental</i>): a 6 month parental leave is granted when a person leaves her/his professional activity to educate a child aged less than 5. Guarantee of re-employment: compensation of LUF 61,861 (• 1,533) monthly.</p>	<p>No other allowances.</p>	<p>Monthly child care cash benefit (<i>kontantstøtte</i>) to parents with children between 1 and 3 years. Conditions of residence in Norway (child and parent(s)) and of non-use or limited use of State subsidised day care centres (<i>bamehage</i>). 5 different rates of benefit varying according to the child's number of weekly hours in such a day care centre. Maximum rate (0 hours) NOK 3,000 (• 372), minimum rate (25-32 hours) NOK 600 (• 74).</p>	<p>Parental leave benefit (<i>Karenzgeld</i>): Persons entitled: mothers and fathers who are subject to compulsory unemployment insurance. Conditions: insurance period of 52 weeks within the last 24 months and use of parental leave or entitlement to maternity benefit and care of the child in the same household; in addition maternity benefit of the sickness insurance of unemployed persons; in addition if within 12 weeks after termination of child-raising allowance or of a special sickness insurance between the child's 18th and 24th months of life maternity benefit will again be drawn; also in the event of the adoption of a child or the taking over of the care of a child, who has not yet completed the age of 2. Duration: after the termination of maternity benefit until the age of 18 months. 183 days of parental leave benefit can be kept in reserve up to three months after the child enters school. In the event of adoption after the 2nd year of life 6 months parental leave benefit is due. Amount: ATS 186.10 (• 14) daily. The entitlement may be extended to max. 24 months provided the other parent (the father) takes a minimum of three months off for child raising. Single parents shall receive a supplement to their child-raising allowance amounting to ATS 2,500 (• 182) monthly, which is then claimed from the other parent (the father).</p> <p><i>Parental leave benefit in the event of part-time employment</i>: In the event of part-time employment the parental leave benefit is due to the amount of 50% of the parental leave benefit, but for as twice the duration.</p> <p>Special unemployment assistance (<i>Sondemotstandshilfe</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 unemployment assistance (<i>Notstandshilfe</i>) are fulfilled (see Table X). Duration: 12 months, until the child has turned 3 years at the latest. Amount: as unemployment assistance (<i>Notstandshilfe</i>), see Table X.</p>

	Portugal	Finland	Sweden	United Kingdom	
5. Other allowances	<p>Funeral grant (<i>Subsídio de funeral</i>): PTE 31,230 (• 156) single payment at the death of:</p> <ul style="list-style-type: none"> • dependant descendant relatives of the insured, including foetuses and the stillborn; • descendant relatives who are entitled to the monthly life annuity (<i>subsídio mensal vitalício</i>); • relatives in ascending line or persons treated as such who are dependant on the insured; • the spouse. 	<p>Child home care allowances (<i>lasten kotihoidon tuki</i>) 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 1,500 (• 252), sibling increase FIM 500 (• 84) (if sibling under 3 years) or FIM 300 (• 50) (sibling 3-6 years) and means-tested supplement, maximum FIM 1,000 (• 168) per month.</p> <p>Private care allowance (<i>lasten yksityisen hoidon tuki</i>) is paid when a family arranges the care of the child privately. The allowance is paid to the provider of care directly. The basic amount is FIM 700 (• 118) per month and per child. In addition a means-tested supplement can be paid of maximum of FIM 800 (• 135) per month and child.</p> <p>Partial care allowance (<i>osittainen hoitoraha</i>) of FIM 375 (• 63) 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.</p>	<p>Allowance in case of adoption of a foreign child SEK 24,000 (• 2,806).</p>	<p><i>Working Families Tax Credit (WFTC)</i>: Non-contributory, income-related benefit for working families with children (replaced <i>Family Credit</i> from October 1999). Includes help towards the cost of childcare.</p>	5. Other allowances

Table IX

Family Benefits

	Belgium	Denmark	Germany	Greece
Special cases				
1. Unemployed persons	<p>Unemployed persons, for which the unemployment benefit is the main income of the household, are entitled from 7th month of unemployment to normal family benefits (including age supplements) plus the following supplements:</p> <p>1st child: BEF 1,405 (• 35) 2nd child: BEF 871 (• 22) 3rd and each subsequent: BEF 153 (• 3.79)</p>	Normal family benefits.	Normal family benefits.	<p>Normal benefits if 50 days of 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>
2. Pensioners	<p>Pensioners obtain the same supplements to the family allowances as unemployed persons.</p> <p>Workers who are recognised as being unable to work or women workers on maternity leave as from the 7th month of disability and eventual maternity leave, or who are disabled and on eventual maternity leave, are entitled to the following supplements to the family allowances:</p> <p>1st child: BEF 3,023 (• 75) 2nd child: BEF 871 (• 22) 3rd and each subsequent: BEF 153 (• 3.79)</p>	<p>Supplementary allowances of DKK 2,661 (• 358) per quarter = DKK 923 (• 124) per month for each child when both parents are pensioners. When one of the parents is pensioner, the special additional allowance is of DKK 2,355 (• 317) per quarter and of DKK 785 (• 106) per month. In addition, when both parents are pensioners, the general benefits are supplemented by DKK 923 (• 124) per quarter for each child = DKK 307.66 (• 41) per month.</p>	Normal family allowances.	<p>Entitled to increased pension (see relevant tables and "Allowance for single parent" above).</p>
3. Orphans	<p>Orphan's allowances (<i>allocations d'orphelins</i>): BEF 10,603 (• 263) for each child. Supplement according to age.</p>	<p>Special additional allowance of DKK 2,661 (• 358) per quarter for each motherless or fatherless child = DKK 887 (• 119) per month.</p> <p>Special additional allowance for each motherless and fatherless child: Amount is raised to DKK 5,322 (• 715) per quarter and child = DKK 1,774 (• 238) per month.</p>	Normal family allowances.	<p>See Table VII "Survivors".</p> <p>Person who has dependant orphans: Increase of GRD 1,250 (• 3.79) per month.</p>
				Special cases
				1. Unemployed persons
				2. Pensioners
				3. Orphans

Table IX

Family Benefits

	Liechtenstein	Luxembourg	Netherlands	Norway	Austria
Special cases					
1. Unemployed persons	No special regulations in the Family Allowances Act (<i>Gesetz über die Familienzulagen</i>). See also Table X "Unemployment".	Normal family benefits.	Normal family benefits.	See table X "Unemployment".	General family allowances.
2. Pensioners	No special regulations in the Family Allowances Act. See also Table V "Invalidity" and Table VI "Old Age" (on children's pensions).	Normal family benefits.	Recipients of pensions are entitled to family allowances.	See table VI "Old-Age".	General family allowances.
3. Orphans	Orphans who have lost both parents and have not completed their 18 th year are also entitled to child benefit (<i>Kinderzulagen</i>) if: <ul style="list-style-type: none"> • they live in Liechtenstein, • they can receive no support from the spouse and • no one else will grant children's supplements for them. 	Normal family benefits.	<ul style="list-style-type: none"> • Fatherless or motherless children: Normal allowances. See also Table VII "Survivors". • Fatherless and motherless children under the general insurance scheme for survivors; also holiday benefits: See Table VII "Survivors". 	See table VII "Survivors".	General family allowances.

	Portugal	Finland	Sweden	United Kingdom	
Special cases					Special cases
1. Unemployed persons	Family allowances are paid to persons drawing unemployment benefit. Unemployed persons not entitled to unemployment benefit nevertheless receive family allowances if they have had at least 6 months of registered wages during the 12 months preceding the 2nd month before which the verification process to ascertain entitlement was begun. The coverage may also continue under the non-contributory scheme.	See table X "Unemployment".	No special regulations.	Normal family benefit.	1. Unemployed persons
2. Pensioners	Recipients of pensions are entitled to family allowances.	See table VI "Old-age".	No special regulations.	Recipients of pensions are entitled to family allowances.	2. Pensioners
3. Orphans	Orphans are entitled to family allowances (as are children already conceived but not yet born at the time of the insured person's death).	See table VII "Survivors".	No special regulations.	<i>Guardian's Allowance (GA)</i> payable in addition to <i>Child Benefit</i> 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 GBP 11.35 (• 18) a week or GBP 9.90 (• 16) depending on seniority of child in claimant's family.	3. Orphans

	Belgium	Denmark	Germany	Greece	
Taxation and social contributions	Benefits are not subject to taxation.	Benefits are not subject to taxation.	Benefits are not liable to taxation (regardless of 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.	Taxation and social contributions
1. Taxation of cash benefits					1. Taxation of cash benefits
2. Limit of income for tax relief or tax reduction	Not applicable.	Not applicable.	Not applicable.	Tax is levied on benefits where total annual income exceeds the GRD 1,600,000 (• 4,851) ceiling. Tax reduction according to the number of children: 1 child: GRD 30,000 (• 91) 2 children: GRD 70,000 (• 212) 3 children: GRD 150,000 (• 455) 4 children: GRD 240,000 (• 728) 5 children: GRD 350,000 (• 1,061)	2. Limit of income for tax relief or tax reduction
3. Social security contributions from benefits	No contributions.	No contributions.	No contributions.	No contributions.	3. Social security contributions from benefits

Family Benefits

Table IX

Spain	France	Ireland	Iceland	Italy	
Benefits are fully liable to taxation.	Family benefits are not subject to income taxes.	Benefits are not subject to taxation.	Benefits are liable to taxation. General family benefits are granted as a tax reduction and are therefore not liable to taxation as such.	Benefits are not subject to taxation.	Taxation and social contributions 1. Taxation of cash benefits
The limit varies annually according to the incomes and family circumstances.	Not applicable.	Not applicable.	General taxation rules. The limit of income for tax for the assessment year 2000 (income year 1999) is ISK 760,596 (• 10,415). All individual tax-payers are entitled to a personal tax credit (<i>persónuafsláttur</i>) against the computed state and municipal income taxes. This credit amounts to ISK 279,948 (• 3,833) for the assessment year 2000 (income year 1999).	Not applicable.	2. Limit of income for tax relief or tax reduction
No contributions.	Family benefits, with the exception of the benefit for families employing an approved maternal assistant (<i>AFEAMA</i>), the allowance for child-care at home (<i>AGED</i>), the allowance for single parent (<i>API</i>), the special education allowance (<i>allocation d'éducation spéciale</i>) with its increment, are subject to the contribution for the repayment of the social debt (<i>contribution pour le remboursement de la dette sociale, CRDS</i>) at a rate of 0.5%.	No contributions.	No contributions.	No contributions.	3. Social security contributions from benefits

Table IX

Family Benefits

	Liechtenstein	Luxembourg	Netherlands	Norway	Austria
Taxation and social contributions	Benefits are not subject to taxation.	Benefits are not subject to taxation.	Benefits are not liable to taxation.	Family benefits are generally not subject to taxation. The exception is transitional benefit (<i>overgangsstenad</i>), which is taxable in principle, see above. Due to tax limitation provisions tax will in practice only be levied when the transitional benefit is combined with other income.	Benefits are not subject to taxation.
1. Taxation of cash benefits					
2. Limit of income for tax relief or tax reduction	Not applicable.	Not applicable.	Not applicable.	None.	Not applicable.
3. Social security contributions from benefits	No contributions.	No contributions.	No contributions.	Generally family benefits do not entail liability for social security contributions. The exception is transitional benefit (<i>overgangsstenad</i>) from which a low rate contribution (3%) may be due when the transitional benefit is combined with other taxable income, see above.	No contributions.

Family Benefits

Table IX

	Portugal	Finland	Sweden	United Kingdom	
<p>Taxation and social contributions</p> <p>1. Taxation of cash benefits</p>	<p>Benefits are not subject to taxation.</p>	<p>Child allowances (<i>lapsilisä</i>), maternity grants (<i>äitiysavustus</i>), maintenance allowances (<i>elätustuki</i>) and special allowances for handicapped children are not subject to taxation.</p> <p>The child home care allowance (<i>lasten kotihoidon tuki</i>) and the partial care allowance (<i>osittainen hoitoraha</i>) are subject to taxation.</p> <p>The private care allowance (<i>lasten yksityisen hoidon tuki</i>) is not taxable income for the families, but the provider of care is taxed as for income.</p>	<p>Benefits are not subject to taxation.</p>	<p><i>Child benefit, Guardians Allowance and Working Families Tax Credit</i> are not taxable.</p>	<p>Taxation and social contributions</p> <p>1. Taxation of cash benefits</p>
<p>2. Limit of income for tax relief or tax reduction</p>	<p>Not applicable. Benefits are not subject to taxation.</p>	<p>No tax reductions.</p>	<p>None.</p>	<p>Not applicable.</p>	<p>2. Limit of income for tax relief or tax reduction</p>
<p>3. Social security contributions from benefits</p>	<p>No contributions.</p>	<p>No contributions.</p>	<p>No contributions.</p>	<p>No contributions.</p>	<p>3. Social security contributions from benefits</p>

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

Table X

Unemployment

	Belgium	Denmark	Germany	Greece	
Applicable statutory basis	Royal Order of 25 November 1991 with regulations concerning unemployment (Belgian Monitor of 31.12.1991). Ministerial order concerning the schemes of application of unemployment regulations (Belgian Monitor of 25.1.1992).	Law of 24 March 1970, as amended.	Social Code (<i>Sozialgesetzbuch</i>), Book III, from 24 March 1997, recently amended by the law of 22 December 1999.	Statutory Order of 1954.	Applicable statutory basis
Existing schemes	Unemployment insurance (<i>assurance chômage</i>).	Optional insurance.	Unemployment insurance (<i>Arbeitslosenversicherung</i>). Unemployment assistance (<i>Arbeitslosenhilfe</i>).	Insurance.	Existing schemes

Spain	France	Ireland	Iceland	Italy	Applicable statutory basis
<p>Law No 51 of 8 October 1980. Law No 31 of 2 August 1984. Royal Decree 625/85 of 2 April 1985. Law No 22 of 30 July 1992. Law No 22 of 29 November 1993. Legislative Royal Decree 1/94 of 20 June 1994, in which the amended version of the General Law on Social Security (<i>Ley General de la Seguridad Social</i>) is approved. Law No 50 of 30 December 1998 on Fiscal, Administrative and Social Policy Measures.</p>	<p>Agreement of 31 December 1958. Unemployment insurance (<i>Assurance chômage</i>): Art. L. 351-3 to L. 351-8 of Labour Code (<i>Code du travail</i>); Agreement of 1 January 1997. Unemployment assistance (<i>régime de solidarité</i>): Art. L. 351-9 and L. 351-10 of Labour Code (<i>Code du travail</i>).</p>	<p>Social Welfare Consolidation Act 1993, as amended.</p>	<p>Law on Unemployment Insurance (<i>Lög um atvinnuleysistryggingar</i>) no. 12/1997 of March 1997 with later amendments. Law on Unemployment Insurance for self-employed workers (<i>Lög um Tryggingasjóð sjálfstætt starfandi einstaklinga</i>) no. 46/1997 of May 1997 with later amendments</p>	<p><i>Total unemployment:</i> Law of 6 August 1975, No. 427. Law of 20 May 1988, No. 160. Law No. 223 of 23 July 1991. <i>Part time unemployment:</i> Law No. 223 of 23 July 1991.</p>	
<p>Insurance. Assistance.</p>	<p>Unemployment insurance (<i>assurance chômage</i>). Unemployment assistance (<i>régime de solidarité</i>).</p>	<p>Insurance: Unemployment Benefit. Assistance: Unemployment Assistance.</p>	<p>Compulsory insurance for gainfully employed persons guaranteeing flat-rate per diem unemployment benefits (<i>atvinnuleysisdagpeningar</i>) for unemployed persons actively seeking work.</p>	<p><i>Full unemployment</i></p> <ul style="list-style-type: none"> • Ordinary unemployment benefit (<i>indennità ordinaria di disoccupazione</i>). • Special unemployment benefit (<i>trattamenti special di disoccupazione</i>). • Mobility allowance (<i>indennità di mobilità</i>). <p><i>Part time unemployment:</i></p> <ul style="list-style-type: none"> • Ordinary earnings complement (<i>Cassa integrazione guadagni ordinaria</i>). • Extraordinary earnings complement (<i>Cassa integrazione guadagni straordinaria</i>). 	Existing schemes

Table X

Unemployment

	Liechtenstein	Luxembourg	Netherlands	Norway	Austria
Applicable statutory basis	Unemployment Insurance Act (<i>Gesetz über die Arbeitslosenversicherung</i>), LGBl. 1969 no. 41, last modified by LGBl. 1999 no. 209.	Law of 30 June 1976, amended by Law of 12 May 1987.	Unemployment Benefit Act (<i>Werkloosheidswet, WW</i>).	National Insurance Act (<i>folketrygdloven</i>) of 28 February 1997, Chapter 4, as amended.	Act on Unemployment Insurance (<i>Arbeitslosenversicherungsgesetz, ALVG</i>) of 14 November 1977, last amended by BGBl. (<i>Official Journal</i>) I no. 179/1999. Special Support Act (<i>Sonderunterstützungsgesetz, SUG</i>) of 30 November 1973, last amended by BGBl. (<i>Official Journal</i>) I no. 148/1998.
Existing schemes	Unemployment insurance: Total unemployment (<i>Ganzarbeitslosigkeit</i>), short-time work (<i>Kurzarbeit</i>), insolvency compensation (<i>Insolvenzentschädigung</i>).	Unemployment allowance scheme.	Insurance comprising: <ul style="list-style-type: none"> • Short-term benefit (<i>kortdurende uitkering</i>); • Salary-related benefit (<i>loongerelateerde uitkering</i>); • Follow-up benefit (<i>vervolguitkering</i>). 	Compulsory earnings-related part of the National Insurance Scheme (<i>folketrygden</i>).	Unemployment insurance (<i>Arbeitslosenversicherung</i>) Unemployment assistance (<i>Notstandshilfe</i>) Special support (<i>Sonderunterstützung</i>)

Portugal

Finland

Sweden

United Kingdom

Applicable statutory basis

Law of 1975.
 Statutory Order No. 79-A/89 of 13 March 1989.
 Statutory Order No. 418/93 of 24 December 1993.
 Statutory Order No. 57/96 of 22 May 1996.
 Statutory Order No. 119/99 of 14 April 1999.
 Statutory Order No. 186-B/99 of 31 May 1999.

Unemployment insurance:
 Unemployment Allowances Act (*Työttömyysturvalaki*) and Law of Unemployment Funds (*Työttömyyskassalaki*) of 24 August 1984, as amended.
 Law on Financing of Unemployment Benefits (*Laki työttömyysetuuksien rahoituksesta*) of 24 July 1998.
 Unemployment assistance:
 Law on Labour Market Support (*Laki työmarkkinatuesta*) of 30 December 1993, as amended.

Unemployment Insurance Act (*Lag om arbetslöshetsförsäkring*) of May 29, 1997 and Regulation of Nov. 13, 1997.
 Act on Unemployment Insurance Funds of May 29, 1997 and Regulation of Nov. 13, 1997.

Social Security Contributions and Benefits Act 1992.
 Jobseekers Act 1995

Applicable statutory basis

Existing schemes

Unemployment insurance:
 • Unemployment benefit (*Subsídio de desemprego*)
 • Partial unemployment benefit (*Subsídio de desemprego parcial*)
 Unemployment assistance:
 Unemployment social allowance (*Subsídio social de desemprego*).

Insurance:
 • basic security (*perustoimeentuloturva*),
 • earnings-related security (*ansio-perusteinen sosiaaliturva*) (optional insurance).
 Assistance:
 Labour market support (*työmarkkinatuki*).

From Jan. 1, 1998 Insurance only, consisting of 2 parts:
 • a basic allowance (*grundförsäkring*) (replacing the Cash Labour Market Assistance)
 • an optional income related benefit (*inkomstbortfallsförsäkring*).

Insurance:
 Contribution-based Jobseeker's Allowance (*JSA*).
 Non-contributory:
 income-based Jobseeker's Allowance.

Existing schemes

	Belgium	Denmark	Germany	Greece	
Field of application	<p>All employees covered by social security.</p> <p>Young persons who are unemployed following their training.</p>	<p>The following persons between the age of 18 and 65 may be admitted as members to an unemployment fund:</p> <ul style="list-style-type: none"> • Salaried workers. • Persons having completed vocational training of at least 18 months and who register for the fund 2 weeks at the latest after having completed their education or training. • Conscripts. • Self-employed workers who practise a profession and their assisting spouse. • Persons holding a public office (e.g.: members of Parliament) or a municipal office. 	<p>All employees (= manual and white-collar workers and trainees including young handicapped persons).</p>	<ul style="list-style-type: none"> • Employees who are insured against sickness with a social security institution. • Youngsters between 20 - 29 years of age who have never worked before. 	Field of application

Spain	France	Ireland	Iceland	Italy	Field of application
<p>Insurance: Employees in sectors of industry and services.</p> <p>Assistance: <i>Unemployed with family responsibilities:</i></p> <ul style="list-style-type: none"> • Over 18 and under 65 who have exhausted their entitlement to contributory benefit; • with no entitlement to allowances but paid contributions for 3 months. <p><i>Unemployed without family responsibilities:</i></p> <ul style="list-style-type: none"> • Older than 45 years who have exhausted their entitlement to allowances for at least 12 months; • with no entitlement to contribution-related allowances but paid contributions for 6 months. <p><i>Other groups:</i></p> <ul style="list-style-type: none"> • Unemployed over age 52 fulfilling all conditions for retirement pension except the age limit; • returning migrants; • prisoners for six months after their release; • claimants to an invalidity pension whose pension has been suspended because their health condition has improved or who have been recognised as capable for work. 	<p>Unemployment insurance (<i>assurance chômage</i>): All salaried workers.</p> <p>Unemployment assistance (<i>régime de solidarité</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>Insurance: With some exceptions, all persons aged 16 years and over employed under a contract of service or apprenticeship. Major exceptions: The self employed; civil and public servants recruited before 06.04.95; persons earning less than IEP 30 (• 38) per week.</p> <p>Assistance: Persons aged 18 years and over.</p>	<p>Employees and self-employed persons. Residence in Iceland.</p>	<p>Total Unemployment:</p> <ul style="list-style-type: none"> • Ordinary unemployment benefit: All salaried workers. • Special unemployment benefit: Workers in the building industry. • Mobility allowance: All salaried workers (except in the building trade) who qualified for the extraordinary earnings supplement. <p>Part time unemployment: Exceptional allowance: companies workers in certain categories and areas who do not fulfil the conditions required for 1. From 1.1.1999, no unemployment allowance when a worker intentionally leaves his work.</p>	

Table X

Unemployment

	Liechtenstein	Luxembourg	Netherlands	Norway	Austria
Field of application	All employees and apprentices.	<ul style="list-style-type: none"> • Salaried workers. • Young persons, who are unemployed after their training. • Self-employed persons who have given up their trade and are in search of salaried employment. 	All employees under 65.	Employed workers under the age of 67 who are members of the National Insurance Scheme (<i>folketrygden</i>). Freelancers are considered as employed. Fishermen are covered even if they have status as self-employed (which they normally have).	<ul style="list-style-type: none"> • All employees in paid employment, trainees. • Participants of vocational rehabilitation. <p>No compulsory insurance if the income is below the marginal earnings threshold (<i>Geringfügigkeitsgrenze</i>) of ATS 3,977 (• 289) per month.</p>

	Portugal	Finland	Sweden	United Kingdom		
Field of application	<ul style="list-style-type: none"> • All insured employees. • Entitled to invalidity pension in case that the benefit has been stopped because of ameliorated health conditions so that the entitled is considered capable to work. 	<p>Insurance:</p> <ul style="list-style-type: none"> • Basic security (<i>perustoimeentuloturva</i>): Employees and self-employed persons aged 17 to 64. • Earnings-related security (<i>ansioperusteinen sosiaaliturva</i>): Employees and self-employed persons aged 17 to 64 who are members of an unemployment fund. <p>Assistance (Labour market support, <i>työmarkkinatuki</i>):</p> <ul style="list-style-type: none"> • Unemployed persons who do not fulfil the conditions for unemployment insurance scheme or who have received daily allowance for the maximum period. • Persons aged 17-24 are entitled during labour-market-measures (work tryout, apprenticeship, labour market training or rehabilitation). <p>Otherwise not entitled are persons:</p> <ul style="list-style-type: none"> • aged 17, who have not completed a vocational training; • aged 18-24, who have refused labour-market-measures or who have not applied for training. 	<p>Basic allowance (<i>grundförsäkring</i>) is paid to persons aged 20 who</p> <ul style="list-style-type: none"> • have not insured themselves against loss of income; • have not yet managed to fill the requirement of 12 months membership in the unemployment insurance fund; • fulfil the qualifying period (working condition) or • fulfil the student condition. <p>Income related benefit (<i>inkomstbortfallsförsäkring</i>) is paid to persons</p> <ul style="list-style-type: none"> • who have insured themselves i.e. have joined an unemployment insurance fund, and • fulfil the membership and working conditions. 	<p><i>Contribution-based Jobseeker's Allowance:</i></p> <p>All employed persons, except married women who chose before April 1977 not to be insured.</p> <p><i>Income-based Jobseeker's Allowance:</i></p> <p>Unemployed people whose income from all sources is below a set minimum level.</p>	Field of application	

	Belgium	Denmark	Germany	Greece	
Total unemployment					Total unemployment
1. Main conditions	<ul style="list-style-type: none"> • To be without work and without earnings; • To be fit for work; • Registered for employment. 	<ul style="list-style-type: none"> • To be unemployed involuntarily; • To search actively for a place of employment; • To have signed on at the employment office; • To be suited for employment; • To be available for the labour market. 	<ul style="list-style-type: none"> • Unemployed, i.e. without work and looking for work • To have personally registered at the employment exchange as unemployed. 	<ul style="list-style-type: none"> • To be unemployed involuntarily; • To be fit for work; • To be registered at an employment exchange and to be at the disposal of the exchange. 	1. Main conditions

Spain	France	Ireland	Iceland	Italy	Total unemployment
<p>Insurance:</p> <ul style="list-style-type: none"> • To have lost previous job involuntarily; • to be able and willing to work; • to be at the disposal of the employment office; • to be affiliated to the social security schemes or have equivalent status. • to have covered required contribution periods. <p>Assistance:</p> <ul style="list-style-type: none"> • To be registered at an employment office; • have exhausted the entitlement to contributory unemployment; • have failed to find work for 30 days subsequent to exhausting entitlement to contributory benefit; • not enjoy income from other sources exceeding 75% the minimum wage (<i>Salario Mínimo Interprofesional</i>). 	<p>Unemployment insurance (<i>assurance chômage</i>):</p> <ul style="list-style-type: none"> • not to have left previous employment voluntary, without good cause; • not to be seasonally unemployed; • to be looking for work and physically able to work; • to be registered for work; • to be under the age of 60. However, if at this age the person concerned has not paid insurance contributions for long enough to justify receipt of the old-age pension at the full rate of 50%, the indemnity is maintained until the period is achieved, and at the latest up to the age of 65. <p>Unemployment assistance (<i>régime de solidarité</i>):</p> <p>For the solidarity scheme, in addition:</p> <ul style="list-style-type: none"> • Long term unemployed: certain conditions of previous activity and of means (<i>special solidarity allowance, allocation de solidarité spécifique</i>); • Special other groups: means test (<i>integration allowance, allocation d'insertion</i>). 	<ul style="list-style-type: none"> • To have registered as unemployed; • to be available for work; • to be capable of and genuinely seeking work. 	<ul style="list-style-type: none"> • To be registered at the employment office; • to be an actively seeking work; • to be available for the labour market. 	<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>1. Main conditions</p>

	Liechtenstein	Luxembourg	Netherlands	Norway	Austria
Total unemployment	An unemployed person must	• To be involuntarily unemployed.	• To be capable of and available for work.	• Suffer loss of income due to unemployment.	The unemployed person must
1. Main conditions	<ul style="list-style-type: none"> • be unemployed, • fulfil the minimum period of insurance (qualifying period), • have residency in Liechtenstein, • have suffered a credited loss of work, • be available for work, • fulfil control requirements. 	<ul style="list-style-type: none"> • To be fit to work. • To be available for work. • To have registered for employment and accept suitable employment offered. 	<ul style="list-style-type: none"> • To be registered at the employment exchange. • Not to have refused suitable employment. 	<ul style="list-style-type: none"> • Register at an employment office (<i>arbeidskontor</i>) as a job seeker. • Have capacity for work. • Be available for any job or labour market measure. 	<ul style="list-style-type: none"> • be at the disposal of the job office, • be capable of work, willing to work and unemployed, • have completed the waiting period and • may not have exhausted the duration of benefit.

