

MISSOC

Social protection in the Member States of the European Union

Situation on 1 July 1996 and evolution



Employment & social affairs



European Commission

Social protection & social action

MISSOC – Social protection in the Member States of the European Union

1996

Employment & social affairs

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and Social Affairs

Unit V/E/2

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It can be accessed through the Europa server (<http://europa.eu.int>)

Cataloguing data can be found at the end of this publication

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Directorate-General Employment, Industrial Relations and Social Affairs

MISSOC

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

Situation on July 1st 1996 and evolution

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INTRODUCTION

This latest publication by MISSOC, the Community information system on social protection, provides up-to-date information on the situation of social protection systems in the member states of the European Union on the 1st of July, 1996, and on the most important measures initiated between 1.7.1995 and 30.6.1996.

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

MISSOC consists of representatives of the Ministries and authorities responsible for social protection in the 15 member states of the European Union, who work in close and regular cooperation with each other to collect information and prepare it for annual publication.

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

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

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

The publication consists mainly of information on the central areas of social protection in the 15 member states. As in previous years, this data is presented in the form of comparative tables. The flow charts (Table I) are complemented by short descriptions of the respective organisation. As usual, the flow charts are followed by Table II, which gives a survey of different aspects concerning the financing of social protection. The tables III-XI deal with basic benefits to cover the risks listed in the IAO Convention, No. 102: cash benefits and benefits in kind in the event of illness, maternity and invalidity, benefits for the elderly and for surviving dependants, bene-

fits in the event of employment injuries or occupational illnesses, family allowances and unemployment benefits. Since 1992, the existing regulations on the guaranteed minimum level of resources are given in Table XII.

Until 1993, the MISSOC tables were limited to the general systems for employees. The 1994 publication considered for the first time social protection for the self-employed, the start was made with Table XIII.1, showing social protection for farmers. Another step has been made in 1995 with Table XIII.2 which gives a survey of social protection for self-employed in craft and commerce.

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

Like its predecessors this edition cannot claim to provide a complete survey. The aim was not to present every benefit in detail, but to demonstrate the main features of legislation in individual countries and to facilitate quick comparison. The information contained in the comparative tables generally refers to the situation as of 1 July 1996.

In the interest of comparability, the amount of benefits has been given in ECU as well as in the respective national currencies. The figures given below reflect the official exchange rates on July 1st 1996.

BFR	39.4329	LFR	38.4329
DKR	7.38275	HFL	2.14871
DMK	1.91598	ÖS	13.4848
GDR	301.914	ESC	197.121
PTA	161.267	FMK	5.85047
FFR	6.48011	SKR	8.35835
IR£	0.786613	UK£	0.809126
ITL	1,930.53		

Given that the differences between the price levels are not adequately expressed in the exchange rates, it is advisable to consult the information comparing purchasing power in the individual member states. The corresponding figures for July 1996 are included in the appendix.

TRENDS IN SOCIAL PROTECTION IN THE EUROPEAN UNION

1st July 1995 to 30 June 1996

Putting Europe to Work

1. Social Protection: the Enemy of Employment or prerequisite for economic performance?

Although production is rising, the unemployment rate remains high.¹ Recovery is slow and uneven. The rising cost of social protection remains a concern for Europe. Some argue that social protection itself is holding us back. On the other hand, social policy is important for social cohesion, for political stability and for economic progress; social protection is important for an efficient labour market. A growing number of people are stressing the positive effects of social policy in general and of social protection in particular.² The Commission has taken up the issue in its Communication "Modernising and Improving Social Protection in the European Union" of March 1997. This document continues a political debate on the future of social protection which was launched in October 1995³ and was carried forward in the course of 1996. It showed that Member States with a strong social safety net often perform better in terms of GDP per capita or external balance than Member States with a weaker safety net. On the other hand, a high level of social protection is possible only in a relatively wealthy economy. It is part of the investment necessary to launch and sustain economic growth, by upgrading the work force and by sustaining living standards and purchasing power. Obviously, there is no easy answer to this question. The Commission, in its recent Communication, expressed its intention to study the issue in greater depth in 1997.

¹ For a comprehensive description of the situation on the labour market, see the Employment in Europe report 1996.

² A variety of arguments has been put forward on the Dutch Presidency conference on "Social Policy and Economic Performance", which was held on 23 - 25 January 1997 in Amsterdam.

³ Communication from the Commission COM(95)466 of 31 October 1995.

2. General Trends

In the last year the member states have concerned themselves with the inter-relationship between social protection and the labour market. The European effort to achieve an efficient and cost effective system continues.