	Portugal	Finland	Sweden	United Kingdom	
Total unemployment					Total unemployment
1. Main conditions	<p>Unemployment insurance:</p> <ul style="list-style-type: none"> • to be capable of and available for work; • to have registered at the employment office; • not to be in receipt of an invalidity or old-age pension. <p>Unemployment assistance: 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>	<p>Insurance:</p> <ul style="list-style-type: none"> • to have registered at an employment office as unemployed • to be looking for full-time work • to be capable of work • to be at disposal of the labour market <p>Assistance (Labour market support, <i>työmarkkinatuki</i>). As above and in several cases need for assistance.</p>	<ul style="list-style-type: none"> • to be unemployed involuntarily, • to be registered at the employment office as a job-seeker, and • to be fit for work and otherwise not prevented from taking a suitable work (at least 3 hours per day and at an average at least 17 hours per week and continuously). 	<p><i>Contribution-based Jobseeker's Allowance:</i></p> <ul style="list-style-type: none"> • To be involuntarily unemployed. • To be capable of work. • To be available for work with an employer. • To be actively seeking employment or self-employment where relevant. • Is not engaged in work for 16 or more hours a week. • Is not a full-time student. <p><i>Income-based Jobseeker's Allowance:</i> As above but, in addition,</p> <ul style="list-style-type: none"> • must be habitually resident in the UK, • must not have savings in excess of GBP 8,000 (• 12,808), • partner must not be working for more than 24 hours a week. 	1. Main conditions

	Belgium	Denmark	Germany	Greece
2. Qualifying period	<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"> To have completed a minimum period of employment and insurance of 52 weeks during the 3 preceding years. 1 year of insurance with fund. 	<p>Unemployment insurance (<i>Arbeitslosenversicherung</i>): The unemployed person must have been compulsorily insured for at least 12 months during the last 3 years.</p> <p>Unemployment assistance (<i>Arbeitslosenhilfe</i>): The unemployed person must have received unemployment insurance benefit (<i>Arbeitslosengeld</i>) during the last year, or must be in need.</p>	<ul style="list-style-type: none"> 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. For first time claimants, at least 80 days of work per year during the 2 previous years.
3. Maximum age	<p>Men: 65 years. Women: 62 years (in 2000).</p>	64 years.	65 years.	<p>65 years and more if working activity is extended.</p>

Spain	France	Ireland	Iceland	Italy
<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> at least 4 months insurance in last 8 months.</p>	<p><i>Insurance:</i></p> <ul style="list-style-type: none"> • 39 weeks' contributions paid; • 39 weeks' contributions paid or credited during the contribution year preceding the benefit year. <p><i>Assistance:</i> No qualifying period; means test.</p>	<p>10 weeks full time work during the last 12 months gives entitlement to minimum benefits. Full time work during the last 12 months gives entitlement to maximum benefits. Part time work reduces the benefits proportionally. In addition self-employed persons must have paid social security contribution (<i>tryggingagjald</i>) during the last 12 months before ceasing employment and becoming unemployed and must have paid income tax for at least 3 months. The unemployed must have been registered unemployed for 3 days continuously in the beginning of the period.</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>
<p>65 years, where beneficiary has completed qualifying contribution period for entitlement to a minimal retirement pension.</p>	<p>60 years, if the number of contribution quarters necessary has been satisfied to obtain the old-age pension at a full rate; in any case an upper limit of 65 years.</p>	<p>66 years.</p>	<p>70 years.</p>	<p>No maximum age. 3. Maximum age</p>

Table X

Unemployment

	Liechtenstein	Luxembourg	Netherlands	Norway	Austria
2. Qualifying period	6-month insurance period during the previous 2 years (qualifying period).	At least 26 weeks of employment during the last year.	Short-term benefit (<i>kortdurende uitkering</i>): At least 26 weeks of paid employment during the last 39 weeks (26-weeks condition). Salary-related benefit (<i>loongerelateerde uitkering</i>) and follow-up benefit (<i>vervolguitkering</i>): 26-weeks-condition and employment in at least 4 years during the last 5 years, in each of which a salary over 52 days was paid (4-out-of-5 condition).	Have had an income from work of at least 1.25 the Basic Amount (<i>Grunnbeløpet</i>) i.e. NOK 58,688 (* 7,280) in the previous calendar year, or an average per year of at least the Basic Amount (<i>Grunnbeløpet</i>) of NOK 46,950 (* 5,824) over the last 3 calendar years.	52 weeks of insurance periods within the last 24 months. 26 weeks within the last 12 months for persons under the age of 25.
3. Maximum age	Until entitlement conditions for a retirement pension are met.	65 years.	65 years.	66 years.	Unemployment benefit (<i>Arbeitslosengeld</i>) is due until the completion of entitlement conditions for old-age pension (see Table VI "Old-age").

Portugal

Finland

Sweden

United Kingdom

2. Qualifying period

Unemployment insurance:
At least 540 days of salaried work and contribution payment, or assimilated situation, in 24 months prior to unemployment.

Unemployment assistance:
At least 180 days' salaried work in the 12 months preceding commencement of unemployment.

Insurance:
Basic security (perustoimeentuloturvaa):

- Employees: at least 43 weeks of employment during the last 24 months and during each week at least 18 hours.
- Self-employed persons: at least 24 months of entrepreneurship during the last 48 months.

Earnings-related security (ansiopeusteinen sosiaaliturva):
As under "basic security" and to have fulfilled the employment requirement while being insured as a member of an unemployment fund.

Assistance (Labour market support, *työmarkkinatuki*).
No qualifying period; means test.

For a first period of allowance/benefit:

- to have been employed or self-employed for 6 months and at least 70 hours per month or
- to have been employed or self-employed for at least 450 hours during a continuous period of 6 months with at least 45 hours of work every month during the last 12 months (working condition);
- after having completed studies. 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 studies (student condition).
- In order to get income related benefit the applicant must also be a member of an unemployment insurance fund for at least 12 months.

For a new period of allowance/benefit: gainful activity or time equated with work as follows:

- completed labour market training or occupational rehabilitation with state subsidies;
- completed training with special grants;
- leave of absence with parental benefit or compulsory military service up to 2 months;
- temporary employment with subsidies or public temporary work;
- start your own business allowance.

Contribution-based Jobseeker's Allowance:

- 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, and
- 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.

Income-based Jobseeker's Allowance: No qualifying period.

2. Qualifying period

3. Maximum age

Age for the old-age pension if necessary periods fulfilled.

65 years.

64 years.

Men: 65 years
Women: 60 years.

3. Maximum age

	Belgium	Denmark	Germany	Greece	
4. Means test	No means test.	No means test.	<p>Unemployment insurance (<i>Arbeitslosenversicherung</i>): Income from any part-time work (less than 15 hours per week) reduces entitlement to unemployment insurance benefit (<i>Arbeitslosengeld</i>). Earnings up to 20% of the unemployment insurance benefit (<i>Arbeitslosengeld</i>) or at least DEM 315 (• 161) are not taken into account. Other income or assets are neither taken into account.</p> <p>Unemployment assistance (<i>Arbeitslosenhilfe</i>): Means test.</p>	No means test.	4. Means test
5. Waiting period	No waiting period required.	Self employed: Waiting period of 4 weeks.	No waiting period required.	6 days.	5. Waiting period

Unemployment

Table X

Spain	France	Ireland	Iceland	Italy
<p><i>Insurance:</i> No means test.</p> <p><i>Assistance:</i> Must not enjoy income from any other source exceeding 75% of the minimum wage (<i>Salario Mínimo Interprofesional</i>) currently in force.</p>	<p><i>Assistance:</i> ceiling of monthly income:</p> <ul style="list-style-type: none"> • Long term unemployed FRF 5,769.40 (• 880) for single persons, FRF 9,066.20 (• 1,382) for a couple. • Other special categories: Integration allowance (<i>allocation d'insertion</i>) FRF 5,225.40 (• 797) for single persons, FRF 10,450.80 (• 1,593) for a couple. 	<p><i>Insurance:</i> No means test. <i>Assistance:</i> Insufficient resources.</p>	<p>No means test.</p>	<p>No means test.</p>
<p><i>Insurance:</i> in general no waiting period.</p> <p><i>Assistance:</i> one month or none in certain cases.</p>	<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> 3 days. <i>Assistance:</i> 3 days. (Except when claimant was in receipt of insurance immediately prior to claim.)</p>	<p>No waiting period, when unemployment is not caused by any fault of the employee. In case of resignation from work or when employment ceases due to fault of the employee the waiting period is 40 days for the first time. The benefit period will be reduced accordingly.</p>	<p>No waiting period.</p>

4. Means test

5. Waiting period

Table X

Unemployment

	Liechtenstein	Luxembourg	Netherlands	Norway	Austria
4. Means test	All income from dependant and self-employment that could limit availability for the job market will be counted against the unemployment compensation (<i>Arbeitslosenentschädigung</i>). By contrast, additional earnings outside normal working hours do not reduce the unemployment compensation.	In the case of an unemployed person whose spouse or companion living in cohabitation disposes of an income over LUF 120,124 (* 2,978), the unemployment benefit (<i>indemnité de chômage</i>) is reduced by 50% of the difference between the spouses income and the fixed ceiling.	No means test.	No means test.	Unemployment insurance (<i>Arbeitslosenversicherung</i>): Income from minor employment up to ATS 3,977 (* 289) per month does not reduce entitlement, income over this amount totally destroys entitlement (special provisions for short-term employment for less than one month and for self-employed activities). Unemployment assistance (<i>Notstandshilfe</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: ATS 5,816 (* 423) per month; ATS 17,448 (* 1,268) for unemployed persons over the age of 50; ATS 17,344 (* 1,260) for unemployed men over the age of 55 or women over 54. The free allowance will be increased by ATS 2,930 (* 213) or ATS 5,858 (* 426) or ATS 8,789 (* 639) for each person to whose maintenance the partner mainly contributes.
5. Waiting period	No waiting period. Applicants responsible for their own unemployment will not receive cash benefits for up to 60 days.	No waiting period.	No waiting period.	Registered as unemployed for 3 days over the last 10, Saturdays and Sundays excluded. Waiting period prolonged to 8 weeks in case the worker has become unemployed by his own choice or fault. Longer prolongation in case of recurrence within a 12 months period.	No waiting period. 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.

	Portugal	Finland	Sweden	United Kingdom	
4. Means test	<p>Unemployment insurance: No means test.</p> <p>Unemployment assistance: Average monthly income not exceeding 80% of minimum guaranteed wage in the relevant sector.</p>	<p>Insurance: No means test.</p> <p>Assistance (Labour market support, <i>työmarkkinatuki</i>). Means test, but not during:</p> <ul style="list-style-type: none"> • labour market measures • during the first 180 days after the maximum period of insurance. 	No means test.	<p><i>Contribution-based Jobseeker's Allowance:</i> None, though earnings and income from occupational or personal pension taken into account.</p> <p><i>Income-based Jobseeker's Allowance:</i> Yes (generally, all the income and savings of the family is aggregated).</p>	4. Means test
5. Waiting period	No waiting period.	<p>Insurance: 7 working days during 8 consecutive weeks.</p> <p>Assistance (Labour market support, <i>työmarkkinatuki</i>). 5 working days during 8 consecutive weeks.</p> <p>Persons entering the labour market for the first time have a waiting period of 5 months. This is not applied to persons who have completed their vocational training.</p>	5 days.	3 days.	5. Waiting period

Table X

Unemployment

	Belgium	Denmark	Germany	Greece																																																										
Benefits					Benefits																																																									
1. Days for which allowance is granted	Working days and unpaid public holidays.	5 days a week.	7 days a week.	25 days per month.	1. Days for which allowance is granted																																																									
2. Duration of payment	No limit (except for certain cases of long-term unemployment).	Limited to two periods. An initial one of 1 year and a second one of 3 years during which the unemployed is obliged to participate in various anti-unemployment measures. For the unemployed under 25 years of age, the duration of the first period of payment is limited to 6 months. During the second period of 3.5 years, the young unemployed must participate in various anti-unemployment measures. For unemployed persons aged 55, the second period 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.	Unemployment insurance (<i>Arbeitslosenversicherung</i>): The duration of benefits (DB) depends on the duration of compulsory insurance coverage and on the age of the beneficiary: <table border="1"> <thead> <tr> <th>DB (months)</th> <th>Age (years)</th> <th>DP (months)</th> </tr> </thead> <tbody> <tr><td>12</td><td></td><td>6</td></tr> <tr><td>16</td><td></td><td>8</td></tr> <tr><td>20</td><td></td><td>10</td></tr> <tr><td>24</td><td></td><td>12</td></tr> <tr><td>28</td><td>45.</td><td>14</td></tr> <tr><td>32</td><td>45.</td><td>16</td></tr> <tr><td>36</td><td>45.</td><td>18</td></tr> <tr><td>40</td><td>47.</td><td>20</td></tr> <tr><td>44</td><td>47.</td><td>22</td></tr> <tr><td>48</td><td>52.</td><td>24</td></tr> <tr><td>52</td><td>52.</td><td>26</td></tr> <tr><td>56</td><td>57.</td><td>28</td></tr> <tr><td>60</td><td>57.</td><td>30</td></tr> <tr><td>64</td><td>57.</td><td>32</td></tr> </tbody> </table> Unemployment assistance (<i>Arbeitslosenhilfe</i>): Unlimited. Assistance will be granted for maximum of 1 year and can thereafter be applied for anew. The conditions for entitlement are to be re-examined before each renewed grant.	DB (months)	Age (years)	DP (months)	12		6	16		8	20		10	24		12	28	45.	14	32	45.	16	36	45.	18	40	47.	20	44	47.	22	48	52.	24	52	52.	26	56	57.	28	60	57.	30	64	57.	32	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>6 months</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	6 months	180 days	8 months	220 days	10 months	250 days	12 months	2. Duration of payment
DB (months)	Age (years)	DP (months)																																																												
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Spain	France	Ireland	Iceland	Italy	
Every day.	Every day.	6 days a week.	5 days a week.	Every day.	Benefits
					1. Days for which allowance is granted
<p><i>Insurance:</i> Depending on contribution period over preceding 6 years: duration of payment between 4 months and 2 years.</p> <p><i>Unemployment assistance:</i></p> <ul style="list-style-type: none"> • Normally 6 month, possible extension in 6 months periods, up to a total of 18 months. • Extension of this period is possible in special cases. • In the case of workers over 52, extension to age of retirement is possible under certain conditions. 	<p><i>Insurance:</i> Duration of payment of the single degressive benefit 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"> • Long term unemployed: Benefits given by periods of 6 months, for indefinite time. • Special groups: maximum 1 year. 	<p><i>Insurance:</i> Limited to 390 days (if applicant is 65, the allowance will be paid until 66 (pension age) if 156 weekly contributions have been paid).</p> <p><i>Assistance:</i> No limit.</p>	<p>5 years. When a person receiving unemployment benefits starts work the benefit period will be prolonged accordingly.</p> <p>A new benefit period can first commence after certain conditions, i.e. waiting period and period of work, have been fulfilled.</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 Southern Italy.</p>	2. Duration of payment

Table X

Unemployment

	Liechtenstein	Luxembourg	Netherlands	Norway	Austria																				
Benefits	5 days per week.	Every day.	5 days a week.	5 days a week.	All days.																				
1. Days for which allowance is granted																									
2. Duration of payment	<p>Depending on age. Entitlement within a period of 2 years:</p> <ul style="list-style-type: none"> • 250 cash benefit days (<i>Taggelder</i>) up until age 49. • 400 cash benefit days from age 50 to 59, • 500 cash benefit days until entitlement to an old-age pension can be claimed. 	<ul style="list-style-type: none"> • 365 calendar days during a reference period of 24 months. • 182 extra calendar days for persons particularly "difficult" to place. • 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. 	<p>Short-term benefit (<i>kortdurende uitkering</i>): 6 months.</p> <p>Salary-related benefit (<i>loongerelateerde uitkering</i>): The duration of extended benefits depends on a person's unemployment record. This is calculated as follows: establish in how many of the last 5 calendar years before unemployment commenced wages were received for a period of at least 52 days (A). Then count the number of calendar years before this 5-years period, going back to the calendar year in which the person turned 18 (B). The total of A and B is referred to as the "employment record".</p> <table> <tr> <td>For an employment record of:</td> <td>duration of the benefit</td> </tr> <tr> <td>4 years</td> <td>6 months</td> </tr> <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> </table> <p>Follow-up benefit (<i>vervolguitkering</i>): 2 years. A person who is 57½ or older upon becoming unemployed continues to be entitled to the follow-up benefit until he reaches the age of 65.</p>	For an employment record of:	duration of the benefit	4 years	6 months	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>156 weeks. 78 weeks when income from work in the previous calendar year was below twice the Basic Amount (<i>Grunnbeløpet</i>) i.e. NOK 93,900 (• 11,647). Weeks of prolonged waiting periods (see above) are considered as weeks of payment.</p>	<p>insurance: depends on insurance duration and age.</p> <p>Insurance periods and duration of payment: 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.</p> <p>This duration will be extended by 156 or 209 weeks if the beneficiary participates in work foundation (special training measure).</p> <p>Training unemployment benefit (<i>Ausbildungsarbeitslosengeld</i>) (possible after termination of child-raising allowance - see Table IX "Family benefits") duration of benefits 26 weeks.</p> <p>Unemployment assistance (<i>Notstandshilfe</i>): unlimited; will be granted for 52 weeks respectively.</p>
For an employment record of:	duration of the benefit																								
4 years	6 months																								
5 to 10 years	9 months																								
10 to 15 years	12 months																								
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	Portugal	Finland	Sweden	United Kingdom									
Benefits	Every day.	5 days a week.	5 days a week.	7 days a week.	Benefits								
1. Days for which allowance is granted					1. Days for which allowance is granted								
2. Duration of payment	<p>Unemployment insurance: Duration of benefits proportional to age:</p> <table border="0"> <tr> <td>< 30 years</td> <td>12 months</td> </tr> <tr> <td>30 - 40 years</td> <td>18 months</td> </tr> <tr> <td>40 - 45 years</td> <td>24 months</td> </tr> <tr> <td>>45 years</td> <td>30 months</td> </tr> </table> <p>Unemployment assistance: Duration of benefits according to age, with the same periods as unemployment insurance. If unemployment assistance is granted after the allowed limit, the benefit is restricted to the half of the period.</p> <p>For the unemployed aged 45 or more at the request date, some extended benefits are accorded for 2 months for each group of 5 years of registered payment during the last 20 calendar years previous to the unemployment situation.</p>	< 30 years	12 months	30 - 40 years	18 months	40 - 45 years	24 months	>45 years	30 months	<p>Insurance: 500 calendar days when a person has fulfilled, the qualifying period again, 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 57 may be paid until the age of 60.</p> <p>Assistance (Labour market support, <i>työmarkkinatuki</i>). No limit.</p>	<p>Insurance: aged under 57: 300 days aged 57 or more: 450 days</p>	<p><i>Contribution-based Jobseeker's Allowance:</i> Limited to 182 days in any jobseeking period.</p> <p><i>Income-based Jobseeker's Allowance:</i> Unlimited duration as long as entitlement conditions continue to be satisfied.</p>	2. Duration of payment
< 30 years	12 months												
30 - 40 years	18 months												
40 - 45 years	24 months												
>45 years	30 months												

Table X

Unemployment

	Belgium	Denmark	Germany	Greece	
3. Earnings taken as reference	Average daily earnings.	Calculation usually based on average earnings of preceding 12 weeks or three months, contributions to the Labour Market Fund (<i>Arbejds-markedsfonden</i>) deducted.	Average weekly wage for the last 52 weeks.	Earnings at the time of job loss.	3. Earnings taken as reference
4. Earnings ceiling	BEF 2,280.64 (• 57) per day.	No ceiling.	DEM 8,500 (• 4,346) per month in the old <i>Länder</i> and DEM 7,200 (• 3,681) in the new <i>Länder</i> .	See below.	4. Earnings ceiling

Unemployment

Table X

Spain	France	Ireland	Iceland	Italy	
<p><i>Insurance:</i> Unemployment benefit (<i>prestación por desempleo</i>): Average of employee's contribution assessment bases for preceding 6 months.</p> <p><i>Assistance:</i> Minimum wage (<i>Salario Mínimo Interprofesional</i>).</p>	<p><i>Insurance:</i> Earnings on which contributions have been paid for last 12 months.</p>	<p><i>Insurance:</i> No reference to previous earnings.</p> <p><i>Assistance:</i> The means test takes account of actual income.</p>	<p>No reference to previous earnings.</p>	<p>Global payment.</p>	<p>3. Earnings taken as reference</p>
<p><i>Insurance:</i> No ceiling.</p> <p><i>Assistance:</i> 75% of minimum wage (<i>Salario Mínimo Interprofesional</i>).</p>	<p><i>Insurance:</i> 75% of former daily salary.</p> <p>Four times the ceiling of social security, FRF 58,800 (• 8,964) per month.</p>	<p><i>Insurance:</i> No ceiling.</p> <p><i>Assistance:</i> No ceiling.</p>	<p>No ceiling.</p>	<p><i>Ordinary unemployment benefit:</i> ITL 3,119,030 (• 1,611).</p> <p><i>Special unemployment benefit:</i> No ceiling.</p> <p><i>Mobility allowance:</i> ITL 3,119,030 (• 1,611).</p>	<p>4. Earnings ceiling</p>

Table X

Unemployment

	Liechtenstein	Luxembourg	Netherlands	Norway	Austria
3. Earnings taken as reference	The last wages. If the difference between the last wages and the average wages of the last six contributory months is 10% or more, the average wages are used to determine the level of cash benefits.	Gross earnings during the 3 months which precede unemployment.	See below under "Rate".	Income from work in the previous calendar year, or, when more favourable, the yearly average over the last 3 calendar years. Daily cash benefits in case of unemployment, sickness, maternity or adoption, are all considered income from work.	Average earnings of the last complete calendar year. Special payments (13th and 14th salary) are to be taken account of.
4. Earnings ceiling	CHF 8,100 (• 5,049) per month.	The allowance cannot be superior to LUF 120,124 (• 2,978) or LUF 96,099 (• 2,382) 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 LUF 72,075 (• 1,787).	See below under "Rate".	6 times the Basic Amount (<i>Grunnbeløpet</i>) rounded to the nearest 1.000 i.e. NOK 282,000 (• 34,979).	ATS 40,800 (• 2,965) per month.

Unemployment

Table X

	Portugal	Finland	Sweden	United Kingdom
3. Earnings taken as reference	<p>Unemployment insurance: Average daily wage for 12 months preceding the 2 months prior to commencement of unemployment.</p> <p>Unemployment assistance: Minimum wage.</p>	<p>Insurance: Earnings-related daily allowance:</p> <ul style="list-style-type: none"> • Employees: Calculation usually based on average earnings of qualifying period of 43 weeks. • Self-employed persons: earnings on which premiums have been paid for the last 24 months. 	<p>Income related benefit (<i>inkomstbortfallsförsäkring</i>): Calculation is normally based on previous daily average earnings. For self-employed persons calculation is based on taxed income during the last 3 years.</p> <p>Basic allowance (<i>grundförsäkring</i>): Not earnings related.</p>	<p>Not applicable. Flat-rate benefit.</p>
4. Earnings ceiling	<p>No ceiling.</p>	<p><i>Employees:</i> No ceiling.</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>Insurance: SEK 15,950 (• 1,865) per month or SEK 725 (• 85) per day.</p>	<p>Not applicable: Flat-rate benefit.</p>
				3. Earnings taken as reference
				4. Earnings ceiling

	Belgium	Denmark	Germany	Greece		
5. Rate	<p><i>Unemployment benefits (allocations de chômage):</i> Cohabitants with dependants: 60% of reference earnings. Max. BEF 1,368 (• 34), min. BEF 1,201 (• 30). Single persons: 60% in the 1st year of unemployment. Max. BEF 1,368 (• 34), min. BEF 881 (• 22). 42% from 2nd year onwards. Max. BEF 981 (• 24), min. BEF 881 (• 22). Cohabitants without dependants: 55% in the 1st year of unemployment. Max. BEF 1,254 (• 31) min. BEF 686 (• 17). 35% for the following three months. Max. BEF 798 (• 20), min. BEF 686 (• 17). After 15 months lump-sum allowance of BEF 512 (• 13), raised to BEF 683 (• 17) if both cohabitants are unemployed and their total replacement benefits do not exceed BEF 1,368 (• 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.</p> <p>Waiting allowance (<i>allocation d'attente</i>) (based on study records) and transitional allowances (<i>allocation de transition</i>) during part-time compulsory education: Cohabitants with dependants: BEF 1,201 (• 30). Cohabitants without dependants (household with only replacement incomes): Age below 18: BEF 310 (• 7.68), over 18: BEF 498 (• 12). Single persons: Age below 18: BEF 334 (• 8.28), 18 - 20: BEF 526 (• 13), 21 and over: BEF 679 (• 17). Cohabitants without dependants: Age below 18: BEF 292 (• 7.24), over 18: BEF 467 (• 12).</p> <p>Unemployment benefit plus age supplement (<i>complément d'ancienneté</i>) after 1st year of unemployment to older workers (over 50) with employment of at least 20 years: Cohabitants with dependants: From BEF 1,511 (• 37) (max.) to BEF 1,320 (• 33) (min.). Single persons: From BEF 1,368 (• 34) or BEF 1,243 (• 31) (max.) to BEF 1,215 (• 30) or BEF 1,104 (• 27) (min.) according to the category. Cohabitants without dependants: From BEF 1,368 (• 34) or BEF 1,026 (• 25) (max.) to BEF 1,201 (• 30) or BEF 898 (• 22) (min.) according to the category and, if necessary, possible extension after 15 months, BEF 833 (• 21) or BEF 662 (• 16). Cohabitants without dependants, new cases since 1.1.1997: BEF 1,254 (• 31), BEF 1,140 (• 28) or BEF 1,026 (• 25) at maximum to BEF 1,104 (• 27) or BEF 898 (• 22) at minimum, according to the category.</p>	<p>90% of reference earnings, but not more than DKK 2,850 (• 383) per week. Unemployed persons who satisfy certain conditions in respect to periods of employment are entitled to 82% of the maximum amount, regardless of reference earnings.</p> <p>Young unemployed persons immediately after professional training of 18 months or after military service: up to DKK 2,335 (• 314).</p>	<p>Unemployment insurance (<i>Arbeitslosenversicherung</i>):</p> <p>Beneficiaries with children: 67% of net earnings (net earnings are determined on a flat-rate basis for one calendar year).</p> <p>Beneficiaries without children: 60% of net earnings.</p> <p>Unemployment assistance (<i>Arbeitslosenhilfe</i>):</p> <p>Beneficiaries with children: 57% of net earnings (net earnings are determined on a flat-rate basis for one calendar year).</p> <p>Beneficiaries without children: 53% of net earnings.</p>	<p><i>Manual workers:</i> 40% of daily wage.</p> <p><i>White-collar workers:</i> 50% of monthly wage.</p> <p>Minimum: Two-thirds daily minimum wage = GRD 4,468 (• 14). Maximum (basic amount plus extra for dependants): 70% of fictitious reference earnings for the appropriate insurance class.</p> <p>After prescribed payment period has expired, additional benefit of 50% of allowance.</p>	5. Rate	

Spain	France	Ireland	Iceland	Italy
<p><i>Insurance:</i> 70% of reference earnings for first 180 days; afterwards 60%.</p> <p>Maximum: 220% of minimum wage (<i>Salario Mínimo Interprofesional</i>).</p> <p>Minimum: 100% of the minimum wage with dependant children; 75% of the minimum wage without dependant children.</p> <p><i>Assistance:</i> 75% of minimum wage. For long-term unemployed aged 45 or more, special 6-months benefit of 75% to 125% of minimum wage, according to charges for dependants.</p>	<p><i>Insurance:</i> For minimum insurance period of at least 6 months:</p> <p>Full rate: 40.4% of reckonable daily wages + FRF 60.76 (• 9.26) per day or 57.4% of the reference daily wage. The option most favourable to the claimant is applied. Minimum: FRF 149.94 (• 23) per day.</p> <p>Downward sliding scale: The full rate benefit is decreased at 4 monthly intervals, but a minimum allowance is guaranteed: FRF 107.43 (• 16) per day, FRF 134.73 (• 21) per day for people aged over 52 under certain conditions relating to previous employment.</p> <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> Special solidarity allowance for long term unemployed (<i>allocation de solidarité spécifique aux chômeurs de longue durée</i>): FRF 84.07 (• 13) per day. FRF 120.76 (• 18) per day if over 55 years or over 57 years under certain conditions regarding former working activity.</p> <p>Integration allowance (<i>allocation d'insertion</i>): FRF 59.22 (• 9.03) per day.</p>	<p><i>Insurance:</i> Flat-rate benefit: IEP 73.50 (• 93) per week.</p> <p><i>Assistance:</i> Short-term: IEP 72.00 (• 91) per week.</p> <p>Long-term: IEP 73.50 (• 93) per week.</p>	<p>Max. ISK 2,965 (• 41) per day. Minimum benefits after 10 weeks full employment ISK 741.25 (• 10) per day. The benefits are reduced proportionally in case of part-time work.</p>	<p><i>Ordinary unemployment benefit:</i> 30% of the average pay received during the last 3 months with a monthly ceiling of ITL 1,441,709 (• 745) for earnings < ITL 3,119,030 (• 1,611) and of ITL 1,732,795 (• 895) for earnings ≥ ITL 3,119,030 (• 1,611).</p> <p><i>Special unemployment benefit:</i> 80% of previous earnings with a monthly ceiling of ITL 1,122,040 (• 579).</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>

5. Rate

Table X

Unemployment

	Liechtenstein	Luxembourg	Netherlands	Norway	Austria
5. Rate	<p>80% of gross wages; 70% for insured persons, who</p> <ul style="list-style-type: none"> • have no maintenance obligations, and • receive full daily cash benefits, that are more than CHF 130 (• 81), and • are not invalids. 	80% of reference earnings.	<p>Short-term benefit (<i>kortdurende uitkering</i>): 70% of statutory minimum wage:</p> <p>Salary-related benefit (<i>loongerelateerde uitkering</i>): 70% of one's last salary with a maximum daily wage of NLG 319.06 (•145).</p> <p>Follow-up benefit (<i>vervolguitkering</i>): 70% of the statutory minimum wage (or 70% of the daily wage if this is less than the statutory minimum wage).</p> <p>If unemployment benefits are less than the social minimum, a supplementary benefit can be claimed under the Supplementary Benefit Act (<i>Toeslagenwet, TW</i>) (means tested). The maximum amount of the supplement is 30% of the minimum wage for a couple, 27% of this wage for single parents, and 21% for a single person. Lower rates apply to single persons under 23.</p>	<p>Benefit rate per day of 0.24% of the income basis, which normally gives a compensation level of 62.4%.</p> <p>In addition a holiday supplement (<i>ferietillegg</i>) of 9.5% of the daily cash benefit paid in a calendar year, is paid out early the next year or at the expiry of a full period, see above.</p>	<p>Insurance (Unemployment benefit, <i>Arbeitslosengeld</i>): basic amount: 56% of daily net income. Lowest daily rate: ATS 58.50 (• 4.25). Highest daily rate: ATS 488.50 (• 36).</p> <p>Unemployment assistance (<i>Notstandshilfe</i>): 92% (in some cases 95%) of the basic amount of unemployment benefit. In case of short-term entitlement to unemployment benefit, there is a reduction after 6 months of "higher" daily rates.</p>

	Portugal	Finland	Sweden	United Kingdom		
5. Rate	<p>Unemployment insurance: Unemployment benefit (<i>Subsidio de desemplego</i>): 65% of reference wage. Maximum: 3 x minimum guaranteed wage. Minimum: Minimum guaranteed wage unless worker's remuneration is below that level. In this case, the benefit amount corresponds to the average payment.</p> <p>Unemployment assistance: Unemployment social allowance (<i>Subsidio social de desemplego</i>): 100% of minimum wage for the unemployed with dependants and 80% of the minimum income for those living alone.</p>	<p>Insurance:</p> <ul style="list-style-type: none"> • A basic daily allowance is FIM 122 (• 21) per day. • 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, i.e. FIM 10,980 (• 1,847), the earnings amount is 20% of the excess. <p>Assistance (Labour market support, <i>työmarkkinatuki</i>). Full labour market support amounts to FIM 121 (• 20) per day. A full allowance is payable if the monthly income is below FIM 1,500 (• 252) per month for a single person and below FIM 5,040 (• 848) for a family. The limit is increased by FIM 630 (• 106) for each child under 18. Income above the limit reduces the allowance by 75% for single persons and by 50% for a family. 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>Income related benefit (<i>inkomstbortfallsförsäkring</i>): 80% of reference earnings; maximum SEK 580 (• 68) per day. Basic allowance (<i>grundförsäkring</i>): SEK 240 (• 28) per day. If the working requirement is fulfilled by part-time work, the basic allowance is proportionally reduced.</p>	<p><i>Contribution-based Jobseeker's Allowance:</i> Aged 25 or over: GBP 51.40 (• 82) per week. Aged 18-24: GBP 40.70 (• 65) per week No increase for dependants. <i>Income-based Jobseeker's Allowance:</i> Amount varies according to family circumstance and income.</p>	5. Rate	

Table X

Unemployment

	Belgium	Denmark	Germany	Greece	
6. Family supplements	See above.	No supplements.	See above.	10% increase of unemployment allowance for each dependant. Maximum for benefit including increases: 70% of daily wage.	6. Family supplements
Benefits for older unemployed and early retirement 1. Measure	Early-retirement pension on basis of collective agreements (<i>pré-pension conventionnelle</i>) in case of dismissal.	Voluntary early retirement scheme.	<ul style="list-style-type: none"> Part-time for elder workers (<i>Alters-teilzeit</i>): Special part-time work scheme with at least 15 hours per week or a monthly remuneration exceeding DEM 630 (• 322) for workers aged 55 or over, if provided for in collective agreements, enterprise agreements or individual contracts of employment. Retirement of unemployed at age 60: see Table VI. 	No special measures.	Benefits for older unemployed and early retirement 1. Measure

Spain	France	Ireland	Iceland	Italy	
<p>See above.</p>	<p>No family supplements.</p>	<p><i>Insurance and Assistance.</i> Adult dependant: IEP 43.20 (• 55) per week. Each child dependant: IEP 13.20 (• 17) per week.</p>	<p>Daily supplement for children under 18 years of age, 4% of full benefits for each child.</p>	<p>No family supplements (but housing supplement).</p>	<p>6. Family supplements</p>
<ul style="list-style-type: none"> • Early retirement (at age 64) on full pension. • 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. • Partial retirement as from age 60 subject to a proportional reduction in retirement pension. 	<ul style="list-style-type: none"> • Early retirement pension (<i>prétraite</i>) from State funds after 57 years (exceptionally 56 years of age). • Allowance for older unemployed (<i>allocation chômeur âgé, ACA</i>) without minimum of age; 160 quarters of old-age insurance are required. • Allowance for job replacement (<i>allocation de remplacement pour emploi, ARPE</i>) with 58 years and 160 quarters of old-age insurance or 55 years with 172 quarters. 56 or 57 years with 42 years of old-age insurance for active persons since the age of 15 or 16. • Special Waiting Allowance (<i>allocation spécifique d'attente, ASA</i>) for beneficiaries of the special solidarity allowance for long-term unemployed (<i>allocation de solidarité spécifique</i>) or the guarantee of minimum resources (<i>revenu minimum d'insertion</i>). 	<p>Pre-retirement allowance is payable to persons between 55 and 66 years of age.</p>	<p>No special measures.</p>	<p>See Table VII "Old-age".</p>	<p>Benefits for older unemployed and early retirement</p> <p>1. Measure</p>

	Liechtenstein	Luxembourg	Netherlands	Norway	Austria
6. Family supplements	CHF 10 (• 6.23) per day for the first and CHF 5 (• 3.12) for each additional person maintained or supported to a significant extent by the insured.	Increase to 85% of earnings if dependent children.	See Table IX "Family benefits".	Child supplement (<i>barnetillegg</i>) of NOK 17 (• 2.11) per day for each dependent child under 18.	Family supplements (<i>Familienzuschläge</i>) are due for spouses (partners), children and grand-children: Amount: ATS 22.10 (• 1.61) daily. Income of the spouse (partner) of over ATS 14,000 (• 1,017) 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.
Benefits for older unemployed and early retirement	From age 60 through to retirement age, extended duration of payments in the case of total unemployment (500 cash benefit days, see above). Individuals who draw a full retirement pension are no longer entitled to unemployment compensation for full unemployment. However, they continue to be eligible if they engage in short-time work and in the case of insolvency of their employer (insolvency compensation, <i>Insolvenzschädigung</i>).	Pre-retirement benefit (<i>indemnité de préretraite</i>) permitting enterprises to dismiss structurally redundant workers and to re-equilibrate 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.	No early retirement scheme. Persons over 64 years old can draw daily cash benefit till they become 67 and eligible for old age pension. In this age group self-employed persons who have ceased their activity are eligible for daily cash benefits. More favourable income basis provisions apply.	Early retirement pension in the event of unemployment (see Table VI "Old-age"). Within unemployment insurance special support (<i>Sonderunterstützung</i>): benefit for older unemployed persons in the mining sector: from the age of 52.
1. Measure					

	Portugal	Finland	Sweden	United Kingdom	
6. Family supplements	See above: different rates of unemployment assistance for persons with or without dependants.	Daily supplements for children under 18: Insurance: 1 child: FIM 24 (• 4.04) 2 children: FIM 35 (• 5.89) 3 or more children: FIM 46 (• 7.74) Assistance (Labour market support, <i>työmarkkinatuki</i>): 1 child: FIM 9.60 (• 1.61) 2 children: FIM 14.00 (• 2.35) 3 or more: FIM 18.40 (• 3.09)	No supplements.	See above.	6. Family supplements
Benefits for older unemployed and early retirement	Early retirement for elder unemployed persons: See Table VI "Old Age".	Unemployment pension (<i>Työttömyyseläke</i>).	No early retirement benefit exists. Persons entitled to old age pension before the age of 64 may get reduced unemployment benefits.	No special measures.	Benefits for older unemployed and early retirement
1. Measure					1. Measure

Table X

Unemployment

	Belgium	Denmark	Germany	Greece	
2. Conditions	<ul style="list-style-type: none"> • General rule: To be aged 58; to be made redundant; to be entitled to unemployment benefits (<i>allocations de chômage</i>), to retire from labour market, obligation of substitution by unemployed worker. • 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. 	<ul style="list-style-type: none"> • To be aged between 60 and 65; • to be member of unemployment fund for at least 25 years within the last 30 years; • to have paid voluntary early retirement contributions for at least 25 years during the last 30 years; • to fulfil the conditions for unemployment benefit or to be in receipt of this benefit; • to have reported the sum of private (including collective) pension funds to the unemployment insurance fund; • to be resident in Denmark. 	<ul style="list-style-type: none"> • Part-time for elder workers (<i>Alters- teilzeit</i>): 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. • Retirement of unemployed at age 60: see Table VI. 	No special measures.	2. Conditions

Spain	France	Ireland	Iceland	Italy	2. Conditions
<p>Existence of agreement providing for such benefits.</p> <ul style="list-style-type: none"> • Worker must meet all conditions for entitlement to a retirement pension except age criterion. Jobs freed to be filled immediately by young workers or unemployment benefit beneficiaries. • Claimant aged 55 or over: <ul style="list-style-type: none"> (i) Application submitted by firm to labour administration setting out details of crisis situation. (ii) Declaration of crisis issued by labour administration. • Claimant aged 62 or over: <ul style="list-style-type: none"> Need for a reorganisation plan. 	<p>Early retirement pension (<i>préretraite</i>):</p> <ul style="list-style-type: none"> • At least 57 years (exceptionally 56 years of age). • Contributed to social security during 10 years in a capacity as wage or salary earner. • Provide proof of at least one full year of as member of the enterprise. • Not to be entitled to an old-age pension for incapacity. • For unemployed workers over 60 years: insufficient insurance period. <p>Allowance for older unemployed (<i>allocation chômeur âgé, ACA</i>): payment is subject to the same conditions as for unemployment benefits plus 160 quarters of insurance in the old-age scheme. Granted only until 60 years of age.</p> <p>Allowance for job replacement (<i>allocation de remplacement pour emploi, ARPE</i>): Salaried workers aged at least 58 and with 160 quarters of old-age insurance, or aged 55 with 172 quarters, may with the accord of their employer, cease their salaried activity. In exchange of their departure, the employer must commit himself to recruit new workers. The salaried worker concerned must have a valid contract of employment, prove 12 years of contributions to the unemployment insurance and must have worked a minimum of 12 years for his last employer. The benefit will be paid out until he is 60 years.</p> <p>Special Waiting Allowance (<i>allocation spécifique d'attente, ASA</i>): Age under 60 and proof of 160 quarters of insurance.</p>	<ul style="list-style-type: none"> • Claimants must satisfy a means test and must be in receipt of an unemployment assistance payment for 15 months or longer. • Recipients must not engage in insurable employment. 	No special measures.	No special measures.	

Table X

Unemployment

	Liechtenstein	Luxembourg	Netherlands	Norway	Austria
2. Conditions	General conditions.	<ul style="list-style-type: none"> • Age 57, and having fulfilled in the three following years the conditions for an early old-age pension (<i>pension de vieillesse anticipée</i>), and fulfilling certain conditions related to work record. • Must not exercise any professional activity other than insignificant or occasional activities. 	As for full unemployment and aged at least 57.5 when becoming unemployed. Early retirement pensions vary according to industrial and professional sector.	See above.	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 VI "Old-age"). Completion of age 52 and at least 10 years of employment in an enterprise of the mining industry before unemployment occurred.

Unemployment

Table X

Portugal

Finland

Sweden

United Kingdom

2. Conditions

To have exhausted entitlement to unemployment insurance benefit.
To have applied for an old-age pension.

Unemployment pension is payable to those aged 60-64 and being long-term unemployed who have received unemployment benefit for the maximum period.

Unemployment benefits to a person who has an old age pension will be paid up to 65% of earlier income.
If a person draws a full disability pension or gets 100% sickness benefits he is not entitled to unemployment benefits.

No special measures.

2. Conditions

Table X

Unemployment

	Belgium	Denmark	Germany	Greece	
3. Rates	<p>A supplementary indemnity (<i>indemnité complémentaire</i>) 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> Early retirement partial pension (<i>prépension conventionnelle à mi-temps</i>); 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 (<i>allocations de chômage</i>); 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 (<i>allocations de chômage</i>) and the remaining sum of which is paid by the employer. The unemployment benefit is paid at a flat-rate of BEF 474 (• 12) per day.</p>	<p>91% of the highest unemployment benefit, but not more than DKK 2,511 (• 337) per week.</p>	<p>See Table VI "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>	<p>No special measures.</p>	3. Rates

Spain	France	Ireland	Iceland	Italy	3. Rates
<ul style="list-style-type: none"> • 100% of pension due at normal retirement age. • From 55 to 60 years of age, 80% of average wage for 6 months preceding restructuring declaration for sector in question. • From 60 to 65 years of age, 75% of average remuneration for 6 months preceding early retirement. <p>Same formula as for ordinary retirement. Reduced pension payable in line with the pensioner's residual working hours.</p>	<p>Early retirement pension (<i>préretraite</i>): 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 2 times the ceiling.</p> <p>Allowance for older unemployed (<i>allocation chômeur âgé, ACA</i>): the amount is determined in a similar way as for the unemployment benefit. The fixed benefit is subject to no degressive reductions until the recipient is 60 years old.</p> <p>Allowance for job replacement (<i>allocation de remplacement pour emploi, ARPE</i>): 65% of the reference salary.</p> <p>Special Waiting allowance (<i>allocation spécifique d'attente, ASA</i>): flat-rate monthly amount of FRF 1,750 (• 267) ensuring a monthly total income of at least FRF 5,000 (• 762).</p>	<p>IEP 73.50 (• 93) per week (max.). Rates vary according to the means of the claimant.</p>	<p>No special measures.</p>	<p>No special measures.</p>	

	Liechtenstein	Luxembourg	Netherlands	Norway	Austria
3. Rates	General rates.	Percentage of previous gross earnings, as follows: <ul style="list-style-type: none"> • 85% during 1st 12 months, • 80% during 2nd 12 months, • 75% during 3rd 12 months. 	See "full employment". Vary according to industrial and professional sector.	See above.	Amount of the theoretical invalidity pension (See Table V "Invalidity").

Unemployment

Table X

	Portugal	Finland	Sweden	United Kingdom
3. Rates	See Table VI "Old-age"	The amount corresponds to the invalidity pension.	The old age pension is deducted from the daily unemployment benefit before payment. The benefits are reduced by 1/260 of the annual pension.	None. 3. Rates

Table X

Unemployment

	Belgium	Denmark	Germany	Greece	
Partial unemployment					Partial unemployment
1. Definition	Days or half days during which the execution of the work contract is suspended.	Weekly working time is reduced by at least 7.4 hours in relation to full-time employment.	Short-time working (<i>Kurzarbeit</i>): Temporary shortage of work due to economic reasons. Unemployment due to weather conditions (<i>Witterungsbedingter Arbeitsausfall</i>): In the building sector, temporary unemployment due to weather conditions (1 November to 31 March).	No special measures.	1. Definition
2. Conditions	See "Total unemployment".	See "Total unemployment".	Short-time working allowance (<i>Kurzarbeitergeld</i>): <ul style="list-style-type: none"> • Unavoidable shortage of work affecting at least one third of staff and resulting in a loss of income from work of more than 10% of monthly gross income from work. • Continuation of a non-terminated employment under compulsory insurance coverage. Bad weather allowance (<i>Winterausfallgeld</i>): <ul style="list-style-type: none"> • Shortage of work due to bad weather conditions for workers employed in the building sector at a work place affected by weather conditions. • Claim to a collective (organisation-wide or individually contracted) bad weather allowance is exhausted. • Continuation of a non-terminated employment under compulsory insurance coverage. 	No special measures.	2. Conditions

Spain	France	Ireland	Iceland	Italy	Partial unemployment
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.	<p><i>Systematic short time working:</i> If an employee's working week is reduced (e.g. 3 day week), then the employee would be entitled to claim Unemployment Benefit for the days not working.</p> <p><i>Part Time Working:</i> Part time working is employment in which the number of days worked varies from week to week.</p>	When an unemployed person accepts part-time work which is less than he had before he may be entitled to benefits. In case of a part-time employed person (i.e. 75% work) becoming unemployed and thereafter becomes partially employed (i.e. 50%) the Allocation Committee may decide to pay the difference, i.e. 75% - 50% = 25% unemployment benefits for a maximum period of 2 years. This amount can be affected by the wages.	Additions to salary where the enterprise reduces or ceases activities because of reasons of its own or temporarily (<i>ordinary complement</i>). Earnings supplement because of a crisis, restructuration or reconversion of the enterprise (<i>extraordinary complement</i>).	<p>1. Definition</p>
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 reorganisation plan.	<ul style="list-style-type: none"> • To have a weekly wage equal or higher to 18 times the minimum wage (<i>SMIC</i>); • not being in seasonal unemployment; • not being unemployed because of strike. 	See "Total unemployment" for contribution conditions.	See "Total unemployment".	<p><i>Ordinary complement:</i> Request made by the employer. Authorisation by the National Institute for Social Protection (<i>Istituto Nazionale della sicurezza sociale, INPS</i>).</p> <p><i>Extraordinary complement:</i> Request made by the employer and Decree of Ministry of Labour.</p>	<p>2. Conditions</p>

Table X

Unemployment

	Liechtenstein	Luxembourg	Netherlands	Norway	Austria
Partial unemployment	Short-time work: reduction of working time or periodic interruptions of work. Weather-related short-time work. Only for certain professional groups in the construction industry and only from 1 December through 15 March (with the exception of 24 December through 6 January).	Short-time working or two or more days of unemployment in a normal working week.	No special definition.	Normal working hours of the person concerned must have suffered a reduction of at least 40%.	<ul style="list-style-type: none"> • Short-time working support for the employer in the event of short-time working (<i>Kurzarbeitsunterstützung</i>). • Bad weather compensation in the building sector (<i>Schlechtwetterentschädigung</i>). • Further training allowance (<i>Weiterbildungsgeld</i>). • Part-time allowance for elder workers (<i>Altersteilzeitgeld</i>). <p>As regards the respective terms of partial unemployment see "Conditions".</p>
1. Definition					
2. Conditions	<p>Minimum loss of work per month: 2 days. The loss of work cannot be credited:</p> <ul style="list-style-type: none"> • if it is the result of regular and recurrent interruptions which are part of the business risk; • if it is common in the field, profession or company or is the result of seasonal variations in employment; • to the extent that it only becomes valid for a few days immediately before or after company holidays; • if the employee does not agree to the short-time work and therefore must be paid off at the end of the work contract; • if persons are involved who are in a working relationship for a particular period of time, a training relationship, or in the service of an organisation providing temporary work; • if it is the result of collective work disruptions in the firm in which the insured person works. 	<p>Employees normally employed by the enterprise at the time of partial unemployment. Categories:</p> <ul style="list-style-type: none"> • Unemployment due to weather conditions, • Unemployment due to in-plant reasons, • Unemployment due to recession or for structural reasons. 	See "Total unemployment".	See "Total unemployment".	<p>Short-time working support (<i>Kurzarbeitsunterstützung</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.</p> <p>Bad weather compensation (<i>Schlechtwetterentschädigung</i>): The employers must pay the employees a compensation for the loss of working hours because of bad weather.</p> <p>Part-time allowance for elder workers (<i>Altersteilzeitgeld</i>): Men and women can reduce their working time by 50% from age 55 and from age 50 respectively.</p>

	Portugal	Finland	Sweden	United Kingdom	
Partial unemployment					
1. Definition	<p><i>Part-time work:</i> When the unemployed, benefiting from an unemployment insurance, is hired part-time.</p> <p><i>Temporary work reduction:</i> Reduction of working hours due to business-cycle related economic and technological reasons or because of nature disaster which hit the enterprise.</p>	<ul style="list-style-type: none"> • Shortening of the daily or weekly working hours. • When an unemployed person accepts part-time work or not longer than one month lasting full-time work or when the total time does not exceed 75% of the working hours of a full-time worker. • Where a person has lost his principal employment and has a secondary employment or entrepreneurship. • When an unemployed person has started such entrepreneurship which does not prevent accepting other work. 	<p>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>	Partial unemployment
					1. Definition
2. Conditions	<p><i>Part-time work:</i></p> <ul style="list-style-type: none"> • to benefit of an unemployment insurance, • payment must be lower than the benefit amount, • working hours number in between 20% and 75% of full-time work. <p><i>Temporary work reduction:</i> Agreement of employees.</p>	See "Total unemployment".	<p>The right to compensation is to be taken under consideration every sixth month.</p> <p>When the period (300 - 450 days of benefit) comes to an end and the person is permanently part-time employed, the right to unemployment benefit will cease.</p>	See "Total unemployment".	2. Conditions

Table X

Unemployment

	Belgium	Denmark	Germany	Greece	
3. Compensation	60% of ceiling of reference wage.	Normal rate which is proportional to the reduction of the working hours.	<p>Short-time working allowance (<i>Kurz-arbeitergeld</i>):</p> <ul style="list-style-type: none"> • Short-time working allowance is determined on the basis of the difference between the short-term wage in the case of work shortage and the gross wage for full employment and the net wage thus resulting (net payment difference) (percent rates as for unemployment insurance benefit (<i>Arbeitslosengeld</i>) according to the official scale). • Financed from the first hour of work shortage by the unemployment insurance. <p>Bad weather allowance (<i>Winterausfallgeld</i>):</p> <ul style="list-style-type: none"> • As for short-time working allowance. • Financed from the 31st hour of work shortage by a levy of the employer in the business sector, when a collective agreement exists, from the 101st hour or work shortage by the unemployment insurance. 	No special measures.	3. Compensation
4. Accumulation	<ul style="list-style-type: none"> • Benefit from a full early pension: No unemployment benefit (<i>allocations de chômage</i>). • Benefit from a partial early pension: Daily benefit is reduced by the daily pension's amount exceeding 30% of the maximum unemployment benefit (<i>allocations de chômage</i>) per day for worker with dependent family members. 	<ul style="list-style-type: none"> • Pensions: Accumulation permitted but duration of benefits is limited. • No accumulation possible with early retirement pension. • Sickness cash benefits: No accumulation. • Income from other gainful activity: The general rule excludes accumulation. In a number of special cases, however, accumulation is possible. 	<p>Pensions: Accumulation depending on individual circumstances.</p> <p>Sickness benefit (<i>Krankengeld</i>): No accumulation.</p>	No special measures.	4. Accumulation

Spain	France	Ireland	Iceland	Italy	3. Compensation
<p>The benefit paid is in principle calculated as for total unemployment but in proportion to reduction in working time.</p>	<p>Allowance paid by employer: 50% of gross wages per hour, with minimum of FRF 29 (• 4.42) per hour. Reimbursement of employer by state of FRF 16 (• 2.44) per hour.</p>	<p><i>Systematic Short Time Working:</i> 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><i>Part Time Working:</i></p> <ul style="list-style-type: none"> • Insurance: One sixth of the weekly unemployment benefit rate for each day of unemployment. • Assistance: if recipient engages in part-time or casual work Unemployment Assistance will be paid for the full week less 60% of the average weekly earnings. If recipient has no child dependants, IEP 10 (• 13) per day worked is first deducted from average net weekly earnings and then 60% of the balance is assessed as the weekly means. The means are then deducted from the weekly Unemployment Assistance payment and the balance is paid to the recipient. 	<p>Proportional to the reduction of the working hours. See above, "Benefits", point 5, rate.</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>	
<p><i>Insurance:</i></p> <ul style="list-style-type: none"> • 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. • Other social security benefits: no accumulation with retirement and invalidity pensions, family related pensions, provisional invalidity benefits, additional family supplements and transitional working incapacity benefits. • Accumulation principally possible with widow/er's and orphan's pension, family allowances, death grants and other benefits possible. <p><i>Assistance:</i> Accumulation is not possible for an income in excess of 75% of the minimum wage (<i>Salario Mínimo Interprofesional</i>), with full-time work and with some social security pensions.</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.</p> <p>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.</p> <p>Accumulation possible with old-age benefits if condition of maximum of resources is met.</p> <p>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. However, half rate unemployment benefit is payable to unemployment persons in receipt of Survivors Pension and One Parent Family Payment.</p>	<p>Pensions: Accumulation possible.</p> <p>Sickness cash benefits (<i>sjúkradagpeningar</i>): No accumulation.</p> <p>Income from gainful activity reduces the benefits according to certain rules when income exceeds ISK 30,818 (• 422).</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 pension (<i>pensione minima</i>).</p> <p><i>Partial unemployment:</i> No accumulation with pensions above the minimum pension.</p>	4. Accumulation

	Liechtenstein	Luxembourg	Netherlands	Norway	Austria
3. Compensation	<p>Short-time work compensation (<i>Kurzarbeitsentschädigung</i>) will be paid out as cash benefits. It generally consists of 80% of the credited loss of work after deduction of the employer's share of 20%.</p>	<p>80% of the gross hourly earnings although the benefit cannot exceed 2,5 times the social minimum wage (<i>salair social minimum</i>) of LUF 278 (• 6.89) per hour. The first 8 hours of each month are not indemnified, the second 8 hours is to the employers' charges.</p>	<p>See "Total unemployment".</p>	<p>Proportion of the full rate corresponding to the reduction of the working hours.</p>	<p>Short-time working support (<i>Kurzarbeitsunterstützung</i>): A minimum of 0.125% of the daily rate of unemployment benefit (<i>Arbeitslosengeld</i>) per working hour lost (flat-rates are fixed by the Federal Minister of Labour and Social Affairs). Bad weather compensation (<i>Schlechtwetterentschädigung</i>): 60% of the collectively agreed wages. The employer will be refunded the amounts paid + a payment of 30% (for social insurance). Further training allowance (<i>Weiterbildungsgeld</i>): In case of leave for training or for the employment of a substitute ATS 186,10 (• 14) are due daily for 3 to 12 months. Part-time allowance for elder workers (<i>Altersteilzeitgeld</i>): The employer, who continues to pay 75% of the wage and 100% of the social security contributions, receives a full compensation for these additional costs if he employs an unemployed person.</p>
4. Accumulation	<p>Retirement pensions can only be accumulated with short-time work (<i>Kurzarbeitsentschädigung</i>) and insolvency compensation (<i>Insolvenzentschädigung</i>).</p>	<p>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 (<i>indemnité de chômage</i>) is reduced by the amount exceeding the provided ceiling.</p>	<p>Income from employment and certain social security benefits (such as early-retirement pensions and transitional benefits that serve as old-age pension schemes) do affect one's unemployment benefit. The amount of the supplement under the Supplementary Benefit Act (<i>Toeslagenwet, TW</i>) depends on any further income from or in connection with work of the beneficiary and/or eventual partner.</p>	<p>Other reduced social security benefits compensating for loss of income, can be drawn in conjunction with reduced unemployment benefit (<i>dagpenger under arbeidsløshet</i>). For instance 50% of full rate sickness cash benefit (<i>sykepenger</i>) and 50% of full rate unemployment benefit (<i>dagpenger under arbeidsløshet</i>).</p>	<p>Unemployment insurance (<i>Arbeitslosenversicherung</i>) and unemployment assistance (<i>Notstandshilfe</i>): In the event of income from gainful employment accumulation only possible up to the marginal earnings threshold (<i>Geringfügigkeitsgrenze</i>) of ATS 3,977 (• 289) per month, taking account of the benefits not liable to taxation and transfers; no accumulation with sickness benefit and pension.</p>

Unemployment

Table X

	Portugal	Finland	Sweden	United Kingdom
3. Compensation	<p><i>Part-time work:</i> The amount corresponds to the difference between the unemployment insurance value increased by 25%, and the part-time work payment value. Limit: the amount of the unemployment insurance.</p> <p><i>Temporary work reduction:</i> Remuneration kept up to a certain level.</p>	<p>An adapted daily allowance: The amount per month paid for total unemployment minus 50% of salary or other earned income.</p>	<p>Compensation is paid according to a special table prescribed by the government.</p> <p>The benefit/basic allowance paid is in principle calculated in proportion to reduction in working hours.</p>	<p>See "Total unemployment".</p>
				3. Compensation
4. Accumulation	<p><i>Part-time work:</i> No accumulation with: benefits related to the loss of income, pensions of a compulsory social security scheme, early retirement benefits and other regular compensations paid by the employers because of a working contract suspension.</p> <p><i>Temporary work reduction:</i> No accumulation with sickness benefit, maternity benefit or equivalent benefits for fathers, invalidity and old-age pensions.</p>	<p>Unemployment benefit may be drawn together with other types of social insurance benefits.</p>	<p>Pension: Accumulation permitted, but benefits are reduced with pension.</p> <p>Sickness cash benefits (<i>sjukpenning</i>): if sickness benefit is paid at 100%, unemployment benefit/basic allowance cease, otherwise unemployment benefits are reduced according to a table.</p>	<p>No accumulation.</p>
				4. Accumulation

	Belgium	Denmark	Germany	Greece	
Taxation and social contributions	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 exemptions: Disabled ex-servicemen, war victims and their families, blind persons and persons suffering from paraplegia.	Taxation and social contributions
1. Taxation of cash benefits					1. Taxation of cash benefits
2. Limit of income for tax relief or tax reduction	No tax relief for incomes below a certain threshold. However, there is the possibility of a tax reduction. 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 and the family status (single person, couple with or without children). 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.	See Table III "Sickness - cash benefits".	The minimum income levels (<i>Existenzminimum</i>) are not subject to taxation under any circumstances. The tax-free minimum income levels for 2000 are DEM 13,499 (• 6,902) for single adults and DEM 26,999 (• 13,804) for married couples.	Tax is levied on benefits where total annual income exceeds the GRD 1,600,000 (• 4,851) ceiling. Tax reduction according to the number of children: 1 child: GRD 30,000 (• 91) 2 children: GRD 70,000 (• 212) 3 children: GRD 150,000 (• 455) 4 children: GRD 240,000 (• 728) 5 children: GRD 350,000 (• 1,061)	2. Limit of income for tax relief or tax reduction
3. Social security contributions from benefits	Solidarity contribution (<i>cotisation de solidarité</i>) of 1% or 3% cumulated with a 3.5% deduction of the total amount of the early-retirement pension on basis of collective agreements (<i>prépension conventionnelle</i>) (or in any case of a "ceiling" amount).	Contributions to the supplementary pension scheme (<i>ATP-pension</i>).	No contributions.	No contributions.	3. Social security contributions from benefits

Spain	France	Ireland	Iceland	Italy	Taxation and social contributions
Benefits are subject to taxation.	Benefits are liable to taxation after deduction of 10% and then of 20%.	<p><i>Insurance:</i> Benefits are liable to taxation. The first IEP 10 (• 13) of weekly Unemployment Benefit is exempted from taxation.</p> <p><i>Assistance:</i> This is a means tested payment and is not liable to taxation.</p>	Benefits are fully liable to taxation.	Benefits are liable to taxation. Tax relief: See table III "Sickness - cash benefits".	1. Taxation of cash benefits
The limit varies annually according to the incomes and family circumstances.	<p>Tax is levied on benefits where taxable, annual net income exceeds a certain ceiling:</p> <ul style="list-style-type: none"> • Single person: FRF 44,200 (• 6,738) • Couple with no children: FRF 70,400 (• 10,732) • Couple with one child: FRF 83,600 (• 12,745) • Couple with two children: FRF 97,000 (• 14,788). 	<p>The extent of taxation depends on total annual income of the individual or family. The annual tax exemption limits for 1999/2000 are:</p> <p><i>People under 65:</i></p> <ul style="list-style-type: none"> • Single Person: IEP 4,100 (• 5,206) • Married couple with no children: IEP 8,200 (• 10,412) • Married couple with one child: IEP 8,650 (• 10,983) • Married couple with 2 children: IEP 9,100 (• 11,555) • Married couple with 4 children: IEP 10,400 (• 13,205) <p><i>People aged 65 and over:</i></p> <ul style="list-style-type: none"> • Single Person: IEP 6,500 (• 8,253) • Married couple: IEP 13,000 (• 16,407) 	<p>General taxation rules.</p> <p>The limit of income for tax for the assessment year 2000 (income year 1999) is ISK 760,596 (• 10,415).</p> <p>All individual taxpayers are entitled to a personal tax credit (<i>persónuafsláttur</i>) against the computed state and municipal income taxes. This credit amounts to ISK 279,948 (• 3,833) for the assessment year 2000 (income year 1999).</p>	See table III "Sickness - cash benefits".	2. Limit of income for tax relief or tax reduction
<p><i>Insurance:</i> Social security contributions have to be paid (not for employment injuries and occupational diseases, unemployment, wage guarantee fund and vocational training).</p> <p><i>Assistance:</i> Only contributions for Health care and family allowance.</p>	<p>Persons with a tax domicile in France: no social contributions, payment of generalised social contribution of 6.2% (<i>CSG</i>) and of contribution for the repayment of the social debt (<i>CRDS</i>) of 0.5%.</p> <p>Persons without a tax domicile in France: contribution of 2.8%.</p>	No contributions.	The unemployed pays 4% of the benefits to a pension fund and the Unemployment Fund pays 6% of the benefits to a pension fund.	No contributions.	3. Social security contributions from benefits

Table X

Unemployment

	Liechtenstein	Luxembourg	Netherlands	Norway	Austria
Taxation and social contributions	Unemployment compensation (<i>Arbeitslosenentschädigung</i>) (cash benefits) and insolvency compensation (<i>Insolvenzentschädigung</i>) are subject to taxation.	Benefits are liable to taxation.	Benefits are generally fully liable to taxation.	Benefits are subject to taxation.	Benefits are not subject to taxation.
1. Taxation of cash benefits					
2. Limit of income for tax relief or tax reduction	No tax reduction. Annual incomes from CHF 24,000 (• 14,960) are subject to taxation.	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.	Not applicable.	Not applicable.
3. Social security contributions from benefits	Unemployment compensation in the case of total unemployment is subject to contributions for state pension insurance, invalidity insurance, the families' compensation fund (<i>AHV/IV/FAK</i>) and company staff welfare.	Contributions deduction for sickness care, long term care insurance and for pension insurance.	Social insurance contributions for the Unemployment Benefit Act (<i>Werkloosheidswet, WW</i>), the General Surviving Relatives Act (<i>Algemene Nabestaandenwet, Anw</i>), the General Old-Age Pensions Act (<i>Algemene Ouderdomswet, AOW</i>), The General Exceptional Medical Expenses Act (<i>Algemene wet bijzondere ziektekosten, AWBZ</i>) and, in some cases, the Health Insurance Act (<i>Ziekentfondswet, ZFW</i>) are deducted from the <i>WW</i> benefit.	Normal rate of social security contribution (7.8%).	No contributions.

	Portugal	Finland	Sweden	United Kingdom	
Taxation and social contributions	Benefits are not subject to taxation.	Benefits are liable to taxation.	Benefits and basic allowance are fully liable to taxation.	<i>Contribution-based Jobseeker's Allowance</i> is subject to taxation.	Taxation and social contributions
1. Taxation of cash benefits					1. Taxation of cash benefits
2. Limit of income for tax relief or tax reduction	Not applicable. Benefits are not subject to taxation.	Not applicable.	No limit.	Taxable amount for a single person is the age-related rate of <i>contribution-based Jobseeker's Allowance</i> , see above. Where <i>income-based Jobseeker's Allowance</i> is paid for a couple the taxable ceiling is the couple's rate, i.e. GBP 80.65 (* 129).	2. Limit of income for tax relief or tax reduction
3. Social security contributions from benefits	No contributions.	No contributions.	No contributions.	No contributions.	3. Social security contributions from benefits

- I Financing
- II Health care
- III Sickness - Cash benefits
- IV Maternity
- V Invalidity
- VI Old-Age
- VII Survivors
- VIII Employment injuries and occupational diseases
- IX Family benefits
- X Unemployment

XI Guaranteeing sufficient resources

	Belgium	Denmark	Germany	Greece	
General non-contributory minimum: Designation	<i>Minimum de Moyens d'Existence (Minimex).</i>	<i>Social Bistand.</i>	Sozialhilfe (Social Assistance).	No general scheme exists. See specific allowances below.	General non-contributory minimum: Designation
Applicable statutory basis	Law of 7 August 1974 instituting the right to minimum subsistence resources (<i>minimum de moyens d'existence, Minimex</i>).	Law of 10 June 1997 on active social policy.	Social Assistance Law (<i>Bundessozialhilfegesetz, BSHG</i>) of 30 June 1961, co-ordinated 23 March 1994, last amended by the Law of 21 July 1999	No general scheme.	Applicable statutory basis
Basic principles	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. Differential amount. Subjective right, non-discretionary.	Activation measures and/or benefits in kind are offered when a person is, for particular circumstances (sickness, unemployment), temporarily, for a shorter or longer period, without sufficient means to meet his requirements or those of his family. Differential amount. Subjective right, with a discretionary element.	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 (<i>Sozialhilfe</i>). Differential amount. Subjective right, non-discretionary.	No general scheme.	Basic principles

Spain	France	Ireland	Iceland	Italy	General non-contributory minimum: Designation
<i>Ingreso mínimo de inserción</i> or <i>Renta Mínima</i> .	<i>Revenu Minimum d'Insertion (RMI)</i> .	Supplementary Welfare Allowance.	<i>Félagsleg aðstoð</i> .	<i>Minimo Vitale</i> or <i>Reddito minimo</i> (minimum income).	Applicable statutory basis
Not uniform laws of the 17 autonomous regions (<i>Comunidades Autónomas</i>).	Law of 1 January 1988, amended. Law No. 92-722 of 29 July 1992.	Social Welfare (Consolidation) Act of 1993, as amended.	Law on the Local Authorities Social Services (<i>Lög um félagsþjónustu sveitarfélaga</i>), no. 40/1991, of March 1991 with later amendments. Law on Social Assistance (<i>Lög um félagslega aðstoð</i>), no. 118/1993, of December 1993.	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 <i>Toscana</i> , <i>Emilia-Romagna</i>) the municipalities or local Health Centres (<i>Unità Sanitarie Locali, USL</i>) fix 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 <i>Umbria</i> , the <i>Aosta Valley</i> and the autonomous province of <i>Bolzano</i> .	Basic principles
Combat poverty by means of cash benefits, for the basic needs of living. Differential amount. Subjective right, non-discretionary, sometimes subject to budget funds.	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. Differential amount (the situation of the family is taken into account). Subjective right, non-discretionary.	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. Differential amount. 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.	<i>Local Authorities Social Services:</i> To guarantee financial and social security and to work for the welfare of the inhabitants on the basis of mutual help. The financial assistance is aimed towards those who cannot support themselves or their children by other means, such as salaries or income from the social security. <i>State social assistance:</i> To provide additional assistance within the limit set by the law in special circumstances to defined groups of people.	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). Differential amount according to the composition of the family and of the basic minimal income fixed by the region, the municipalities and the local Health Centres (<i>Unità Sanitarie Locali, USL</i>). Subjective right, non-discretionary.	Basic principles

Table XI

Guaranteeing Sufficient Resources

	Liechtenstein	Luxembourg	Netherlands	Norway	Austria
General non-contributory minimum: Designation	<i>Sozialhilfe.</i>	Revenu Minimum Garanti.	<i>Algemene Bijstand.</i>	<i>Stønad til livsopphold.</i>	<i>Sozialhilfe.</i>
Applicable statutory basis	Social Assistance Act (<i>Sozialhilfegesetz</i>) of 15.11.1984 and regulations	Law of 29 April 1999, on the creation of a guaranteed minimum income (<i>revenu minimum garanti</i>).	National Social Assistance Act (<i>Algemene Bijstandswet, ABW</i>).	Act on Social Services of 13 December 1991 (put into force of 1 January 1993).	Different acts of the 9 <i>Länder</i> .
Basic principles	To enable those in need of help to lead a decent existence if they are unable to support themselves or their family members. Also personal help in the case of extraordinary difficulty is to be guaranteed to them. Differential rate. Subjective entitlement, not arbitrary.	Fight against social exclusion. To ensure sufficient means for a decent standard of living and measures of professional and social integration. Differential amount. Subjective right, non-discretionary.	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 Act provides financial resources to meet their essential costs. The allowance is aimed at achieving again a position in which the claimant can independently meet the necessary costs of living. National norms have been established. In addition, local municipalities can provide other allowances.	The general objective is to secure the subsistence of persons who do not have sufficient economic means to cover basic needs through work or by filing economic claims. • Differential amount. • Subjective right, discretionary. • Complementary, provisional support. • Municipalities are legally obliged to provide social financial assistance.	To enable those persons to lead a decent life who need the help of society. Differential amount. Subjective right, non-discretionary.

	Portugal	Finland	Sweden	United Kingdom	
General non-contributory minimum: Designation	<i>Rendimento mínimo garantido</i> (Guaranteed minimum income).	<i>Toimeentulotuki.</i>	<i>Socialbidrag.</i>	Income Support.	General non-contributory minimum: Designation
Applicable statutory basis	Law No. 19-A/96 of 29 June 1996. Statutory Order No. 196/97 of 31 July 1997.	Act on Social Assistance (<i>Laki toimeentulotuesta</i>) of 30 December 1997 (in force as of 1 March 1998).	Law of January 1982.	<i>Income Support (General) Regulations, 1987.</i> <i>Social Security Administration Act 1992.</i>	Applicable statutory basis
Basic principles	Benefit of the non-contributory scheme and social integration programme with the aim of ensuring that individuals and their family will have sufficient resources to cover their basic needs, while favouring at the same time their gradual social and professional integration. Differential amount. Subjective right.	Social assistance is a form of last resort assistance. The assistance 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. Differential amount. Subjective right, non discretionary.	To provide financial help for people who are not in full time work (16 hours or more a week for the claimant, 24 hours or more for claimant's partner), who are not required to register as unemployed and whose income from all sources is below a set minimum level. Differential amount.	Basic principles

Table XI

Guaranteeing Sufficient Resources

	Belgium	Denmark	Germany	Greece	
Entitled persons / beneficiaries	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.	Entitled persons / beneficiaries
General conditions	Unlimited.	Unlimited.	Unlimited, until circumstances no longer require it.	No general scheme.	General conditions
1. Duration					1. Duration
2. Nationality	Nationals; persons benefiting from EEC Rule 1612/68; stateless persons, refugees and those of undetermined nationality.	Benefits of more than one year paid only to Danish nationals or foreign citizens living in Denmark since more than 3 years. No condition of nationality for nationals of the EU Members States or nationals of States signatory of European conventions.	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). Rules for benefits for asylum seekers, civil war refugees and foreigners with enforceable need to emigrate determined according to the law on asylum seekers' benefits (<i>Asylbewerberleistungsgesetz</i>).	No general scheme.	2. Nationality
3. Residence	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.	3. Residence

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Spain	France	Ireland	Iceland	Italy	
Isolated people or independent family units.	Individual right. Family situation is taken into account (couple married or not, children, adults, dependants under 25 years of age).	Basic allowance is paid to the individual, with supplements in respect of adult and child dependants.	<p><i>Local Authorities Social Services:</i> Individuals. The family; couples and children are considered as one unit. (The municipality of Reykjavik does not include the cost of children and accordingly does not take into account the payments the parents receive from the State because of children.)</p> <p><i>State social assistance:</i> In principle individual right.</p>	All citizens in a situation of need due to a lack of individual economic resources.	Entitled persons / beneficiaries
Generally 12 months; possibility to be extended.	Three months, possibility to be extended for periods of between three months and one year.	Unlimited.	Unlimited.	Limited, with possibility of renewal depending on duration of the situation of need.	General conditions 1. Duration
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 State, regardless of nationality.	No nationality requirement.	Nationals, foreign residents and political asylum seekers.	2. Nationality
To have been a resident of the autonomous region (<i>Comunidad Autónoma</i>) for a certain period (usually between 3 and 5 years).	Residence in France. Residence abroad possible up to three months per year.	Residence in the State.	Residence in the State.	Residence in the regional or municipal territory (according to the authority administering the service).	3. Residence

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	Liechtenstein	Luxembourg	Netherlands	Norway	Austria
Entitled persons / beneficiaries	Single persons and households	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.	In principle: Individual. Married people and dependant children are though considered as one economic unit. The benefit of sharing expenses is considered in common households.	Single persons and households (families) in need.
General conditions	Unlimited, until the crisis has come to an end.	Unlimited.	Unlimited.	Unlimited.	Unlimited, until circumstances no longer require it.
1. Duration					
2. Nationality	Nationals of contracting States with welfare agreements (e.g. all EU, EEC Member states, and Switzerland); persons recognised as being refugees; foreigners from non-contracting States, if their need for assistance is essential in the general interest or in the interests of the person in need, in order to protect them from a worsening situation.	Without regard to nationality.	All persons legally residing in the Netherlands with inadequate financial resources to meet their essential living costs.	No nationality condition.	Differs between the <i>Länder</i> . Burgenland, Upper Austria, Styria and Tyrol do not refer to nationality, the other federal States grant full social assistance (<i>Sozialhilfe</i>) 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 (<i>Hilfe zum Lebensunterhalt</i>) is also granted to non-assimilated foreigners in Lower Austria, Burgenland and Vorarlberg, social assistance (<i>Sozialhilfe</i>) in total to this category of persons is within the authorities' discretion in Kärnten, Salzburg and Vienna.
3. Residence	Residence in Liechtenstein is a condition. Liechtenstein nationals abroad (outside of the EU and EEC) can be awarded social assistance in the case of emergency.	Persons resident on Luxembourg territory and having resided in the country for at least 5 years during the last 20 years.	All persons legally residing in the Netherlands with inadequate financial resources to meet their essential living costs.	All persons legally resident in the country.	Residence in Austria (some minor exceptions). Typically the actual stay is no relevant state of affairs.

	Portugal	Finland	Sweden	United Kingdom	
Entitled persons / beneficiaries	Persons 18 years of age or older, or less than 18 years of age, provided that they are emancipated by means of marriage, or have children who are minors and financially dependent on the household or, if female, are pregnant, such that they meet the conditions set out by law, in particular those concerning the level of resources.	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.	Entitled persons / beneficiaries
General conditions					General conditions
1. Duration	12 months, extended automatically.	Unlimited.	Unlimited, until circumstances no longer require it.	Unlimited.	1. Duration
2. Nationality	Independent of nationality.	Without regard to nationality.	No nationality requirements.	No nationality requirement but claimants who have lived outside the UK during the period of 5 years before the date of claim, must satisfy the habitual residence test.	2. Nationality
3. Residence	Legal place of residency in Portugal.	All persons residing in the country.	All persons with the right to stay in the country.	Must be present in the country.	3. Residence

	Belgium	Denmark	Germany	Greece	
4. Age	With effect from 18 years of age (civil majority), with three exceptions: the minors emancipated by marriage, single persons looking after (a) child(ren) and pregnant minors.	No conditions relating to age (in practice, however, assistance is seldom given to children under 18 years of age because they are supported by their parents).	No age condition; minors can claim on their own right.	No general scheme.	4. Age
5. Willingness to work	Prove willingness to work; unless impossible for equity or health reasons. In the case of spouses, both must prove this willingness to work.	Everybody is bound to support themselves; both spouses must have exhausted all possibilities of finding employment. But special supplement to beneficiary when his/her partner stays at home to fulfil the domestic tasks. If the beneficiary or his/her partner performing a work in the framework of an activation measure stays away from his/her working place without any justified reason, the benefit is reduced in proportion to the hours or days of absence within a limit of 20%.	Persons capable of working must be prepared to carry out all work offered to them, within reason.	No general scheme.	5. Willingness to work

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Spain	France	Ireland	Iceland	Italy
<p>Between 25 and 65 years of age; those under 25 entitled to maintenance or handicapped people.</p>	<p>With effect from 25 years of age; those under 25 who have to support a child, possibly not yet born.</p>	<p>Normally paid from 18 years of age.</p>	<p><i>Local Authorities Social Services:</i> Persons 18 years and older. <i>State social assistance:</i> No age condition.</p>	<p>No age limit; apart from the Region Campania which rules the attendance in kind administered by the communities for minor orphans.</p>
<p>Must be capable of working.</p>	<p>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 (<i>Commission Locale d'Insertion, CLI</i>)).</p>	<p>The unemployed will normally be entitled to an unemployment payment as distinct from a supplementary welfare allowance.</p>	<p>All individuals are obliged to support themselves, their spouse and children under 18 years of age.</p>	<p>The beneficiary must be prepared to participate in activities in an effort to improve his/her situation. With this intention communities or the region organise special professional courses in certain cases.</p>

4. Age

5. Willingness to work

	Liechtenstein	Luxembourg	Netherlands	Norway	Austria
4. Age	No age condition.	With effect from 25 years; exceptions for persons unable to work who are looking after a child or an invalid.	As from 18 years. People aged 21 or 22 may receive less benefits if the municipalities find that full benefit makes employment financially unattractive. The benefit for persons aged 65 or more is fixed at net amount of AOW pension. The level for young persons under 21 is based on child allowance figures. If these young persons are facing higher living costs, then their parents are responsible for them. If parental assistance is impossible, a supplementary allowance can be claimed under the special assistance scheme.	No age condition. (In practice, however, allowance is seldom given individually to children under 18 years of age due to the parents' responsibility for fostering their children according to the Act on Children and Parents of 8 April 1981).	No age conditions.
5. Willingness to work	Persons fit for work must be prepared to undertake any work reasonably expected of them. In the case of single parents, the child care responsibilities are taken into account.	Be ready to use all the opportunities up as to improve his own situation.	People must do as much as possible to support themselves. Every recipient must try to get work, accept a suitable employment and be registered at the Employment Office. Medical and social circumstances are taken into account. If a person is taking care of one or more children aged under 5, there is no obligation to look for work. If the children are aged 5 or older, cases are examined individually to determine the exemption from this obligation. Unemployed who were aged 57,5 or more on 1 st May 1999 are not obliged to look for work. People who attain this age after that date are not required to attend job interviews, but must accept suitable employment if it is offered and must be registered at the Employment Office. If all attempts are unsuccessful, the social services will help to find work or training. If the claimant refuses to co-operate with an action plan, the social services can impose sanctions (cut or complete suspension of the benefit).	Each person who claims social financial assistance is obliged to support him-/herself by work if work is available and the person in question is able to work.	Persons 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.

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	Portugal	Finland	Sweden	
4. Age	18 years of age or older, or less than 18 years of age if the person is emancipated and has minor child dependants or in the case of pregnancy.	No age condition. (in practice, however, social assistance 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.	4. Age In general, from 18 years of age. In special circumstances, persons aged 16 and 17 may qualify.
5. Willingness to work	Availability for employment, as well as occupational training and integration activities.	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.	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.	5. Willingness to work Not a condition for Income Support since October 1996. Persons capable of working are entitled to <i>Job-seeker's Allowance</i> (see Table X) rather than <i>Income Support</i> .

	Belgium	Denmark	Germany	Greece	
6. Exhaustion of other claims	Assert one's rights, if any, to social allowances to which claim may be laid by virtue of Belgian or foreign social legislation. The minimum means of existence (<i>minimex</i>) is a residual right.	Obligation to claim in priority for benefits to which one may be entitled in the framework of other schemes. 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 according to the provisions of the BSHG. Exceptions: e.g. child-raising allowance (<i>Erziehungsgeld</i>), basic pension (<i>Grundrente</i>) according to the Federal Welfare Law (<i>Bundesversorgungsgesetz</i>).	No general scheme.	6. Exhaustion of other claims
7. Other conditions	The person concerned may be asked to assert his/her rights with regard to persons obliged to pay maintenance. A beneficiary, under the age of 25, must have signed and fulfilled the terms of 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).	Acceptance of an appropriate offer to participate in an activation measure or in any measure aimed at improving the possibilities of the beneficiary or his/her partner to integrate in the labour market. Payment of aid is suspended as long as the offer is valid, if the beneficiary or his/her partner refuses to participate in an activation measure without sufficient reason.	Dependent on income and assets (under consideration of certain exemptions).	No general scheme.	7. Other conditions
Guaranteed Minimum					Guaranteed Minimum
1. Determination of the minimum	There is no reference to the average income, to the average household budget or to the legal minimal salary to establish the basic amount of minimal means. The initial amounts are those who have been fixed as the Guaranteed minimum income for the elderly (<i>Revenu garanti aux personnes âgées</i>).	The starting point of the assessment of the guarantee of resources amount is (for parents) 80% of the maximum unemployment benefit and 60% of this maximum for persons with no children. Special rate for young people under 25 years of age.	The assistance covering living expenses (<i>Hilfe zum Lebensunterhalt</i>) includes in particular food, accommodation, clothes, personal hygiene, household equipment, heating and personal needs of daily life. The regular allowances for food, household equipment including household energy and personal needs of daily life are granted as basic rates (<i>Regelsatz</i>). The basic rate is determined on the basis of statistics on household expenses of lower-income groups. In addition, there are regular allowances to cover the full cost of housing and heating and further single allowances (<i>einmalige Leistungen</i>). Supplementary benefits in cases of special need.	No general scheme.	1. Determination of the minimum

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Table XI

Spain	France	Ireland	Iceland	Italy	
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.	<p><i>Local Authorities Social Services:</i> Financial assistance is only provided when other means have been exhausted including social security benefits from the state.</p> <p><i>State social assistance:</i> Obligation to claim all social security benefits he/she may be entitled to.</p>	Generally speaking the gain of other supplementary benefit allowances doesn't cause the suspension of the allocation of the subsistence level.	6. Exhaustion of other claims
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 but may be paid to their dependants.	<p><i>Local Authorities Social Services:</i> No other conditions.</p> <p><i>State social assistance:</i> Social assistance is only paid to persons legally residing in Iceland and subject to other conditions of the law and regulations. The benefits may be indexed to income other than housing benefits, as applicable. Property is generally not taken into account, but income from property can be taken into account.</p>	No other conditions.	7. Other conditions
Varies according to the autonomous regions (<i>Comunidades Autónomas</i>).	By decree.	Fixed by Government.	<p><i>Local Authorities Social Services:</i> The local authorities are obliged to lay out rules on financial assistance where the minimum amount is determined. The Ministry of Social Affairs has provided guidelines for the determination of the minimum. The guidelines suggest that the local authorities apply the standards from the social security for individuals (i.e. invalidity benefits, income supplement and household supplement).</p> <p><i>State social assistance:</i> Minimum and maximum assistance or refund of costs is set in the law.</p>	The regulations vary according to the regions.	<p>Guaranteed Minimum</p> <p>1. Determination of the minimum</p>

Table XI

Guaranteeing Sufficient Resources

	Liechtenstein	Luxembourg	Netherlands	Norway	Austria
6. Exhaustion of other claims	Entitlements to other social benefits must be exhausted (subsidiarity principle).	To assert their rights to social allowances and to alimentary claims.	Social assistance is supplementary to all other subsistence allowances and is provided as a last resort (safety net). If a person receives alimony (social benefits, income from work), then it is topped up to the relevant assistance level.	Social financial assistance is complementary to all other subsistence allowances and is provided as a last resort assistance (safety net). Obligation to support spouse and children under 18 years of age.	Entitlements to other social benefits and relating to maintenance payments must be exhausted. It must be tried to put into practice the maintenance claims, unless their implementation seems to be unrealistic from the very beginning.
7. Other conditions	Prior commitment of income and assets (taking protected assets into account, as well as the personal house which serves as the home for the person in need or their family).	Should not have abandoned or reduced his work of his own free will, without giving important and real justifications or should not have been dismissed for serious reasons.	No other conditions.	Social Services has the authority to set conditions for receiving social financial assistance. As a basic guideline, the requirements cannot be an unreasonable burden to the claimant. The terms have to be linked to the claimants need for help, and be aimed at making him or her better able to manage on their own. Examples of condition: If the claimant is unemployed, there can be set as a condition that the person have to work with the Public Employment Services (PES) to find work, participate in training courses, etc. Another requirement may be that the claimant has to perform work for the municipality.	Priority of exhaustion of own capital.
Guaranteed Minimum	The benefits are related to need. There are payments for subsistence and other costs, according to the size of the family. The rental costs (up to a maximum amount) and the Health Insurance Fund and AHV-minimum amount contributions are met.	The reference minima have been fixed through political decision in comparison with the social minimum wage (<i>salaire social minimum</i>) and pension minima.	The level of assistance to meet essential needs is governed by national rules which are laid down in the National Social Assistance Act (<i>Algemene Bijstandswet, ABW</i>), which specifies standard rates to be paid per month. The standard rates are linked to the net minimum wage.	No fixed amount of the minimum level of the benefit is set by law or recommended by governmental guidelines. The benefit has though to be set at a level which secure the claimant "a dignified life" or a "decent minimum". Central guidelines are provided on how to interpret the Social Services Act with respect to the law-term "securely subsistence", pointing out what kind of expenses should be given support to. "Local rates"/ guidelines are set by municipalities.	Reference amounts (<i>Richtsätze</i>) 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 by the reference amount (<i>Richtsatz</i>) (accommodation, clothing, etc.) is to be covered by supplementary cash benefits or benefits in kind.
1. Determination of the minimum					

	Portugal	Finland	Sweden	United Kingdom
6. Exhaustion of other claims	No condition.	Social assistance 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.	Claims to other benefits must be exhausted but if need still exists, <i>Income Support</i> can be paid to bring income up to a set limit. An interim payment may be made, pending the outcome of claims to other benefits.
7. Other conditions	Besides not having earnings of one's own or from the family that amount to more than the level set out by law and being able to request other social security benefits to which one is entitled, the beneficiary must also, among other things, furnish all the necessary legal proof as demanded of him with respect to his financial situation.	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 below GBP 8,000 (• 12,808) or GBP 16,000 (• 25,616) for applicants in residential care or nursing homes.
Guaranteed Minimum 1. Determination of the minimum	The allowance must be at least 5% of the amount set for the social pension under the non-contributory scheme.	Set by law.	For some items of expenditure the Government and the Parliament decides the amount yearly. For other items the municipalities ought to pay the real costs if they are reasonable and for further items it is totally up to the municipalities themselves to decide.	Set by Government. Guaranteed Minimum 1. Determination of the minimum

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	Belgium	Denmark	Germany	Greece	
2. Level of determination	At the national level. No regional differentiation.	At the national level. No regional differentiation.	The basic rates (<i>Regelsätze</i>) are set by the <i>Länder</i> . The rates vary between DEM 522 (• 267) and DEM 548 (• 280) according to the <i>Land</i> (situation as of 1 July 1999).	No general scheme.	2. Level of determination
3. Domestic unit for the calculation of resources	<ul style="list-style-type: none"> • The spouses concerned, • the person only living together with an unmarried minor who is a dependant or with several children of whom at least one is an unmarried minor and a dependant, • the person cohabiting or • the person living alone. 	The applicant and his children up to 18 years.	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.	3. Domestic unit for the calculation of resources

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Table XI

Spain	France	Ireland	Iceland	Italy	
<p>Autonomous regions (<i>Comunidades Autónomas</i>). Important distinction of benefits between ESP 30,000 (• 180) and ESP 38,000 (• 228), of supplements for family members and of access conditions.</p>	<p>At the national level. No regional differentiation.</p>	<p>The level of the basic rate is centrally determined at the national level. No regional differentiation. Local Community Welfare Officers have a certain degree of discretion in relation to individual cases, particularly in the case of clients with special needs.</p>	<p><i>Local Authorities Social Services:</i> Regional level. <i>State social assistance:</i> National level.</p>	<p>Determined by the Regions. Considerable regional differentiation: the amount for a single person varies between ITL 450,000 (• 232) and ITL 520,000 (• 269). Exception: in the Aoste Valley, people living in rented accommodation receive ITL 720,000 (• 372). If they are home-owners the benefit amount is equal to ITL 432,000 (• 223).</p>	<p>2. Level of determination</p>
<p>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).</p>	<p>The applicant and those persons living in the same house hold with him (spouse, cohabitant, dependants under 25 years of age).</p>	<p>The household: the applicant and his dependants.</p>	<p><i>Local Authorities Social Services:</i> The applicant, the spouse and his/her children up to the age of 18. <i>State social assistance:</i> The applicant and spouse.</p>	<p>Family as a result of a certificate of the family status. The law is extended to the effective family nucleus who live in the same flat and who share the surviving resources.</p>	<p>3. Domestic unit for the calculation of resources</p>

Table XI

Guaranteeing Sufficient Resources

	Liechtenstein	Luxembourg	Netherlands	Norway	Austria
2. Level of determination	The basic rates (<i>Richtsätze</i>) are set down in regulations by the government. The benefits apply nationally, there are no regional differences in the benefits.	At the national level. No regional differentiation.	Norms for married couples/ cohabitants, lone parents and single partners are determined at a national level. Local municipalities determine the additional allowances of no more than 20% of the minimum wage for persons living on their own, who cannot share their housing costs with another person.	No fixed minimum level, see above. The level is set by each municipality, according to locally-set guidelines.	Reference amounts (<i>Richtsätze</i>) are fixed by the <i>Länder</i> . Regional differentiation, e.g. the reference amounts for single persons are between ATS 4,937 (• 359) (Kärnten) and ATS 6,540 (• 475) (Upper Austria).
3. Domestic unit for the calculation of resources	The person in need of assistance and dependants living with them in the same household.	"De facto" community of all the persons living in the same common household, obviously disposing of a common budget and unable to provide the evidence that they live elsewhere.	The claimant, the partner and the children under 18.	The applicant, his or her spouse and dependant children. Common household features are taken into consideration for persons cohabiting.	Beneficiaries and dependent family members living in the same household.

	Portugal	Finland	Sweden	United Kingdom	
2. Level of determination	Fixed at national level. No regional differentiation.	Set at national level. Two categories in use according to the municipality classification.	A combination of the national level and the local.	At the national level. No regional differentiation.	2. Level of determination
3. Domestic unit for the calculation of resources	<p>In addition to the beneficiary, the following categories are considered as belonging to his family:</p> <ul style="list-style-type: none"> • the spouse or person treated as such; • relatives under age or persons treated as such; • minors who are adopted in full or with restriction; • minors in guardianship; • minors placed in the care of the beneficiary by decision of the courts or by services responsible for the guardianship of minors; • minors being placed into adoption, if the process has already begun. <p>Those who may also be considered, under certain circumstances, as part of the family if they are in a situation of total financial dependence on the recipient and have become of age:</p> <ul style="list-style-type: none"> • the parents; • persons adopted through plenary adoption; • persons adopted with restriction; • persons considered equivalent; • persons under guardianship; • adoptive persons. 	The applicant and/or his family.	The spouses concerned, the person cohabiting 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).	3. Domestic unit for the calculation of resources

	Belgium	Denmark	Germany	Greece		
4. Resources taken into account	<p>All resources, of whatever nature or origin, 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 centres for social assistance (<i>Centres publics d'Aide sociale</i>); study allowances granted to the interested person for the benefit of himself or his dependent children, donations (in certain cases); the maintenance payments received for the benefit of minor single children dependent on the concerned person and advances on maintenance payments (<i>avance sur le terme de la pension alimentaire</i>) made for unmarried minors, captivity pensions and war pensions, as pensions relating to national orders in the event of a war; part of remuneration paid for activities within the framework of the local employment agencies (<i>agences locales pour l'emploi, A.L.E.</i>) up to BEF 150 (* 3.72) per hour; moving, relocation and rent subsidies and allowances granted by the Regions, productivity bonus or incentives planned by the different relevant authorities in the framework of individual training within the company; grants, compensations and community benefits for the accommodation of young people in welcoming families.</p>	<p>As a rule, all resources, regardless of their nature and origin. Exceptions: assets up to DKK 10,000 (* 1,344) or up to DKK 20,000 (* 2,688) for a couple, and the means needed for the up-keeping of the family's accommodation, for securing the professional activity of the beneficiary and his/her family or for access to education/training. Not taken into account is the Invalidity allowance (<i>invaliditetsydelse</i>) (see Table V "Invalidity", "Other benefits"), the incapacity capital of the occupational accident insurance and certain other indemnities for personal damages, as well as the capital resulting from compensation for non-material damage.</p> <p>Income from work is deducted except an amount of DKK 10.85 (* 1.46) per working hour (work performed in the framework of an activation measure included). This rule concerns only 160 hours per month.</p>	<p>All income, including other social benefits such as, for example, child benefit (<i>Kindergeld</i>) (exceptions: see "exhaustion of other claims"). Assets are to be used, too, with the exception of certain exonerations.</p>	No general scheme.	4. Resources taken into account	

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Spain	France	Ireland	Iceland	Italy
<p>All resources of the family are taken into account.</p>	<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 monthly resources for Guaranteed minimum resources (<i>Revenu Minimum d'Insertion, RMI</i>) and other resources:</p> <p>Single person: FRF 2,552.35 (• 389) household: FRF 3,828.52 (• 584).</p>	<p>All cash income, including other social security payments, as well as the value of property (except the home of the applicant), investments and savings. Family Benefit payments are excluded from the assessment of income.</p>	<p><i>Local Authorities Social Services:</i> All income (wages, social security benefits, family allowances, child support) is accounted for when the need for financial assistance is assessed, except housing allowances and home-care payments.</p> <p><i>State social assistance:</i> As a rule, all resources.</p>	<p>All family earnings, except the family dwelling.</p> <p>4. Resources taken into account</p>

	Liechtenstein	Luxembourg	Netherlands	Norway	Austria
4. Resources taken into account	In principle all income is taken into account, incl. Other social benefits and State benefits (e.g. child benefit, <i>Kindergeld</i>). Exception: single parent supplement (<i>Alleinerziehenden-Zulage</i>).	The entire gross revenue, possessions and replacement or supplementary social security benefits (excluding family allowances, maternity benefits and long-term care benefits).	All resources, regardless of their nature and origin. Capital left untouched: NLG 20,000 (• 9,076) for married people/cohabitants and NLG 10,000 (• 4,538) for single persons.	All earnings and assets of the applicant and/or of the family.	In principle total income. Exceptions, e.g. support by independent welfare organisations, care-related financial benefits, educational allowances.

	Portugal	Finland	Sweden	United Kingdom	
4. Resources taken into account	All household earnings regardless of their origin and nature, with the exception of housing allowances, family benefits and study grants, as well as work earnings and education scholarships to 20%.	All earnings and assets 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: <i>Housing Benefit, Council Tax Benefit</i> and <i>non-contributory disability benefit</i> . For every GBP 250 (• 400), or part of GBP 250 (• 400), of savings over GBP 3,000 (• 4,803) (GBP 10,000 (• 16,010) if claimant in residential care or a nursing home) a deduction of GBP 1 (• 1.60) a week is made from the rate otherwise payable.	4. Resources taken into account

	Belgium	Denmark	Germany	Greece	
Guaranteed amounts					Guaranteed amounts
1. Categories	<ul style="list-style-type: none"> • Spouses living under the same roof. • 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. • Person living alone. • Any other person cohabiting with one or more persons, whether parents, relatives or not. <p>New specific amounts of basic welfare benefit [<i>minimex</i>] have been set when the beneficiary of the basic welfare benefit works in a back-to-work programme as part of specific occupational reintegration measures. The amounts take precedence and are dispensatory for the amounts fixed for the categories; they cover a part of the employer's salary. If the resources of the person concerned are still less than the basic welfare benefit to which he is entitled, a supplement to the general basic welfare benefit is granted in order to reach the basic welfare benefit established for his category.</p>	<ul style="list-style-type: none"> • Basic amount for single persons over 25 years. • Basic amount for a person with at least one child. • Amount for persons under 25. <ul style="list-style-type: none"> (i) living with their parents. (ii) living separately. • Supplements. 	<p>Assistance covering living expenses (<i>Hilfe zum Lebensunterhalt</i>):</p> <ul style="list-style-type: none"> • Regular payments of basic rates (<i>Regelsätze</i>) in varying amounts for single persons or heads of household, husbands or wives and children (depending on their age). • Allowances for housing and heating. <p>Assistance in special circumstances (<i>Hilfe in besonderen Lebenslagen</i>: e.g. sickness allowance, integration allowances for the disabled, nursing allowance or payments to assist in resolving certain social difficulties.</p>	No general scheme.	1. Categories

Spain	France	Ireland	Iceland	Italy	Guaranteed amounts
<p>Families, even if made up by one person only, and supplements for each dependant person.</p>	<p>Single person: basis amount. This basis amount is increased by:</p> <ul style="list-style-type: none"> • 50% for the first additional person in the household; • 30% for each person in addition to the first; • 40% for each further person after the third person without taking into account the partner or cohabitant. 	<ul style="list-style-type: none"> • Personal rate of Supplementary Welfare Allowance. • Additional allowances paid in respect of adult or child dependants. • Supplements paid for special needs and exceptional needs. 	<p><i>Local Authorities Social Services:</i> Basic amount for individuals 18 years and older. The basic amount increases proportionally with each family member. Specific supplement based on individual assessment (see however above, Entitled persons).</p> <p><i>State social assistance:</i> Assistance, grants, supplements, reimbursement of costs. See tables V "Invalidity", table VI "Old-age", and below.</p>	<p>Amounts are fixed by local bodies; reference thresholds depend on two parameters: the minimum pension (<i>pensione minima</i>) 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>	

	Liechtenstein	Luxembourg	Netherlands	Norway	Austria
Guaranteed amounts	Payments for the basic subsistence needs, accommodation costs, basic contributions to Health Insurance Fund.	Person living alone. Second adult. Other adults. Each child. Increase for infirmity.	<ul style="list-style-type: none"> • Married or unmarried couples (irrespective of sex) aged 21 to 65: 100% of the net minimum wage. • Lone parents aged 21 to 65: 70% of the net minimum wage. • Single persons aged 21 to 65: 50% of the net minimum wage. <p>The point of departure for the standard amount for lone parents and single persons is that (housing) expenses can be shared with other people. If this is not the case, or only partly, municipalities may award a supplementary allowance of no more than 20% of the net minimum wage.</p> <p>The others, unable to share their essential living costs with other people, are also entitled to this maximum allowance.</p>	No categories defined.	Reference amounts (<i>Richtsätze</i>) for: <ul style="list-style-type: none"> • Single persons without duty to care for children, • persons who take care of the upkeep of the family income with dependent family members, • dependent family members in their own right, • children in foster care.
1. Categories					

Portugal

Finland

Sweden

United Kingdom

Guaranteed amounts

1. Categories

The monthly benefit payment corresponds to the difference between the amount of all family earnings together and the minimum income amount for this same family, which is calculated as follows.

- for each person of age, up to the second person: 100% of basic amount;
- for each person of age, from the third person on: 70% of basic amount;
- for each minor: 50% of basic amount.

- single persons
- spouses
- children over 18 years living with their parents
- children aged:
 - 0- 9 years
 - 10-17 years

- Base amount for single persons.
- Base amount for couples.
- Base amounts for children at different ages.

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.

Personal Allowances:

- Single aged 25 or over: GBP 51.40 (• 82)
- Lone parent 18 or over: GBP 51.40 (• 82)
- Couple one 18 or over: GBP 80.65 (• 129)
- Dependent child:
 - age under 11 GBP 20.20 (• 32)
 - age 11-15: GBP 25.90 (• 41)
 - age 16-18: GBP 30.95 (• 50)

Premiums:

- Family: GBP 13.90 (• 22)
- Pensioner, under 75 y.:
 - Single: GBP 23.60 (• 38)
 - Couple: GBP 35.95 (• 58)
- Enhanced pensioner, 75 - 80 years:
 - Single: GBP 25.90 (• 41)
 - Couple: GBP 39.20 (• 63)
- Higher pensioner, over 80:
 - Single: GBP 30.85 (• 49)
 - Couple: GBP 44.65 (• 71)
- Disability:
 - Single: GBP 21.90 (• 35)
 - Couple: GBP 31.25 (• 50)
- Severe disability (single): GBP 39.75 (• 64)
- Severe disability Couple (one/both qualify):
 - One qualifies: GBP 39.75 (• 64)
 - Both qualify: GBP 79.50 (• 127)
- Disabled child: GBP 21.90 (• 35)
- Carer: GBP 13.95 (• 22).

Guaranteed amounts

1. Categories

Table XI

Guaranteeing Sufficient Resources

	Belgium	Denmark	Germany	Greece	
2. Specific supplements and single benefits	No specific supplements.	<p>Supplements for persons who have to cover severe expenses for family support or housing. Other supplements possible in special cases of considerable and unforeseeable expenses.</p> <p>Supplement for persons participating in an activation or individual training (<i>jobtræning</i>) measures to compensate for the costs incurring from this participation.</p>	<ul style="list-style-type: none"> • Supplements for special need (<i>Mehrbedarfszuschläge</i>) for certain groups (e.g. single parent families, pregnant women, persons over the age of 65 with walking disabilities etc.) • Single allowances (<i>einmalige Leistungen</i>) for clothing, large households and other necessities (e.g. removal costs). 	No general scheme.	2. Specific supplements and single benefits
3. Guaranteed minimum and family allowances	Guaranteed family benefits are granted in addition to the minimum.	Child benefit (<i>børnefamilieydelse</i>) is granted in addition to the minimum.	Each member of the family is entitled to claim social assistance (<i>Sozialhilfe</i>) in his/her own right. The total amount increases with the size of the family. Because social assistance has second priority, child benefit (<i>Kindergeld</i>) will be offset as income against social assistance. Child-raising allowance (<i>Erziehungsgeld</i>) is granted in addition to social assistance benefits.	No general scheme.	3. Guaranteed minimum and family allowances

Spain	France	Ireland	Iceland	Italy	
<p>Varies according to the autonomous regions (<i>Comunidades Autónomas</i>).</p>	<p>Exceptional remedial basic allocation in December 1999: FRF 1,000 (• 152) for a single person.</p>	<p>Specific supplements may be paid in respect of rent and mortgage interest payments or if a person has exceptional heating expenses due to ill-health or has been prescribed a special diet due to a medical condition.</p> <p>Exceptional Needs Payments are designed to alleviate hardship by providing for essential, once-off exceptional expenditure. Payments may be made in respect of essential household equipment, funerals or other large unforeseen expenses. These payments are made at the discretion of the Health Board.</p> <p>Urgent Needs Payments may be paid to people who do not normally qualify for assistance under the scheme. These payments would usually be made to help with immediate needs such as food and clothing in the aftermath of fire or flood.</p>	<p><i>Local Authorities Social Services:</i> Housing allowances and subsidise of day care costs, see table IX "Family benefits". The rules from the local authorities differ but all take specific/unexpected situations into account such as unforeseen expenses, birth of a child, sickness, accidents etc. (see below, Other specific non contributory minima).</p> <p><i>State social assistance:</i></p> <ul style="list-style-type: none"> • Motherhood and fatherhood allowances (<i>mæðralaun</i>), see table IX "Family benefits". • Child pension with respect to education (<i>bamalífeyrir vegna skólánáms</i>), see table IX. • Home-care payments (<i>umönnunargreiðslur</i>), see table IX. • Spouse's benefits (<i>makabætur</i>) granted to the spouse of a pensioner in special circumstances. • Death grants (<i>dánarbætur</i>), see table VII "Survivors". • Rehabilitation pension (<i>endurhæfingarlífeyrir</i>), see table V "Invalidity". • Household supplement (<i>heimilisuppbót</i>), special household supplement (<i>sérstök heimilisuppbót</i>) and further supplements (<i>frekari uppbætur</i>), see tables V and VI. • Supplement to purchase a motor vehicle. • Supplement for the operating costs of an automobile. • Reimbursement for substantial expenses of medical and medicinal costs. 	<p>The regulations vary according to the regions.</p>	<p>2. Specific supplements and single benefits</p>
<p>The guaranteed minimum will be increased for each dependant family member. The supplements vary in the different autonomous regions (<i>Comunidades Autónomas</i>).</p>	<p>Included: the Guaranteed minimum resources (<i>Revenu Minimum d'Insertion, RMI</i>) take dependant children into account.</p>	<p>Family allowances (i.e. Child Benefit) are paid separately and do not affect entitlement to payments for dependants.</p>	<p><i>Local Authorities Social Services:</i> General family allowances are granted but taken into account when the need is assessed. Basically all income is accounted for (see above).</p> <p><i>State Social Assistance:</i> General family allowances are granted independently.</p>	<p>Family benefits and "<i>minimo vitale</i>" benefits are granted independently from one another. The right to family allowance is accorded to people who receive income from employment.</p>	<p>3. Guaranteed minimum and family allowances</p>

	Liechtenstein	Luxembourg	Netherlands	Norway	Austria
2. Specific supplements and single benefits	<p>An exempt amount is calculated according to the extent of the employment.</p> <p>Adoption of the Health insurance Fund self-retention.</p> <p>Single parents receive a monthly increase per child at a rate of CHF 70 (= 44).</p> <p>Women who have just given birth get, under certain circumstances, and with a low income, a one-off extra maternity payment (see Table IV 'Maternity').</p>	No specific supplements.	<p>In addition to national and additional allowances, there is special assistance (<i>bijzondere bijstand</i>): payments to families with exceptional needs. Aid is not only given to people with basic regular allowance, but also to those with incomes just above the social minimum. Payments can be used for: contributions towards scholar trips, refrigerators, exceptional housing costs, furniture (incidental but necessary expenditure).</p>	<p>Social assistance is aimed covering basic needs, but supplements might be granted to adjust to a difficult situation.</p>	<p>Additional requirements are to be covered in the form of special payments. The requirements which are not covered by the reference amount (<i>Richtsatz</i>) or the special payments within the framework of the living expenses have to be covered by additional cash benefits or benefits in kind, the dimension of which has to be determined according to the needs in the individual case. For expenses to obtain an accommodation and for installations and flat renovations event-related single payments are to be granted.</p>
3. Guaranteed minimum and family allowances	<p>The size of the family is taken into account when calculating need. The total amount increases according to the size of the family. Child allowance is taken into account as income against the social assistance benefit.</p>	<p>Normal family allowances are granted in addition to social assistance.</p>	<p>General family allowances are granted in addition to the social assistance. See table IX "Family benefits".</p>	No fixed minimum level, see above.	<p>Family allowances are paid in addition (see Table IX "Family benefits"). Because of different reference amounts (<i>Richtsätze</i>) for dependent family members with or without entitlement to family allowance (<i>Familienbeihilfe</i>), the allowance will be offset against social assistance (<i>Sozialhilfe</i>) to a different extent in the various <i>Länder</i> respectively.</p>

	Portugal	Finland	Sweden	United Kingdom	
2. Specific supplements and single benefits	<p>Allowance of a varying amount, granted when housing expenses do not exceed 25% of the minimum wage benefit.</p>	<p>Other expenses for which additional social assistance can be granted include 93% of reasonable housing costs, substantial medical expenses, child day care costs and other costs which are considered to be essential.</p>	<p>No specific supplements.</p>	<p><i>Income Support</i> claimants over state pension age receive a lump sum <i>Christmas Bonus</i> payment of GBP 10 (* 16) once a year.</p>	2. Specific supplements and single benefits
3. Guaranteed minimum and family allowances	<p>The amount of family allowances is not taken into consideration for eligibility for the minimum income. The monthly family allowance amounts for children and young people correspond to those established for the first and second descendant within the first level category under the contributory social security schemes. The monthly amount for the other family allowances, which fall under the scope of the non-contributory scheme, as well as that for the family allowance bonus, by handicap, for children and young people, is the same as for the contributory schemes.</p>	<p>Family allowances are taken into account as income of the family when determining the amount of the social assistance.</p>	<p>The assistance provides for children at different ages (cf. below). Family allowances, see Table X.</p>	<p>The main family allowance (i.e. <i>Child Benefit</i>) is taken into account as family income when determining the amount of <i>Income Support</i>.</p>	3. Guaranteed minimum and family allowances

	Belgium	Denmark	Germany	Greece												
4. Examples	<p>Monthly amounts without family allowances which may differ depending on the situation:</p> <ul style="list-style-type: none"> • Person living alone: BEF 21,334 (• 529) • Couple with or without children: BEF 28,445 (• 705) • Single parent family: BEF 28,445 (• 705) • Cohabitant: BEF 14,223 (• 353) <p>Amounts incl. family allowances:</p> <ul style="list-style-type: none"> • Couple with one child (10 years): BEF 33,569 (• 832) • Couple with 2 children (8, 12 years): BEF 41,012 (• 1,017) • Couple with three children (8-10-12 years): BEF 49,749 (• 1,233) • Single parent with one child (10 years): BEF 33,569 (• 832) • Single parent family with 2 children (8, 10 years): BEF 40,506 (• 1,004) <p>Specific amounts of basic welfare benefit (<i>minimax</i>, see above) per calendar month for beneficiaries working in a back-to-work programme as part of specific occupational reintegration measures:</p> <ul style="list-style-type: none"> • BEF 10,000 (• 248) for insured persons with an employment contract under a vocational transition programme where the work schedule is at least half time or BEF 13,000 (• 322) if the work schedule includes at least 4/5 of full-time schedule; increased by BEF 2,000 (• 50) if they have already worked through a local employment agency (A.L.E.); these amounts are respectively BEF 17,500 (• 434) and BEF 22,000 (• 545) for those workers that at the moment of their hiring are resident in a commune with an unemployment rate exceeding 20% of the average unemployment rate of the region; benefits from a local employment agency can not be accumulated. • BEF 17,500 (• 434) for insured persons with an employment contract for a job recognised by the director of the O.N.E.M. unemployment office, providing for a work schedule of at least half time or BEF 22,000 (• 545) with a work schedule of at least 4/5 time; • BEF 6,000 (• 149) for insured persons with a contract providing for a work schedule of at least half time, for which the employer is entitled to exemption from employer's contributions. <p>These amounts are, however, limited to the net salary to which the insured person is entitled for the calendar month.</p>	<p>Monthly amounts not including housing allowance:</p> <ul style="list-style-type: none"> • Persons supporting at least one child: DKK 9,865 (• 1,326) • Single person over 25 years: DKK 7,410 (• 996) • Under 25 years of age, living with parents: DKK 2,324 (• 312) • Under 25 years, living separately: DKK 4,753 (• 639) • Young persons who are obliged to support their family: the amount is calculated as for persons over 25. <p>Amount of the child benefit (<i>bøme-familieydelse</i>) that must be added quarterly:</p> <ul style="list-style-type: none"> • For child 0 - 3 years: DKK 2,925 (• 393) • For child 3 - 7 years: DKK 2,650 (• 356) • For child 7 - 18 years: DKK 2,100 (• 282) <p>Case examples including child benefit (monthly amounts):</p> <ul style="list-style-type: none"> • Couple (>25) without children: DKK 14,820 (• 1,992) • Couple with 1 child (10 years): DKK 20,430 (• 2,746) • Couple with 2 children (8+12 years): DKK 21,130 (• 2,840) • Couple with 3 children (8+10+12 years): DKK 21,830 (• 2,934) • Single parent, 1 child (10 years): DKK 11,185.66 (• 1,503) • Single parent, 2 children (8+10 years): DKK 12,193.32 (• 1,639) <p>Supplements for persons who have to cover severe expenses for family support or housing. Other supplements possible in special cases of considerable and unforeseeable expenses.</p> <p>Supplement for persons participating in an activation or individual training (<i>jobtræning</i>) measures to compensate for the costs incurring from this participation.</p>	<p>Average needs within the framework of assistance covering living expenses (<i>Hilfe zum Lebensunterhalt</i>) - basic rate (<i>Regelsatz</i>), single allowances (<i>einmalige Leistungen</i>), supplement for special need (<i>Mehrbedarfszuschlag</i>) for single parents - in the old <i>Länder</i> (as of 1st July 1999) without taking account of the cost for housing.</p> <ul style="list-style-type: none"> • Single person: DEM 633 (• 324) • Couple without children: DEM 1,144 (• 585) • Couple with one child (10 years old): DEM 1,570 (• 803) • Couple with 2 children (8 and 12 years old): DEM 1,996 (• 1,021) • Couple with three children (8, 10 and 12 years old): DEM 2,422 (• 1,238) • Single parent family with one child (10 years old): DEM 1,059 (• 541) • Single parent family with 2 children (8 and 10 years old): DEM 1,703 (• 871). <p>In addition social assistance provides as a rule for the real costs for housing and heating. Housing allowance (<i>Wohngeld</i>) will be offset against this. Average additional amounts in the old <i>Länder</i> (as of 1st July 1999):</p> <table> <tr> <td>1 person:</td> <td>DEM 548 (• 280)</td> </tr> <tr> <td>2 persons:</td> <td>DEM 730 (• 373)</td> </tr> <tr> <td>3 persons:</td> <td>DEM 853 (• 436)</td> </tr> <tr> <td>4 persons:</td> <td>DEM 939 (• 480)</td> </tr> <tr> <td>5 persons:</td> <td>DEM 1,046 (• 535)</td> </tr> </table>	1 person:	DEM 548 (• 280)	2 persons:	DEM 730 (• 373)	3 persons:	DEM 853 (• 436)	4 persons:	DEM 939 (• 480)	5 persons:	DEM 1,046 (• 535)	No general scheme.	4. Examples	
1 person:	DEM 548 (• 280)															
2 persons:	DEM 730 (• 373)															
3 persons:	DEM 853 (• 436)															
4 persons:	DEM 939 (• 480)															
5 persons:	DEM 1,046 (• 535)															

Spain	France	Ireland	Iceland	Italy	
<p>Average amounts of the minimum in the different autonomous regions (<i>Comunidades Autónomas</i>):</p> <ul style="list-style-type: none"> • Single person: ESP 30,000 (• 180) • Couple without children: ESP 30,000 (• 180) • Single parent family: ESP 30,000 (• 180) • Couple with one child: ESP 35,000 (• 210) • Couple with two children: ESP 40,000 (• 240) • Couple with three children: ESP 45,000 (• 270). 	<ul style="list-style-type: none"> • Single person: FRF 2,552.35 (• 389) • Household without children: FRF 3,828.52 (• 584) • Single parent family with 1 child: FRF 3,828.52 (• 584) • Single parent family with 2 children: FRF 4,594.22 (• 700) • Couple with 1 child: FRF 4,594.22 (• 700) • Couple with 2 children: FRF 5,359.92 (• 817) • Couple with 3 children: FRF 6,380.86 (• 973) <p>The family benefits are taken account of for the determination of the allowances.</p> <p>The housing allowances are included in the family's resources up to a certain Flat rate:</p> <ul style="list-style-type: none"> • for a single person: 12% of the basis <i>RFMI</i>, • for 2 persons: 16% of the <i>RFMI</i> for 2 persons, • for three persons: 16.5% of the <i>RFMI</i> for three persons. <p>If the housing allowance actually received is below these flat-rates, the consideration will be limited to this allowance.</p>	<p><i>Basic minimum allowance (monthly rates):</i></p> <ul style="list-style-type: none"> • Single person: IEP 312.00 (• 396) • Couple without children: IEP 499.20 (• 634) • Couple with one child: IEP 556.40 (• 706) • Couple with 2 children: IEP 613.60 (• 779) • Couple with 3 children: IEP 670.80 (• 852) • Single parent family with one child: IEP 369.20 (• 469) • Single parent family with two children: IEP 426.40 (• 541) <p>All child dependants are treated the same. IEP 13.20 (• 17) per week, regardless of age.</p> <p><i>Examples including family benefits (see Table IX):</i></p> <ul style="list-style-type: none"> • Couple with one child: IEP 590.90 (• 750) • Couple with 2 children: IEP 682.60 (• 867) • Couple with 3 children: IEP 785.80 (• 998) • Single parent family with one child: IEP 403.70 (• 513) • Single parent family with two children: IEP 495.40 (• 629). 	<p><i>Local Authorities Social Services:</i></p> <p>The Guidelines from the Ministry of Social Affairs, monthly amounts, not including housing benefits:</p> <p>Individual: ISK 62,589 (• 857)</p> <p>Family of two: ISK 87,625 (• 1,200)</p> <p>Family of three: ISK 112,660 (• 1,543)</p> <p>Family of four: ISK 125,178 (• 1,714)</p> <p>Age of the family members does not influence the assessment.</p> <p>Monthly amounts as decided by the municipal authorities in Reykjavik (109,000 inhabitants):</p> <ul style="list-style-type: none"> • Single adult person and single parent aged 18 years and older: ISK 60,136 (• 823). • Single adult person aged 18-24 years without children living in their parents home: ISK 30,068 (• 412). • Couples with or without children: ISK 108,241 (• 1,482). <p>No special allowance for children is included in the rate. General family allowances are expected to cover expenses for children besides child support for single parents.</p> <p><i>State social assistance:</i> See tables V "Invalidity" and VI "Old-age".</p>	<p>It is not possible to give detailed indications as the amounts vary from region to region and they are differentiated only according to the number of family members and not according to its composition; figures are given here as examples only 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> <ul style="list-style-type: none"> • Persons living alone: min. ITL 450,000 (• 232) max. ITL 520,000 (• 269) • 2 persons: min. ITL 655,000 (• 338) max. ITL 1,050,000 (• 542) • 3 persons: min. ITL 851,000 (• 440) max. ITL 1,350,000 (• 697) • 4 persons: min. ITL 1,050,000 (• 542) max. ITL 1,650,000 (• 852) • 5 persons: min. ITL 1,150,000 (• 594) max. ITL 1,770,000 (• 914). <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>	<p>4. Examples</p>

	Liechtenstein	Luxembourg	Netherlands	Norway	Austria
4. Examples	<p>Subsistence payments are calculated according to the size of the household. The rent costs are met up to set maximum amounts in accordance with actual costs' levels. The Health Insurance Fund contributions are also met.</p> <p>Lump sum payments:</p> <p>Single parent(s): CHF 1,110 (• 692)</p> <p>Couple without children or single parents with one child: CHF 1,700 (• 1,060)</p> <p>Couple with one child: CHF 2,070 (• 1,290)</p> <p>Couple with 2 children: CHF 2,375 (• 1,480)</p> <p>Couple with 3 children: CHF 2,660 (• 1,658).</p>	<p>Amounts excluding family allowances:</p> <p>Person living alone: LUF 34,226 (• 848)</p> <p>Couple without children: LUF 51,339 (• 1,273)</p> <p>Couple with 1 child: LUF 54,455 (• 1,350)</p> <p>Couple with 2 children: LUF 57,571 (• 1,427)</p> <p>Couple with 3 children: LUF 60,687 (• 1,504)</p> <p>Single parent family with one child: LUF 37,342 (• 926)</p> <p>Single parent family with 2 children: LUF 40,458 (• 1,003).</p> <p>Amounts including family allowances (depending on number and age of the children, see Table IX):</p> <p>Couple with one child (10 years): LUF 60,522 (• 1,500)</p> <p>Couple with 2 children (10 and 12 years): LUF 73,248 (• 1,816)</p> <p>Couple with 3 children (8-10-12 years): LUF 88,566 (• 2,195)</p> <p>Single parent family with one child (10 years): LUF 43,409 (• 1,076)</p> <p>Single parent family with two children (8 and 10 years): LUF 55,010 (• 1,364).</p>	<p>Monthly net standard rates (excluding family benefits) for persons aged 21 to 65:</p> <ul style="list-style-type: none"> • Married couples/cohabitants without children: NLG 2,055.59 (• 933) • Lone parents: NLG 1,438.91 (• 653) • Single persons: NLG 1,027.80 (• 466) <p>In addition, a holiday allowance is paid of 8% of these rates.</p> <p>Lone parents and single persons can get an additional allowance up to NLG 411.12 (• 187) by the municipality.</p> <p>Amounts of social assistance (holiday allowance pro rata excluded) plus family allowance:</p> <ul style="list-style-type: none"> • Couple with one child (10 years): NLG 2,197.27 (• 997) • Couple with two children (8 and 12 years): NLG 2,363.95 (• 1,073) • Couple with three children (8-10-12 years): NLG 2,505.63 (• 1,137). • Single parent family with one child (10 years): NLG 1,580.59 (• 717) • Single parent family with two children (8 and 10 years): NLG 1,722.27 (• 782). 	<p>No fixed amount of the minimum level of the benefit is set by law or recommended by governmental guidelines, see above.</p>	<p><i>Different amounts in the individual Federal States (without family allowances):</i></p> <ul style="list-style-type: none"> • Single persons: ATS 4,937 (• 359) to ATS 6,540 (• 475) • Couple with or without children: ATS 6,520 (• 481) to ATS 9,480 (• 589) • Single parent: ATS 4,034 (• 293) to ATS 5,940 (• 432) • Partner: ATS 2,575 (• 187) to ATS 3,680 (• 267) <p><i>Examples including family allowances:</i></p> <ul style="list-style-type: none"> • Couple, 1 child (10 years): ATS 9,620 (• 699) to ATS 12,960 (• 942) • Couple, 2 children (8 and 12 years): ATS 12,440 (• 904) to ATS 16,385 (• 1,191) • Couple, 3 children (8, 10 and 12 years): ATS 15,375 (• 1,117) to ATS 20,325 (• 1,477) • Single parent, 1 child (10 years): ATS 6,945 (• 505) to ATS 9,420 (• 685) • Single parent, 2 children (8 and 10 years): ATS 9,765 (• 710) to ATS 12,705 (• 923).

	Portugal	Finland	Sweden	United Kingdom																												
4. Examples	<ul style="list-style-type: none"> • Single person: PTE 25,000 (• 125) • Couple: PTE 50,000 (• 249) • Household with three adults: PTE 67,500 (• 337) • Single parent family, one child: PTE 37,500 (• 187) • Single parent family, two children: PTE 50,000 (• 249) • Couple with one child: PTE 62,500 (• 312) • Couple with two children: PTE 75,000 (• 374) • Couple with three children: PTE 87,500 (• 436) 	<p>Monthly amounts of the basic social assistance benefit according to the regional differentiation(I/II)</p> <p>Single person and single parent: FIM 2,071 (• 348) or FIM 1,981 (• 333)</p> <p>Couple - each spouse: FIM 1,760 (• 296) or FIM 1,684 (• 283)</p> <p>Child over 18 years of age living with parents: FIM 1,512 (• 254) or FIM 1,446 (• 243)</p> <p>Child 10-17 years of age: FIM 1,450 (• 244) or FIM 1,387 (• 233)</p> <p>Child below 10 years of age: FIM 1,305 (• 219) or FIM 1,248 (• 210)</p> <p>Case examples: Single person: FIM 2,071 (• 348) or FIM 1,981 (• 333)</p> <p>Couple without children: FIM 3,520 (• 592) or FIM 3,368 (• 566)</p> <p>Couple with 1 child (10 years): FIM 4,970 (• 836) or FIM 4,755 (• 800)</p> <p>Couple with 2 children (8, 12 years): FIM 6,180 (• 1,039) or FIM 5,884 (• 990)</p> <p>Couple with 3 children (8, 10, 12 y.): FIM 7,414 (• 1,247) or FIM 7,093 (• 1,193)</p> <p>Single parent, 1 child (10 years): FIM 3,521 (• 592) or FIM 3,368 (• 566)</p> <p>Single parent, 2 children (8, 10 y.): FIM 4,722 (• 794) or FIM 4,517 (• 760)</p> <p>Other expenses for which additional social assistance be granted include 93% of reasonable housing costs, substantial medical expenses, child day care costs and other costs which are considered to be essential.</p>	<p>Monthly amounts covering expenditures on food, clothing and footwear, play and leisure, disposable articles, health and hygiene, daily newspaper, telephone and television fee:</p> <p>Single person: SEK 2,400 (• 281)</p> <p>Couple: SEK 4,360 (• 510)</p> <p>Children</p> <table border="0"> <tr><td>0 - 1 year</td><td>SEK 1,220 (• 143)</td></tr> <tr><td>1 - 2 years</td><td>SEK 1,470 (• 172)</td></tr> <tr><td>3 years</td><td>SEK 1,160 (• 136)</td></tr> <tr><td>4 - 6 years</td><td>SEK 1,440 (• 168)</td></tr> <tr><td>7 -10 years</td><td>SEK 1,590 (• 186)</td></tr> <tr><td>11 -14 years</td><td>SEK 1,890 (• 221)</td></tr> <tr><td>15 -18 years</td><td>SEK 2,140 (• 250)</td></tr> </table> <p>For common expenditures in the households a special amount is added depending on the size of the household:</p> <table border="0"> <tr><td>1 person:</td><td>SEK 600 (• 70)</td></tr> <tr><td>2 persons:</td><td>SEK 680 (• 79)</td></tr> <tr><td>3 persons:</td><td>SEK 780 (• 91)</td></tr> <tr><td>4 persons:</td><td>SEK 840 (• 98)</td></tr> <tr><td>5 persons:</td><td>SEK 940 (• 110)</td></tr> <tr><td>6 persons:</td><td>SEK 1,000 (• 117)</td></tr> <tr><td>7 persons:</td><td>SEK 1,060 (• 124)</td></tr> </table> <p>Case examples: Single person: SEK 3,000 (• 351)</p> <p>Couple without children: SEK 4,360 (• 510)</p> <p>Couple with 1 child (10 years): SEK 6,730 (• 787)</p> <p>Couple with 2 children (8, 12 y.): SEK 8,680 (• 1,015)</p> <p>Couple with 3 children (8, 10, 12 y.): SEK 10,370 (• 1,213)</p> <p>Single parent, 1 child (10 years): SEK 4,670 (• 546)</p> <p>Single parent, 2 children (8 + 10 y.): SEK 6,360 (• 744)</p> <p>On top of the above amounts, support can also be provided for reasonable expenditures on housing, domestic electricity supply, journeys to and from work, household insurance, medical care, emergency dental care, glasses and membership of a trade union and an unemployment insurance fund.</p>	0 - 1 year	SEK 1,220 (• 143)	1 - 2 years	SEK 1,470 (• 172)	3 years	SEK 1,160 (• 136)	4 - 6 years	SEK 1,440 (• 168)	7 -10 years	SEK 1,590 (• 186)	11 -14 years	SEK 1,890 (• 221)	15 -18 years	SEK 2,140 (• 250)	1 person:	SEK 600 (• 70)	2 persons:	SEK 680 (• 79)	3 persons:	SEK 780 (• 91)	4 persons:	SEK 840 (• 98)	5 persons:	SEK 940 (• 110)	6 persons:	SEK 1,000 (• 117)	7 persons:	SEK 1,060 (• 124)	<p>Monthly amounts (converted weekly rates) including family benefit where appropriate. Full <i>Housing Benefit</i> and <i>Council Tax Benefit</i> 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 X).</p> <ul style="list-style-type: none"> • Single aged 25: GBP 430.86 (• 690) • Couple, no children: GBP 571.48 (• 915) • Couple, child of 10: GBP 749.92 (• 1,201) • Couple, two children 8 and 12: GBP 898.90 (• 1,439) • Couple, three children 8, 10 and 12: GBP 1,004.46 (• 1,608) • Lone parent, aged 18+, child of 10: GBP 609.31 (• 976) • Lone parent, aged 18+, two children 8 and 10: GBP 733.15 (• 1,174)
0 - 1 year	SEK 1,220 (• 143)																															
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	Belgium	Denmark	Germany	Greece	
5. Relations between the amounts	<ul style="list-style-type: none"> • Spouses living in the same accommodation or single persons with dependent children: 100% (basis rate). • Single person without dependent children: 75% of the basis rate. • Companion: 50% of the basis rate. • Rate for married couples 1 child (incl. guaranteed family allowances, average age supplement: 12 years): + 19.8%. • Rate for married couples, 2 children (incl. guaranteed family allowances, average age supplement: 12 years): + 45.96%. • Rate for married couples, 3 children (incl. guaranteed family allowances, average age supplement: 12 years): + 78.45% of the basic rate. 	<ul style="list-style-type: none"> • Single person: 60% of maximum unemployment benefit. • Couple with joint children: 2 x 80% of maximum. • Childless couple: 2 x 60% of minimum. • 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. 	<p>The amounts of the basic rates (<i>Regelsätze</i>) of the assistance covering living expenses (<i>Hilfe zum Lebensunterhalt</i>) vary according to the age and the beneficiary's position in the household:</p> <ul style="list-style-type: none"> • 100% reference rate (<i>Eckregelsatz</i>) for the head of the household as well as for a person living alone. • 50% for child aged under 7. • 55% for child aged under 7 who lives with one person who is solely responsible for upbringing. • 65% for child aged 7 - 14 . • 90% for child aged 14 - 18. • 80% for adult members of the household. <p>If the costs for housing were to be included, the picture would be different.</p>	No general scheme.	5. Relations between the amounts
Recovery	<ul style="list-style-type: none"> • 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. • At the cost of the beneficiary in the event of voluntary omission or material error. • Party responsible for accidents or sickness entailing the payment of the Minimex. • From certain persons obliged to pay maintenance. 	<p>When fraud or failure to give information about financial circumstances.</p> <p>When assistance has been given for paying 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.	Recovery

Guaranteeing Sufficient Resources

Spain	France	Ireland	Iceland	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>	<p>Single person: 100% Couple with no children: + 50% Couple + 1st child: + 30% Couple + 2nd child: + 30% Couple + 3rd child: + 40% Family allowances included except for some special benefits.</p>	<ul style="list-style-type: none"> • Single person: 100% • 2nd adult of couple: + 60% • 1st child (incl. family benefits): + 29% • 2nd child (incl. family benefits): + 29% • 3rd child (incl. family benefits): + 33% 	<p><i>Local Authorities Social Services:</i> The guidelines from the Ministry of Social Affairs include the identical amount, which would be paid from the national pension scheme and state social assistance to a single pensioner with full pension rights who lives alone (basic pension + income supplement and household supplement from the state social assistance). <i>State social assistance:</i> Not applicable.</p>	<p>Different rates between the regions. Relations according to the above mentioned amounts: Single person: 120% 2nd adult of couple: + 75% 1st child: + 50% 2nd child: + 20% 3rd child: + 20%</p> <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>5. Relations between the amounts</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><i>Local Authorities Social Services:</i> Financial assistance may consist of either a loan or a grant. It is granted as a loan if the applicant so wishes or if an evaluation of the circumstances reveals that it is reasonable to demand repayment with respect of property owned by the applicant and/or expected future income. Financial assistance, which has been provided on the basis of false or misleading information by the person receiving the assistance is always recoverable. <i>State social assistance:</i> When the beneficiary has been paid greater benefits than he is entitled to, reimbursement is made pursuant to general rules. The amount may also be deducted from benefits he may subsequently become entitled to. In case of fraud the beneficiary may have to repay up to twice the amount paid in excess. Retroactive corrections of calculation of benefits are also made upon receipt of income information and/or tax declarations.</p>	<p>Different regulations of the Regions.</p>	<p>Recovery</p>

	Liechtenstein	Luxembourg	Netherlands	Norway	Austria
5. Relations between the amounts	<p>The benefits are increased according to the size of the household in accordance with the equivalence principle.</p> <p>Single parent: 100%</p> <p>2 adults + 53%</p> <p>1st child: + 33%</p> <p>2nd child: + 27%</p> <p>3rd child: + 26%</p>	<p>Single person: 100%</p> <p>2nd adult of couple: + 50%</p> <p>1st child (incl. family benefits or average age): + 18%</p> <p>2nd child (incl. family benefits for average age): + 21%</p> <p>3rd child (incl. family benefits for average age): + 21%</p>	<p>Arithmetic relations between the basic amounts for different family sizes (holiday allowance and local supplements not taken into account):</p> <p>Single person: 100%</p> <p>2nd adult of couple: + 100%</p> <p>1st child (incl. family benefits for average age): + 14%</p> <p>2nd child (incl. family benefits for average age): + 19%</p> <p>3rd child (incl. family benefits for average age): + 19%</p>	<p>No fixed amount of the minimum level of the benefit is set by law or recommended by governmental guidelines, see above.</p>	<p>Different according to the systems of the individual Länder.</p>

Recovery

Welfare benefits have to be reimbursed:

- where they have been unlawfully received;
- if a reimbursement has been arranged (short term bridging allowance);
- if the reimbursement is to be expected in view of the financial circumstances (in the event of a considerable increase in wealth);
- advance maintenance payments are in principle repayable by the party liable to pay the maintenance.

Benefits for children who are minors are not liable for reimbursement. The demand for reimbursement comes under the statute of limitations after a period of 15 years after the cessation of the benefits.

Return can be asked if there is a positive change in the fortune of the recipient for other reasons than professional integration.

When assistance has been wrongly or unnecessarily granted, for instance when a person failed to report certain resources when applying 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.

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, when fraud or failure to give adequate information about financial circumstances has occurred.

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.

Remarkable exceptions from the obligation for recovery exist in Vienna, Salzburg, and - with some restrictions - in Oberösterreich.

	Portugal	Finland	Sweden	United Kingdom	
5. Relations between the amounts	Single person: 100% 2nd adult in household: + 100% From third adult on: + 70% Each child: + 50%	The basic amount for a single person and the relations between the amounts are set by the Law on Social Assistance: single person: Basic amount A each spouse: 85% x A child over 17 years of age living with parents: 73% x A child 10-16 years: 70% x A child below 10 years: 63% x A	There are no relations between the amounts. Benefits are linked to the needs of different householders and related to consumer prices.	Relations according to the above mentioned examples: • Single person: 100% • 2 nd adult of couple: + 38% • 1 st child (aged 0 - 10): + 57% • 2 nd child (aged 11 - 15): + 49% • 3 rd child (aged 16 - 17): + 57%	5. Relations between the amounts
Recovery	In the case of fraud or false declarations, as well as failing to provide information demanded by law.	When the assistance is paid on an interim basis pending the processing of claims to other social security benefits, recovery takes place from the benefit subsequently awarded, when fraud or failure to give adequate information about financial circumstances of the applicant has occurred.	When assistance has been given in advance for some expected income and when it is given as a loan in some other cases.	When benefit is paid pending the award of another social security benefit, recovery takes place from the benefit subsequently awarded.	Recovery

	Belgium	Denmark	Germany	Greece	
Indexation	Automatic readjustment of 2% of the allowance occurs when the consumer price index varies by 2% in relation to the previous pivot index. Moreover, the King can vary the basic amounts.	Adjustment once a year according a rate of adjustment (<i>satsreguleringsprocenten</i>) for social pensions	Adjustment of basic rates (<i>Regelsätze</i>) on 1 July each year based on the respective statistical annual changes to the net income, consumer practices and the cost of living. Limited increase for period between 1 July 1996 and 30 June 2001 on grounds of the 7 th law of amendment to the Social Assistance Law.	No general scheme.	Indexation
Taxation and social contributions					Taxation and social contributions
1. Taxation of cash benefits	Benefits not liable to taxation.	Benefits are fully liable to taxation.	The cash benefits of social assistance are net amounts.	No general scheme.	1. Taxation of cash benefits
2. Limit of income for tax relief or tax reduction	Not applicable.	Not applicable.	Not applicable.	No general scheme.	2. Limit of income for tax relief or tax reduction
3. Social security contributions from benefits	No contributions.	Contributions to the supplementary pension scheme (<i>ATP-pension</i>). • 1/3 of the benefit paid by the beneficiary • 2/3 are paid by the commune.	No contributions.	No general scheme.	3. Social security contributions from benefits

Spain	France	Ireland	Iceland	Italy	
Adjustment generally yearly by decision of the Government of the autonomous region (<i>Comunidad Autónoma</i>), taking account of the consumer price index development.	Adjustment once a year according to consumer price index.	Adjustment every year in June.	<p><i>Local Authorities Social Services:</i> The Ministry of Social Affairs recommends adjustments according to changes in the national pension.</p> <p><i>State social assistance:</i> Adjustment in accordance with the current state budget.</p>	<p>Amounts related to the minimum pension (<i>pensione minima</i>) 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>	Indexation
Benefits are fully taxable.	The Guaranteed minimum resources (<i>Revenu Minimum d'Insertion, RMI</i>), the family benefits and the housing allowance are exempt from taxation.	No taxation of benefits.	General taxation rules.	No taxation of benefits.	Taxation and social contributions 1. Taxation of cash benefits
The limit varies annually according to the incomes and family circumstances.	Not applicable.	Not applicable.	<p>The limit of income for tax for the assessment year 2000 (income year 1999) is ISK 760,596 (• 10,415).</p> <p>All individual taxpayers are entitled to a personal tax credit (<i>persónuafsiáttur</i>) against the computed state and municipal income taxes. This credit amounts to ISK 279,948 (• 3,833) for the assessment year 2000 (income year 1999).</p>	Not applicable.	2. Limit of income for tax relief or tax reduction
No contributions.	No contributions.	No contributions.	No contributions.	No contributions.	3. Social security contributions from benefits

	Liechtenstein	Luxembourg	Netherlands	Norway	Austria
Indexation	Benefits are adjusted after a set period in accordance with the increase in the cost of living. Last amended as of 1999.	Automatic adjustment in line with the consumer price development when the index varies by 2.5% of the preceding figure. Adaptation to the income evolution also.	Adjustment on 1 st January and 1 st July in accordance with the average development of contract-wages.	No fixed amount of the minimum level of the benefit is set by law or recommended by governmental guidelines, see above.	Annual adjustment according to the increase of pensions.
Taxation and social contributions	The benefits are not liable for tax.	Taxation according to the common fiscal law.	In general benefits are fully liable to taxation.	There is no taxation on the social financial assistance.	Benefits are not subject to taxation.
1. Taxation of cash benefits					
2. Limit of income for tax relief or tax reduction	Not applicable.	None.	The income tax structure is progressive. In general taxation applies if a certain minimum income is exceeded.	There is no taxation on the social financial assistance.	Not applicable.
3. Social security contributions from benefits	Basic Health Insurance Fund contribution and minimum AHV/IV contributions.	Contributions deduction for sickness insurance.	Social insurance contributions for the General Surviving Relatives Act (<i>Algemene Nabestaandenwet, Anw</i>), the General Exceptional Medical Expenses Act (<i>Algemene wet bijzondere ziektekosten, AWBZ</i>), the General Old-age Pensions Act (<i>Algemene Ouderdomswet, AOW</i>) and, in some cases, the Health Insurance Act (<i>Ziekenfondswet, ZFW</i>) are deducted from the benefit.	No contributions.	No contributions.

	Portugal	Finland	Sweden	United Kingdom	
Indexation	Annual indexation in line with the social pension amount from the non-contributory scheme.	Adjustment once a year in accordance with national pensions (<i>Kansaneläke</i>).	See above "Determination of the Minimum".	Adjustment normally once a year with reference to movements in prices.	Indexation
Taxation and social contributions	Benefits are not subject to taxation.	Benefits are not subject to taxation.	Benefits are not subject to taxation.	<i>Income Support</i> is not taxable.	Taxation and social contributions
1. Taxation of cash benefits					1. Taxation of cash benefits
2. Limit of income for tax relief or tax reduction	Not applicable. Benefits are not subject to taxation.	Not applicable.	Not applicable.	Not applicable.	2. Limit of income for tax relief or tax reduction
3. Social security contributions from benefits	No contributions.	No contributions.	No contributions.	No contributions.	3. Social security contributions from benefits

	Belgium	Denmark	Germany	Greece	
Measures stimulating social and professional integration	<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 amount of BEF 7,171 (• 178).</p> <p>Total immunity of benefits drawn within the framework of the local employment offices.</p>	<p>Re-training, flexible jobs, job training, education/training and other activation measures.</p>	<p>A part of the earnings from work is not taken into account for the calculation of social assistance payments.</p> <p>It is possible to pay a benefit for 12 months to recipients of social aid who take up an employment as an encouragement for them to take up a new job.</p> <p>Back-to-work-assistance (<i>Hilfe zur Arbeit</i>):</p> <p>In order to encourage people to take up work it is possible to offer an employer allowance or other appropriate means (e.g. hiring-out of labour or temporary employment contracts).</p> <p>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. In case the beneficiary refuses to take up reasonable work, the basic rate (<i>Regel-satz</i>) allowance shall be reduced imperatively by 25%.</p> <p>Counselling and support should help to prevent and overcome the need of social assistance.</p>	<p>No general scheme.</p>	Measures stimulating social and professional integration

Spain	France	Ireland	Iceland	Italy	Measures stimulating social and professional integration
<p>These measures are part of the various social programmes of the autonomous regions (<i>Comunidades Autónomas</i>) to combat poverty and social exclusion. The benefits are almost always accompanied by occupational integration measures, re-training, integration programmes, etc.</p>	<p>When working at the same time as the allowance is being paid, possibility of cumulating income with the allowance up to the first quarterly review following the change of situation. During this review, the monthly average of the earnings of the previous quarter is abated by 50% to take into account situations where the previous full cumulation did not attain three months. Abatement of 50% for the payment of benefits during the second quarterly review.</p> <p>In the event of work taking place within the framework of an employment/solidarity contract (<i>contrat emploi solidarité, CES</i>), the remuneration received by the person concerned is subject to an abatement of 33% of the amount of the <i>RMI</i>, set for the beneficiary. This abatement applies as from the first quarterly review after work starts, and continues to apply until the end of the quarter following that during the contract ends.</p> <p>For people benefiting from a business creation support (<i>aide à la création d'entreprise</i>) during the period when the <i>RMI</i> is being paid, earnings from professional activities obtained from business creation are not taken into account for the two reviews following the creation date. For the third and fourth reviews, the earnings are abated by 50%.</p>	<p>Back to Work Enterprise Allowance: A scheme for long-term unemployed people who wish to set up a business. Persons who have been unemployed for 12 months or more and want to set up a business may be entitled to a Back to Work Enterprise Allowance. If recipient qualifies, the full unemployment entitlement is payable for 1 year. At the end of the year they will be entitled to go on the Back to Work Allowance scheme for a further 3 years.</p> <p>Back to Work Allowance: The Back to Work Allowance scheme allows an unemployed person to take up work in certain industries or take up self-employment and retain a percentage of his unemployment payment (75% in year one, 50% in year two and 25% in year three).</p> <p>Community Employment Programme: The Community Employment Programme provides part-time work together with personal and skills development opportunities for the unemployed. Persons aged 21 or over who have been receiving Unemployment Assistance or Unemployment Benefit or One Parent Family Payment for 12 months or more may be eligible to participate.</p>	<p>Local Authorities Social Services: No general scheme. Several local authorities invite clients to take part in different programs aimed at improving their living conditions. The local authorities provide social counselling, consisting of guidance in the field of finances, housing, upbringing of children, divorce etc. Local employment Agencies assist the unemployed with their search for employment, supply information and advice on job choice and vocational training and ensure that the unemployed have access to advice and remedial measures such as education programs or vocational training, based on individual needs.</p> <p>State social assistance: See table V "Invalidity", Rehabilitation.</p>	<p>Special initiatives for professional training in particular for the integration of certain groups (women, young people).</p>	

	Liechtenstein	Luxembourg	Netherlands	Norway	Austria
Measures stimulating social and professional integration	<ul style="list-style-type: none"> • The avoidance and overcoming of social need should be encouraged by advice and support. • Increases to social assistance are paid out to social assistance beneficiaries for commencing employment. • The unemployed remain liable for work placement and are given advice and support in looking for work. • There are opportunities for further training and work-programmes for re-integration, or such measures are being prepared. 	<p>An integration allowance (<i>indemnité d'insertion</i>) is granted when the beneficiary signs an integration contract (<i>contrat d'insertion</i>), takes part in an integration activity and accepts any job assigned by the employment administration.</p>	<p>Plan of action with all concrete arrangements made for job interview courses, the acquisition of work experience (through ELMPs) and participation in social integration programmes.</p> <p>Earning exemptions: part of the earning from (part-time) employment is not taken into account in order to stimulate finding employment.</p> <p>Premiums.</p>	<p>Social Services may set conditions for receiving social financial assistance. The terms have to be linked to the claimants need for help, and be aimed at making him or her better able to manage on their own, see above.</p>	<p>No general scheme.</p>

	Portugal	Finland	Sweden	United Kingdom	
Measures stimulating social and professional integration	These measures are part of the social integration programme which, in conjunction with the benefit, seeks to create favourable conditions for the socio-professional integration of the recipient and his family members.	Some local projects to facilitate social integration of benefit-recipients.	No general scheme. Social assistance for persons at the labour market disposal is connected to active measures in order to achieve gainful employment.	<p>Income disregards: In calculating <i>Income Support</i>, GBP 5 (* 8,01) per week of any earnings of single claimants and GBP 10 (* 16) per week of any earnings of couples is disregarded. A higher disregard of GBP 15 (* 24) per week applies to the earnings of certain groups, for example lone parents, the sick and the disabled.</p> <p>New Deal for Lone Parents: A Personal Adviser service, offering a comprehensive package of job-search, childcare, training and benefits advice for lone parents, to help them off benefit and into work. Participation is voluntary. Initiative is aimed principally at lone parents on <i>Income Support</i> whose youngest child is school-age, but available to all lone parents.</p> <p>Other measures: 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. This includes the <i>Income Support</i> "run-on" for lone parents moving off benefit and into work (<i>Income Support</i> is paid for two weeks after they begin work). Also the <i>Working Families' Tax Credit</i> - an in-work tax credit aimed at making work pay for families with children. Other measures include help with rent through <i>Housing Benefit (HB)</i> and <i>Council Tax Benefit (CTB)</i>.</p>	Measures stimulating social and professional integration

	Belgium	Denmark	Germany	Greece	
Associated rights					Associated rights
1. Health	Free voluntary sickness insurance.	Free health care services for all residents (not an associated right). Supplement possible for dental costs or pharmaceutical products to cover the insured person's participation in these costs. See "Assistance in special cases".	Comprehensive protection in case of sickness by taking over sickness insurance contributions or direct payment of health services (doctor, hospital, etc.).	No general scheme.	1. Health
2. Housing and heating	No associated rights.	Supplements for persons whose accommodation costs are important and housing accommodation allowances in accordance with special legislation (law concerning housing allowances).	Costs for adequate housing and heating are completely covered; housing allowance (<i>Wohngeld</i>) (including flat-rate allowances) is taken into account.	No general scheme.	2. Housing and heating

Spain	France	Ireland	Iceland	Italy	Associated rights
Protection in case of sickness on the basis of national laws since the beneficiaries are persons without resources.	Benefits in kind from the general regulations of sickness-maternity insurance (general system) or the intermediary system of the basic Universal Medical Coverage (<i>Couverture Maladie Universelle, CMU</i>) and benefit from the complementary <i>CMU</i> .	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.	Public health care available to all residents. See table II "Health care". Possible to seek reimbursement according to the law on state social assistance for substantial expenses of medical and medicinal costs, see above, specific supplements.	Health care is guaranteed to all citizens via the National Health Service. Persons with an income less than the social pension (<i>assegno sociale</i>) are exempted from participation in costs. See Table II "Health care".	1. Health
No associated rights.	Extension of entitlement to social housing allowance (<i>allocation logement social</i>) to all <i>RMI</i> recipients; the differential allowance of the <i>RMI</i> 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.	<i>Local Authorities Social Services:</i> Housing allowances see Table IX "Family Benefits". <i>State social assistance:</i> Special supplements for pensioners living alone, see tables V "Invalidity" and VI "Old-age".	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.	2. Housing and heating

	Liechtenstein	Luxembourg	Netherlands	Norway	Austria
Associated rights					
1. Health	There is the liability for Health Insurance. The basic insurance contributions are met by the social welfare.	Membership of sickness insurance.	A beneficiary compulsorily insured under the Health Insurance Act (<i>Ziekenfondswet, ZFW</i>) has to pay what is termed the "nominal premium" under the Health Insurance 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.	Public health care services available to all residents (not an associated right). Health care expenses are taken into consideration when determining the amount of the financial assistance.	Coverage of illness-related expenses or of expenses for sickness insurance by social assistance (<i>Sozialhilfe</i>).
2. Housing and heating	The costs of reasonable accommodation and the additional costs involved are met.	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 (<i>revenu minimum garanti</i>) is granted additionally. Maximum: LUF 5,000 (• 124).	In principle: no; social assistance is an 'all-in'-amount, therefore housing cost should be covered by the granted amount. However, in certain cases a person may be eligible for rent subsidy. Whether a person is eligible for rent subsidies depends, among other things, on his income, his rent, his assets and his age. A person can only apply for rent subsidy if his rent is between NLG 349 (• 158) and NLG 1,107 (• 502) per month. If a person chooses to live in an expensive dwelling when a less expensive dwelling is available, the government does not have to give him any rent subsidy.	There are certain housing allowances provided by the Housing Support Scheme. Housing costs are taken into consideration while determining the amount of the financial assistance.	Expenses which can not be met by the reference amounts (<i>Richtsätze</i>) for appropriate accommodation will be borne by additional cash benefits or benefits in kind.

	Portugal	Finland	Sweden	United Kingdom	
Associated rights					Associated rights
	1. Health	Guaranteed protection from the National Health Service.	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 social assistance.	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.	
2. Housing and heating	No associated rights.	There are separate statutory housing allowances. Housing costs are taken into consideration while determining the amount of the housing allowance.	Costs for adequate housing are covered.	<i>Income Support</i> 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 <i>Housing Benefit</i> . Reasonable rent costs can be met by <i>Housing Benefit</i> .	2. Housing and heating

Table XI

Guaranteeing Sufficient Resources

	Belgium	Denmark	Germany	Greece	
Other specific non-contributory minima:					Other specific non-contributory minima:
I. Old age					I. Old age
1. Designation	Guaranteed minimum income for the elderly (<i>Revenu garanti aux personnes âgées</i>), law of 1st April, 1969.	No specific minimum: covered by the national pension (<i>Folkepension</i>) (see Table VI).	No special scheme, covered by the general minimum.	No special scheme.	1. Designation
2. Principle	To institute a guaranteed minimum income for all elderly persons. Resources of pensioner and spouse are taken into account.	No special scheme.	No special scheme.	No special scheme.	2. Principle

Guaranteeing Sufficient Resources

Spain	France	Ireland	Iceland	Italy	
<p>Non-contributory old-age pension scheme (<i>Pensión de jubilación no contributiva</i>).</p>	<p>Special allowance (<i>allocation spéciale</i>) and supplementary allowance (<i>allocation supplémentaire</i>).</p>	<p>Old Age Non-Contributory Pension.</p>	<p>No specific minimum; covered by the National pension scheme, see table VI "Old-age".</p>	<p><i>Assegno sociale</i> (social allowance).</p>	<p>Other specific non-contributory minima: I. Old age 1. Designation</p>
<p>Pension for 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.</p>	<p>Differential allowances.</p>	<p>To provide an income for those 66 or over who do not qualify for a contribution-based pension.</p>	<p>No special scheme.</p>	<p>A means-tested non-contributive benefit.</p>	<p>2. Principle</p>

	Liechtenstein	Luxembourg	Netherlands	Norway	Austria
Other specific non-contributory minima:					
I. Old age					
1. Designation	Law on supplementary benefits for Old Age, Survivors' and Invalidity Insurance (<i>Gesetz über Ergänzungsleistungen zur Alters-, Hinterlassenen- und Invalidenversicherung</i>), LGB1. 1965 No. 46, lastly amended by LGB1 1999 No. 7.	No specific minimum. Covered by the general scheme of guaranteed minimum income, see above.	No specific scheme. Covered by General Old-Age Pensions Act (<i>Allgemeene Ouderdomswet, AOW</i>); see Table VI "Old-Age". Special regulations for older unemployed workers, see "Unemployment".	No specific non-contributory minimum; covered by the National Insurance Scheme (<i>Folketrygden</i>).	No specific non-contributory minimum, covered by social assistance (<i>Sozialhilfe</i>).
2. Principle	<ul style="list-style-type: none"> • Ensuring a sufficient minimum income for pensioners suffering financial hardship; • legal entitlement; • financed by taxation; • dependent on place of residence • calculated in accordance with the actual individual financial circumstances (dependent upon income and assets); • has priority over general social welfare. 	No special scheme.	See Table VI "Old-Age".	No special scheme.	No special scheme.

	Portugal	Finland	Sweden	United Kingdom	
Other specific non-contributory minima:	Old-age social pension (<i>Pensão social de velhice</i>) (Statutory Order 464/80 of 13 October, 1980).	No specific minimum; covered by the National Pension Scheme (<i>Kansaneläke</i>).	No special scheme.	<i>Retirement Pension, Category C:</i> Men and women aged 65/60 or over on 5.7.48 and the surviving wives of such men (those at pension age at introduction of National Insurance Scheme in 1948). <i>Retirement Pension, Category D (Over 80s Pension):</i> Men and women aged 80 or over.	Other specific non-contributory minima:
I. Old age					I. Old age
1. Designation					1. Designation
2. Principle	To contribute towards sufficient resources. Subjective right.	No special scheme.	No special scheme.	Non-contributory flat-rate pension.	2. Principle

	Belgium	Denmark	Germany	Greece	
3. Main conditions of eligibility	Must be aged 62 (women) or 65 (men) or over and actually resident in Belgium. Resources must be below a certain ceiling. For women, before July 1997 the minimum age was 60. As from 2006 it will be 63 and 65 as from January 2009.	No special scheme.	No special scheme.	No special scheme.	3. Main conditions of eligibility
4. Amount payable	Single: BEF 256,019 (• 6,347) per year. Married couple: BEF 341,355 (• 8,462) per year. Automatic revaluation by 2% when the consumer price index varies by 2%.	No special scheme.	No special scheme.	No special scheme.	4. Amount payable

Spain	France	Ireland	Iceland	Italy
<p>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).</p>	<p>Special allowance (<i>allocation spéciale</i>): 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.</p> <p>Supplementary allowance (<i>allocation supplémentaire</i>): being entitled to special allowance; resources are below a certain ceiling.</p>	<ul style="list-style-type: none"> • Age 66 or more, • not qualified for a contributory pension, • resident in Ireland, • means test. 	<p>No special scheme.</p>	<p>The beneficiary must be older than 65 years.</p> <p>Income (not including rents) of less than ITL 6,593,600 (• 3,405) if single or ITL 13,187,200 (• 6,811) if married.</p>
<p>One eligible person: ESP 563,570 (• 3,387) per year.</p> <p>Two beneficiaries: ESP 940,296 (• 5,651) per year.</p> <p>The pension is decreased by the amount of any other income to a 25% minimum.</p>	<p>Special allowance (<i>allocation spéciale</i>): FRF 17,633 (• 2,688) per year.</p> <p>Supplementary allowance (<i>allocation supplémentaire</i>):</p> <ul style="list-style-type: none"> • Single beneficiary: FRF 25,277 (• 3,853) per year. • Couple: FRF 41,711 (• 6,359) per year. 	<ul style="list-style-type: none"> • Up to IEP 78.50 (• 100) per week depending on income. • Up to IEP 44.20 (• 56) per week for each adult dependant. • IEP 13.20 (• 17) per week for child dependants. <p>There is an extra IEP 5.00 (• 6.35) payable to pensioners over 80 years and a IEP 6.00 (• 7.62) living alone allowance. Pensioners may also qualify for fuel and electricity allowances, free travel, free television licence and free telephone rental.</p>	<p>No special scheme.</p>	<p>ITL 6,593,600 (• 3,405) per year, annual increase.</p>

3. Main conditions of eligibility

4. Amount payable

Table XI

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	Liechtenstein	Luxembourg	Netherlands	Norway	Austria
3. Main conditions of eligibility	<ul style="list-style-type: none"> • Receipt of a national or foreign State old-age pension (or survivor's pension) or reaching a set age without any entitlement to a pension (e.g. in the case of the non-satisfaction of the minimum contribution period); • residence in Liechtenstein; • financial need. 	No special scheme.	See Table VI "Old-Age".	No special scheme.	No special scheme.
4. Amount payable	The amount of a supplementary benefit depends on the actual circumstances in an individual case; it can vary between a on-off payment of CHF 5 (= 3.12) and, for example, in the case of residents in a Home in financial need, an annual benefit of CHF 48,240 (= 30,069). Various costs (general requirements for living, accommodation, insurance contributions, interest debt, medical costs) are set against income; any arithmetical surplus in expenditure is made up as the supplementary benefit (up to a set limit).	No special scheme.	See Table VI "Old-Age".	No special scheme.	No special scheme.

Guaranteeing Sufficient Resources

Table XI

	Portugal	Finland	Sweden	United Kingdom
3. Main conditions of eligibility	<p>Age: 65 years or more. Not entitled to a pension from the contributory system.</p> <p>Income not exceeding 30% (single person) or 50% (couple) of the minimum wage.</p>	<p>No special scheme.</p>	<p>No special scheme.</p>	<p>3. Main conditions of eligibility</p> <p><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.</p> <p><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.</p> <p>No entitlement to another category of Retirement Pension at an equal or higher rate.</p>
4. Amount payable	<p>PTE 25,000 (• 125) per month.</p>	<p>No special scheme.</p>	<p>No special scheme.</p>	<p>4. Amount payable</p> <p>GBP 39.95 (• 64) per week, includes GBP 0.25 (• 0.40) age addition.</p>

	Belgium	Denmark	Germany	Greece	
II. Invalidity					II. Invalidity
1. Designation	<p>Handicapped persons' allowances:</p> <ul style="list-style-type: none"> • Income Replacement Allowance (<i>allocation de remplacement de revenus</i>). • Integration Allowance (<i>allocation d'intégration</i>) • Assistance to the Elderly Allowance (<i>allocation pour l'aide aux personnes âgées</i>). 	No specific non-contributory minimum, covered by invalidity pension (see Table V).	No special scheme. Covered by general minimum of social assistance (<i>Sozialhilfe</i>).	Several "programmes" providing for benefits for the handicapped, depending on type of handicap.	1. Designation
2. Principle	Compensatory allowances from the state, by means of which the public authorities want to guarantee a protection to handicapped persons who do not have sufficient income and are not able to work for their living.	No special scheme.	No special scheme.	No special scheme.	2. Principle

Spain	France	Ireland	Iceland	Italy	
<p>Non contributory invalidity pension (<i>Pensión de invalidez no contributiva</i>).</p>	<p>Allowance for handicapped adults (<i>allocation aux adultes handicapés, AAH</i>).</p>	<p>Disability Allowance.</p>	<p>No specific minimum. Covered by the National Pension Scheme, see Table V "Invalidity".</p>	<p>Pension for disabled people (<i>Pensione per invalidi civili</i>).</p> <p>Pension for blind persons (<i>Pensione per ciechi civili</i>).</p> <p>Pension for deaf-mutes (<i>Pensione per sordomuti</i>).</p> <p>Monthly benefit for partially disabled people (<i>Assegno mensile per invalidi civili parziali</i>).</p> <p>Monthly allowance for disabled people under 18 years (<i>Indennità mensile di frequenza, indennità mensile per invalidi civili minori</i>).</p> <p>Mobility allowance (<i>Indennità di accompagnamento</i>).</p> <p>Special allowance for partially blind people (<i>Indennità speciale per ciechi parziali</i>).</p> <p>Communication allowance for deaf-mutes (<i>Indennità di comunicazione per sordomuti</i>).</p>	<p>II. Invalidity</p> <p>1. Designation</p>
<p>Pension for invalid persons aged between 18 and 65 years 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>No special scheme.</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>

	Liechtenstein	Luxembourg	Netherlands	Norway	Austria
II. Invalidity					
1. Designation	Law on supplementary benefits for Old Age, Survivors' and Invalidity Insurance (<i>Gesetz über Ergänzungsleistungen zur Alters-, Hinterlassenen- und Invalidenversicherung</i>), LGB1. 1965 No. 46, lastly amended by LGB1 1999 No. 7.	No specific minimum: Covered by the general scheme for guaranteed minimum income (<i>revenu minimum garanti</i>).	Supplementary Benefit Act (<i>Toeslagenwet, TW</i>).	No specific non-contributory minimum; covered by the National Insurance Scheme (<i>Folketrygden</i>).	No special scheme, covered by social assistance (<i>Sozialhilfe</i>). In the case of need for care, supplementary entitlement for long-term care benefit (<i>Pflegegeld</i>) of the <i>Länder</i> . Their respective legislation is similar to the Federal Care Benefit Act (<i>Bundespflegegeldgesetz, BPGG</i>) (see Table VI "Old-age"). For the increased family allowance (<i>Erhöhte Familienbeihilfe</i>), see Table IX.
2. Principle	<ul style="list-style-type: none"> • Ensuring a sufficient minimum income for pensioners suffering financial hardship; • legal entitlement; • financed by taxation; • dependent on place of residence • calculated in accordance with the actual individual financial circumstances (dependent upon income and assets); • has priority over general social welfare. 	No special scheme.	The income of workers receiving benefits under the Disablement Assistance Act for Handicapped Young Persons (<i>Wet arbeidsongeschiktheidsvoorziening jonggehandicapten, Wajong</i>), the Self-employed Persons Disablement Insurance Act (<i>Wet arbeidsongeschiktheidsverzekering zelfstandigen, WAZ</i>) or the Disablement Insurance Act (<i>Wet op de arbeidsongeschiktheidsverzekering, WAO</i>) is, where necessary, supplemented up to the social minimum.	No special scheme.	No special scheme. As regards long-term care benefit (<i>Pflegegeld</i>) see Table VI "Old-age".

	Portugal	Finland	Sweden	United Kingdom	
II. Invalidity	Invalidity social pension (<i>Pensão social de invalidez</i>) (Statutory Order 464/80 of 13 October).	No special scheme. Covered by the National Pension Scheme (<i>Kansaneläke</i>).	No special scheme.	<ul style="list-style-type: none"> • Severe Disablement Allowance • Disability Living Allowance • Disabled Person's Tax Credit • Attendance Allowance. 	II. Invalidity
1. Designation					1. Designation
2. Principle	To contribute towards sufficient resources. Subjective right.	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 V).</p> <p><i>Disability Living Allowance:</i> To help severely disabled people under age 65 with extra costs incurred because of the effects of their disability.</p> <p><i>Disabled Person's Tax Credit:</i> A tax credit to help people with an illness or disability who are in work (replaced <i>Disability Working Allowance</i> from October 1999). It is intended for those who are on long-term incapacity benefits who have limited earning capacity to make the transition into work.</p> <p><i>Attendance Allowance:</i> To help severely disabled people over age 65 with extra costs incurred because of the effects of their disability.</p>	2. Principle

	Belgium	Denmark	Germany	Greece	
3. Main conditions of eligibility	Handicapped persons aged between 21 and 65 for Income Replacement Allowance (<i>allocation de remplacement de revenus</i>) and Integration Allowance (<i>allocation d'intégration</i>) or over 65 for the Assistance to the Elderly Allowance (<i>allocation pour l'aide aux personnes âgées</i>), 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.	No special scheme.	No special scheme.	3. Main conditions of eligibility

Spain	France	Ireland	Iceland	Italy	3. Main conditions of eligibility
<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 between 20 and 60 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>No special scheme.</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. 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 pensions: ITL 22,310,775 (* 11,523). For monthly benefits and monthly allowances for people under 18 years: ITL 5,077,800 (* 2,622). Only the individual income is taken into account, not spouse's or family income.</p>	

	Liechtenstein	Luxembourg	Netherlands	Norway	Austria
3. Main conditions of eligibility	<ul style="list-style-type: none"> • Receipt of a national or foreign State invalidity pension (or a daily allowance from the Invalidity Insurance Scheme or allowance for helplessness) or the existence of invalidity where there is no entitlement to a pension (eg in the case of the non-satisfaction of the minimum contribution period); • minimum level of invalidity: 50% • residence in Liechtenstein; • financial need. 	No special scheme.	<p>Amount of <i>WAO/WAZ/Wajong</i>-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.</p> <p>There is no entitlement to supplementary benefit:</p> <ul style="list-style-type: none"> • for unmarried persons under 21 living with their parents; • for persons living with a partner (either married or not) born after 31 December 1971 who do not have any children under 12 living at home. 	No special scheme.	<p>No special scheme.</p> <p>As regards long-term care benefit (<i>Pflegegeld</i>) see Table VI "Old-age".</p>

	Portugal	Finland	Sweden	United Kingdom
<p>3. Main conditions of eligibility</p>	<p>Incapable people aged over 18 and unable to work, not entitled to pensions from the contributory scheme and without sufficient resources.</p>	<p>No special scheme.</p>	<p>No special scheme.</p>	<p><i>Disabled Person's Tax Credit.</i> For those who have an illness or a disability which puts them at a disadvantage in getting a job and who work at least 16 hours per week; are resident in the UK and are entitled to work there; have at least one qualifying benefit; and who have savings of GBP 16,000 (• 25,616) or less. For the other allowances: See Table V "Invalidity".</p> <p>3. Main conditions of eligibility</p>

	Belgium	Denmark	Germany	Greece	
4. Amount payable	<p><i>Income Replacement Allowance (allocation de remplacement de revenus):</i></p> <ul style="list-style-type: none"> • beneficiary living with a partner: BEF 170,681 (• 4,231) • single beneficiary: BEF 255,999 (• 6,346) • beneficiary with dependants: BEF 341,335 (• 8,461) <p><i>Integration Allowance (allocation d'intégration), depending on classification of lack of independence:</i></p> <ul style="list-style-type: none"> BEF 35,120 (• 871) BEF 119,675 (• 2,967) BEF 191,226 (• 4,740) BEF 278,592 (• 6,906) <p><i>Assistance to the Elderly Allowance (allocation pour l'aide aux personnes âgées), depending on classification of lack of independence:</i></p> <ul style="list-style-type: none"> BEF 114,563 (• 2,840) BEF 139,290 (• 3,453) BEF 164,010 (• 4,066) BEF 201,463 (• 4,994). 	No special scheme.	No special scheme.	No special scheme.	4. Amount payable

Spain	France	Ireland	Iceland	Italy
<p>ESP 563,570 (• 3,387) per year for disability of 65% or more.</p> <p>ESP 845,355 (• 5,081) per year for disability of more than 75% and when constant assistance is required.</p>	<p>FRF 3,575.83 (• 545) per month.</p>	<p>Weekly amounts:</p> <p>Disabled person: IEP 73.50 (• 93)</p> <p>Adult dependant: IEP 43.20 (• 55)</p> <p>Child dependant: IEP 13.20 (• 17).</p>	<p>No special scheme.</p>	<p>Amounts per month:</p> <p>Disabled people, deaf-mutes and totally blind persons in hospitals and partially blind persons: ITL 381,600 (• 197).</p> <p>Totally blind persons (not in hospitals): ITL 412,655 (• 213).</p> <p>Mobility allowance for disabled people: ITL 767,980 (• 397).</p> <p>Mobility allowance for totally blind people: ITL 1,056,750 (• 546).</p> <p>Special allowance for partially blind persons: ITL 89,195 (• 46).</p> <p>Communication allowance for deaf-mutes: ITL 311,780 (• 161).</p>

4. Amount payable

	Liechtenstein	Luxembourg	Netherlands	Norway	Austria
4. Amount payable	<p>The amount of a supplementary benefit depends on the actual circumstances in an individual case; it can vary between a on-off payment of CHF 5 (• 3.12) and, for example, in the case of residents in a Home in financial need, an annual benefit of CHF 48,240 (• 30,069). Various costs (general requirements for living, accommodation, insurance contributions, interest debt, medical costs) are set against income; any arithmetical surplus in expenditure is made up as the supplementary benefit (up to a set limit).</p>	<p>No special scheme.</p>	<p>Supplement to <i>WAO/WAZ/Wajong</i> 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: NLG 2,406.30 (• 1,092).</p> <p>The maximum rates of supplementary benefit are:</p> <ul style="list-style-type: none"> • 30% of the minimum wage for couples • 27% for single parents • 21% for single persons. <p>For single persons under the age of 23 the minimum guaranteed income is lower.</p>	<p>No special scheme.</p>	<p>No special scheme. As regards long-term care benefit (<i>Pflegegeld</i>) see Table VI "Old-age".</p>

	Portugal	Finland	Sweden	United Kingdom
4. Amount payable	PTE 25,000 (• 125) per month.	No special scheme.	No special scheme.	<p>4. Amount payable</p> <p><i>Severe Disablement Allowance:</i> GBP 40.35 (• 65) per week plus additions depending on the person's age when incapacity for work began: Higher rate (under age 40) GBP 14.05 (• 22), middle rate (between 40 and 50) GBP 8.90 (• 14), lower rate (between 50 and 60) GBP 4.45 (• 7.12). See Table V "Invalidity".</p> <p><i>Disability Living Allowance:</i> Three rates of the care component between GBP 14.05 (• 22) and GBP 52.95 (• 85) a week. Two rates of the mobility component: GBP 14.05 (• 22) or GBP 37.00 (• 59) a week (see Table V "Invalidity").</p> <p><i>Disabled Person's Tax Credit:</i> Basic tax credit for single person: GBP 54.30 (• 87) Couple: GBP 83.55 (• 134) Child tax credit: from birth to September following 11th birthday: GBP 19.85 (• 32) Child from September following 11th birthday: GBP 20.90 (• 33) Child from September following 16th birthday up to day before 19th birthday: GBP 25.95 (• 42) Disabled child: GBP 21.90 (• 35) A <i>childcare tax credit</i> worth up to 70% of eligible childcare costs up to maximum costs of GBP 100 (• 160) per week for one child and GBP 150 (• 240) per week for two or more children.</p> <p><i>Attendance Allowance:</i> GBP 35.40 (• 57) or GBP 52.95 (• 85) (see Table V "Invalidity").</p>

	Belgium	Denmark	Germany	Greece		
III. Other specific non-contributory minima	<p>Advance on the payment due in alimony (<i>avance sur le terme de la pension alimentaire</i>) (law of 8th May, 1989). 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 (<i>Centres publics d'Aide sociale, CPAS</i>), which also have the task of recovering the maintenance payment due.</p> <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 BEF 430,236 (• 10,665). As from 1 January 2000, this amount of maximum resources may be exceeded by less than 15%.</p> <p>Amounts:</p> <p>The equivalent of the alimony payment due, but no more than BEF 5,000 (• 124) 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 BEF 5,000 (• 124) - and the amount actually received. Should the maximum amount of resources be exceeded by less than 15%, entitlement to the previous terms is maintained but will be reduced by the same percentage as that by which the resources are exceeded. No advance will be awarded for less than BEF 400 (• 9.92) per month.</p> <p>90% of the unrepaid advance will be assumed by the State. 10% is assumed by the Public Centre for Social Assistance (<i>Centre public d'Aide sociale, C.P.A.S.</i>).</p>	<p>Assistance in particular situations:</p> <ul style="list-style-type: none"> • To cover personal expenses (health care, help or education for children, removal to better accommodation, travel costs). • For people who have a handicapped child under 18 living at home (payment of a compensatory income and of some additional expenses). • For physically or mentally handicapped persons who have their own home (additional expenses). • Law of 25 April 1990: compensation for loss of income to people who look after a terminally ill person at home. 	<p>Benefits for blind civilians:</p> <p>In most <i>Länder</i>, 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 <i>Länder</i>. It equals between DEM 650 (• 332) and DEM 1,082 (• 553) per month.</p> <p>Federal Law on Child-raising Allowance (<i>Bundeserziehungsgeldgesetz</i>).</p> <p>Federal legislation on grants for further education (<i>Bundesausbildungsförderungsgesetz</i>).</p> <p>Law on housing allowances (<i>Wohn-geldgesetz</i>).</p>	<ul style="list-style-type: none"> • Unemployment allowance for first-time job seekers and for certain categories of repatriates. • Flat-rate allowance for children who are not supported (decree 147/1989). • Decree 57/1973: repatriates (flat-rate living allowance). • Law 1331/1983: people undergoing severe hardship (extraordinary circumstances). • Law 1331/1984: mothers with no financial support (flat-rate maternity allowance). • Housing benefit: flat-rate payment. • Benefit awarded to refugees of Greek origin coming from Eastern Europe, Egypt or Albania (means-tested). • Family allowances for Greek emigrants returning to the country. • OGA family allowances. • Decree 147/1989: flat-rate allowance for single-parent families. • Heating allowance for handicapped people. 	III. Other specific non-contributory minima	

Spain	France	Ireland	Iceland	Italy	
<p>Child Benefit (<i>Prestaciones no contributiva por hijo a cargo</i>), see Table IX: Allowance for dependant children (means-tested, exception: handicapped children).</p>	<ul style="list-style-type: none"> • Integration allowance (<i>allocation d'insertion</i>): Means-tested flat-rate benefit for certain groups of Job-seekers. Amount: FRF 59.22 (• 9) per day. • Allowance for single parent (<i>allocation de parent isolé, API</i>): Means-tested differential allowance for pregnant women living alone or single parents with a dependant child. Amounts: FRF 3,236 (• 493) per month for a pregnant woman without dependant children, plus FRF 1,079 (• 164) per dependant child. 	<p>One Parent Family Payment: Non-contributory benefit to provide support for someone who is bringing up child/ren without the support of a partner and without sufficient means. Eligible are widowed, separated, deserted or unmarried parent or prisoner's spouse with means below a certain ceiling. Weekly amounts: Lone parent: IEP 73.50 (• 93) Child dependant: IEP 15.20 (• 19).</p> <p>Widow's and Widower's Non-Contributory Pension: Pension to provide support to widows and widowers without children (widows and widowers with children would qualify for one-parent family payment instead) who do not qualify for a social insurance widow's or widower's pension, and who are without sufficient means.</p> <p>Amount: IEP 73.50 (• 93) per week. Higher rate is paid to those over 66 and living alone. Financed by the State. In December 1998, 18,409 beneficiaries.</p> <p><i>Several special allowances for certain groups or needs:</i></p> <ul style="list-style-type: none"> • Carer's Allowance. A means tested payment for carers on low incomes who live with and look after certain people who need full-time care and attention. • Blind Pension. Blind Pension is payable to blind people and certain people with low vision. 	<p><i>Local Authorities Social Services:</i> Financial assistance in particular situations. Needs are assessed on an individual basis. Examples of financial assistance according to the rules in the municipality of Reykjavik:</p> <ul style="list-style-type: none"> • Study allowances: Assistance to 18-24 year olds who have not completed elementary or secondary school because of financial hardship. • Assistance to single parents who have not completed elementary or secondary school and have income under ISK 720,000 (• 9,859) during the last 12 months. • Assistance to individuals who have been unemployed or received financial assistance for 6 months or longer and have not finished elementary school. • Assistance to youngsters 16-17 years old who live with parents that have income under the minimum according to the rules. • Furniture/household allowances paid once to individuals ISK 80,000 (• 1,095). • Special allowances to cover dental costs and sessions with psychologists, social workers and psychiatrists. • Burial grants. • Cost for personal emergency alarm system. • Assistance in trauma/unexpected situations, such as loss of household, max. ISK 100,000 (• 1,369). 	<ul style="list-style-type: none"> • 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>III. Other specific non-contributory minima</p>

	Liechtenstein	Luxembourg	Netherlands	Norway	Austria
III. Other specific non-contributory minima	No other con-contributory minima.	No other specific non-contributory minima.	<p>Specific non-contributory minima for unemployed persons:</p> <p>Supplementary Benefit Act (<i>Toeslagenwet, 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. Amounts see above "invalidity".</p> <p>Act on Income Provisions for Older, Partially Disabled Unemployed Persons (<i>Wet inkomensvoorziening oudere en gedeeltelijk arbeidsongeschikte werkloze werknemers, IOAW</i>): intended to provide unemployed older and partially disabled persons an income at the minimum guaranteed level. Eligible are:</p> <ul style="list-style-type: none"> • unemployed persons who were aged between 50 and 57.5 when they became unemployed and have received wage-related benefit plus the follow-up benefit under the Unemployment Benefit Act (<i>Werkloosheidswet, WW</i>); • unemployed persons who were 57.5 or over when they became unemployed and who meet the 26 weeks requirement but not the 4 out of 5 requirements of the <i>WW</i> scheme; • partially disabled persons who are receiving a partial <i>WAO</i> or other statutory disablement, invalidity or industrial injuries benefit, who are unemployed and who have received wage-related benefit and the follow-up benefit under the Unemployment Benefit Act (<i>WW</i>); • persons who are already disabled for work on reaching the age of 17 and are receiving a <i>Wajong</i>-benefit based on a disablement level of less than 80%. <p>Gross amounts: NLG 2,571.06 (• 1,167) monthly for couples (married and unmarried); NLG 2,367.94 (• 1,075) for single parent families; NLG 1,980.69 (• 899) 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. Lower rates apply for single persons aged less than 23.</p>	<p>Family allowances are granted for children resident in Norway under the age of 16 under the family Allowance Scheme (<i>bametrygden</i>).</p> <p>Cash benefits are granted for families with children aged 1 and 2 years; the Scheme for Cash benefit for Families with small children (<i>kontantstøtte</i>).</p> <p>Low-income households are – after certain criteria - entitled to housing allowances from the Housing Support Scheme (<i>Statlig bostøtte</i>).</p>	No other specific non-contributory minima.

Portugal	Finland	Sweden	United Kingdom		
III. Other specific non-contributory minima	<ul style="list-style-type: none"> • Widow(er)'s Pension (<i>Pensão de viuvez</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. • Orphans Pension (<i>Pensão de orfandade</i>) (Statutory Order 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. • Care supplement (<i>complemento por dependência</i>) for the assistance of a third person. Amount indexed to the value of the social pension under the non-contributory scheme PTE 25,000 (• 125): 50% or 80% of this value, according to the dependency degree. 	<p>All low-income households, with the exception of students and pensioners who have their own schemes, are entitled to housing allowance. 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. This Act contains provisions relating to measures for people:</p> <ul style="list-style-type: none"> • who are mentally retarded or autistic, • who have a considerable and permanent intellectual functional impairment after brain damage as an adult, • 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. <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, dealt with by the National Social Insurance Board (<i>Riksförsäkringsverket</i>) and the social insurance offices.</p>	<ul style="list-style-type: none"> • <i>Housing Benefit</i>. 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 GBP 16,000 (• 25,616). Maximum Housing Benefit will meet up to 100% of a claimant's reasonable rent and accommodation related service charges less deductions in respect of any non-dependants living in the household. 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: GBP 51.40 (• 82) per week, couple without children GBP 80.65 (• 129) per week, couple with two children - one aged 10, one aged 15 - GBP 126.75 (• 203) per week). As a claimant's income rises above their applicable amount, maximum benefit is reduced by 65% of the excess. • <i>Council Tax Benefit</i> 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. • <i>Social Fund</i>: a regulated scheme for Maternity Payments (see table IX), Funeral Payments (see table VII) and Cold Weather Payments; a discretionary scheme for Community Care Grants, Budgeting Loans and Crisis Loans. 	III. Other specific non-contributory minima

	Belgium	Denmark	Germany	Greece	
Other specific minima (Cont.)	<p><i>Guaranteed family benefits, subject to income conditions and age restrictions:</i></p> <p><i>A. Children not benefiting under any other scheme:</i></p> <p>Basic amount:</p> <p>1st child: BEF 2,760 (• 68)</p> <p>2nd child: BEF 5,107 (• 127)</p> <p>3rd child: BEF 7,625 (• 189)</p> <p>Supplement:</p> <p>1st child: BEF 1,405 (• 35)</p> <p>2nd child: BEF 871 (• 22)</p> <p>3rd child: BEF 153 (• 3.79)</p> <p>Age supplement:</p> <p>aged 6 to 12 years: BEF 959 (• 24);</p> <p>aged 12 to 18 years: BEF 1,465 (• 36);</p> <p>aged 18 or more: BEF 1,863 (• 46);</p> <p><i>B. Children already benefiting under another scheme:</i></p> <p>1st child: BEF 804 (• 20)</p> <p>2nd child: BEF 5,107 (• 127)</p> <p>3rd child: BEF 7,625 (• 189)</p> <p>Age supplement (not applicable to single child or the last-born child):</p> <p>aged 6 to 12 years: BEF 959 (• 24)</p> <p>aged 12 to 18 years: BEF 1,465 (• 36)</p> <p>aged 18 or more: for the eldest of a group: BEF 1,617 (• 40)</p> <p>for the other: BEF 1,863 (• 46)</p> <p>The amounts listed are reduced in proportion to the family income.</p> <p><i>Public Centres for Social Assistance (Centres publics d'Aide sociale C.P.A.S): additional benefits possible.</i></p>	No other non-contributory minima.	No other non-contributory minima.	No other non-contributory minima.	Other specific minima (Cont.)

Guaranteeing Sufficient Resources

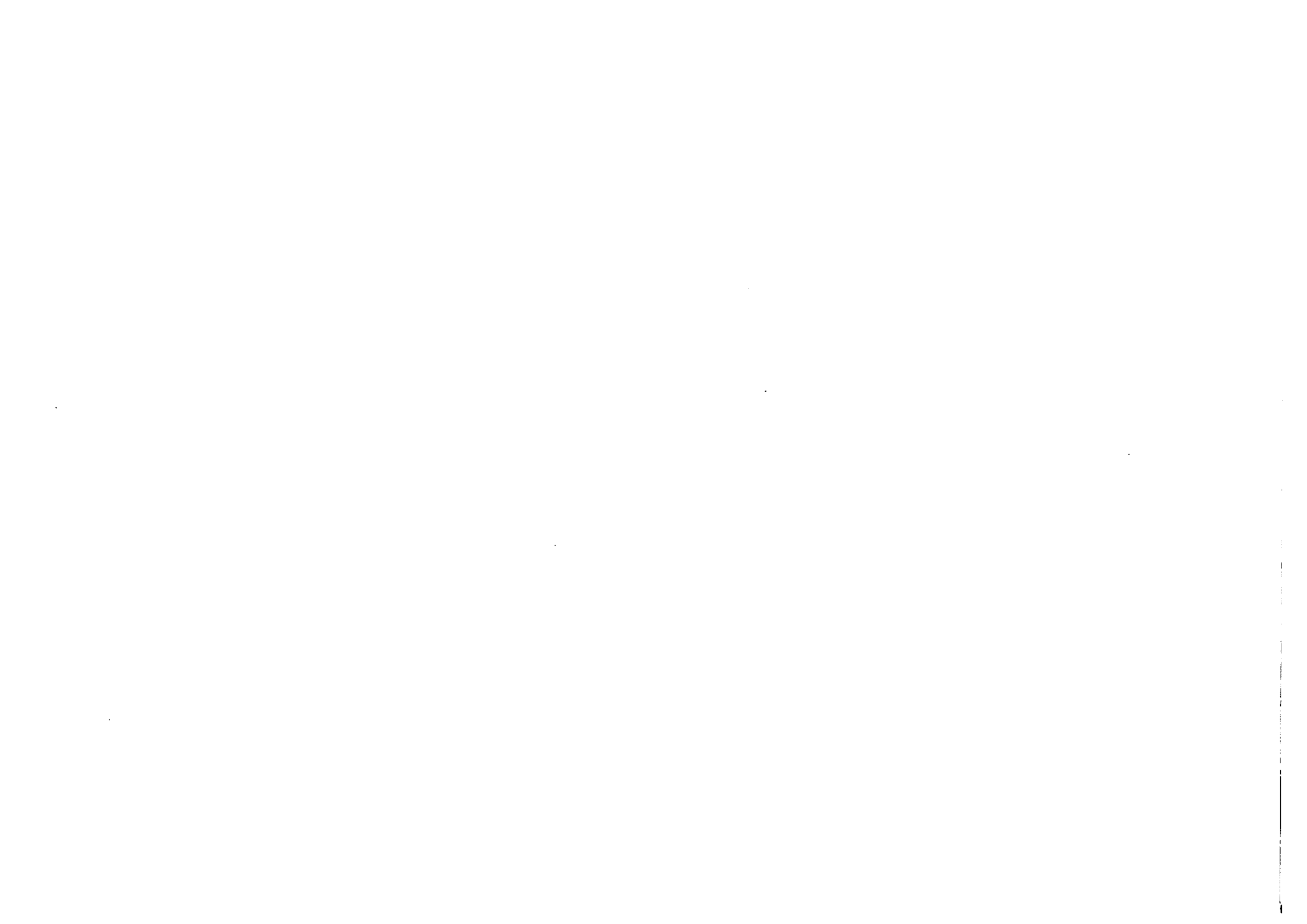
Spain	France	Ireland	Iceland	Italy	
No other non-contributory minima.	No other non-contributory minima.	<p><i>Other benefits include:</i></p> <ul style="list-style-type: none"> • Rent/Mortgage Interest Supplements. • Supplements for Special Needs. • Exceptional Needs Payments. • Back to School Clothing and Footwear Allowance etc. 	No other non-contributory minima.	No other non-contributory minima.	Other specific minima (Cont.)

	Liechtenstein	Luxembourg	Netherlands	Norway	Austria
Other specific minima (Cont.)	No other non-contributory minima.	No other non-contributory minima.	<p>Specific non-contributory minimum for certain self-employed: Act on Income Provisions for the Older, Partially Disabled Formerly Self-Employed Persons (<i>Wet inkomensvoorziening oudere en gedeeltelijk arbeidsongeschikte gewezen zelfstandigen, IOAZ</i>): intended to provide a minimum guaranteed income.</p> <p>Persons qualifying for IOAZ benefit:</p> <ul style="list-style-type: none"> • Self-employed aged 55 or more who earn less than the minimum guaranteed income level for self-employed persons of NLG 42,000 (• 19,059) per year and are thus forced to end their professional or business activities. Claimants only qualify if their average annual income has been below the minimum guaranteed level for the three years preceding the claim and is not expected to exceed that level in the future. A claimant must have been engaged in business or professional activities for at least 10 years, or for at least 3 years following a period of 7 years as an employee. • Partially disabled self-employed aged under 65, who are forced to end their professional or business activities due to their disablement. In order to qualify, claimants must receive a WAZ benefit for a disablement level of less than 80%. A claimant must have been engaged in professional or business activities for at least 3 years. 	No other non-contributory minima.	No other non-contributory minima.

Guaranteeing Sufficient Resources

Table XI

	Portugal	Finland	Sweden	United Kingdom	
Other specific minima (Cont.)	No other non-contributory minima.	No other non-contributory minima.	No other non-contributory minima.	No other non-contributory minima.	Other specific minima (Cont.)





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 Avenue du Roi 202/Koningslaan 202
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 Tel. (32-2) 538 43 08
 Fax (32-2) 538 08 41
 E-mail: jean.de.lannoy@infoboard.be
 URL: <http://www.jean-de.lannoy.be>

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 B-1000 Bruxelles/Brussel
 Tel. (32-2) 552 22 11
 Fax (32-2) 511 01 84
 E-mail: eusales@just.fgov.be

DANMARK

J. H. Schultz Information A/S
 Herstedvang 12
 DK-2650 Albertslund
 Tel. (45) 43 63 23 00
 Fax (45) 43 63 19 69
 E-mail: schultz@schultz.dk
 URL: <http://www.schultz.dk>

DEUTSCHLAND

Bundesanzeiger Verlag GmbH
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 Amsterdamer Straße 192
 D-30705 Köln
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