The most radical reform of **pensions** in the EU in recent years took place in Italy on 4th August 1995 following 20 years of controversy and debate. This model is a possible model for pension reform in Eastern and Central Europe, concerning the transition from the old to the new system. The enactment introduced:

- a flexible retirement age from 57 to 65 for both sexes;
- a new pension formula relating the pension to the insured person's contribution record throughout his working life, his expectation of life at the chosen pension age and the anticipated long term growth rate of the economy;
- the harmonisation of the main statutory pension schemes in Italy including schemes for the self-employed. (See also the Italian national report in MISSOC 1995 and the *International Social Security Review* (3-4/95 and 3/96).

Major reforms in benefit structures have taken place in Austria and Finland.

Europe as a whole has expressed its concern to return the unemployed to work not only through legislative measures, but also through administrative and managerial reforms. Tighter financial controls have been imposed in the fight against fraud.

The rapid spread of information technology figures in several correspondents' reports and offers another route for savings if properly managed. The management-by-contract approach with its corollary of tightly specified outputs and performance criteria has also made further advances in social protection throughout the Union.

Amidst these efforts to control social protection systems, there are in addition, improvements to report in almost every country. Notably, in Ireland, an increase in economic growth has enabled the allocation of a significant part of the extra revenue to raising social standards so that benefit levels are beginning to reach targets set ten years ago. Similar progress is reported in Portugal and Greece.

3. Reforming Pensions

Italy's new pension scheme came into law in August 1995 and into effect on 1st January 1996. From January 1996 all new entrants to the pension scheme will have their pensions (including disability pensions) determined under the new provisions. Members of the old scheme with more than 18 years of insurance will continue under the old scheme. Those members with less than 18 years of insurance will qualify for a pension based on the old formula for pre-1996 employment and the new formula post January 1996. Although pensions can be awarded from age 57, the new scheme is structured to encourage deferred pensions through the actuarial component in the pension formula and through the prohibition on combining pensions and earnings below age 65 (bar a limited amount of earnings from self-employment).

Finland and Austria have also introduced major reforms into their pension systems with the aim of reducing future costs. Austria, then part of the Habsburg Empire, was the first state after Imperial Germany to adopt the Bismarckian earnings related model. By contrast, Finland follows the Scandinavian model with a universal low flat-rate basic pension supplemented by an earnings-related second tier.

The Austrian reform is designed to limit provision for early retirement. The minimum periods of insurance necessary to qualify for an early retirement pension (age 55 for women and 60 for men) have been substantially increased, both for persons at work and for the unemployed. The minimum periods of actual paid contributions have not been reformed. The shorter qualifying period for retirement on grounds of "reduced capacity" has been increased and the minimum age at which men (but not women) can qualify has been raised from 55 to 57.

The pension formula has been reformed to reduce the built-in advantage for shorter histories of employment. Not unusually, the Austrian pension scheme has a higher rate of accrual for the first 30 years of employment than for the later years. From September 1996 the accrual rate in respect of the first phase is reduced and then increased for the later phase. Simultaneously, incentives for deferred retirement have been increased.

Finally, periods of training and study will no longer count as periods of insurance unless they are covered by retrospective contributions.

Austria is already in the process of raising the normal pension age by stages. By 2023 the normal pension age will be 65 for men and women. The changes attempt to raise the de facto age by discouraging or disqualifying early retirement, which is a relic of the previous policy whereby pensions were used to clear older workers from the labour market.

Finland's reform directly reduces benefit levels. The basic pension has become partially means tested in an echo of the Italian pension reform where there is no longer any provision for a minimum pension in the earnings related scheme but rather a new social assistance scheme for the elderly. The universal basic pension will in future be awarded only where the second tier "employment" pension is below a certain level. Existing pensioners who would not qualify for a basic

pension under the new rules will find it phased out in stages until 2001. Additions to the basic pension for spouse and children are no longer awarded. The additions currently in payment will be phased out by 2001/2. The death grant is also abolished.

The second tier pension has also been cut back. The pension will now be based on earnings over the last 10 years rather than 4 years, although some periods of exceptionally low earnings can be omitted from the calculation. The accrual rate credited to persons on early retirement and disability pensions has been reduced. The minimum period of employment to qualify for "post contingency" accrual has been extended. The indexation formula, hitherto based 50/50 on the evolution of prices and earnings has now been tilted to 80/20 in favour of prices for old age pensions in payment. The formula for indexing reference earnings is unchanged.

Other countries have seen smaller changes. In Germany, the progressive rise in the pension age provided for in the reforms of 1992 is to be accelerated to begin a year earlier in 2001, to be completed by 2004, at which date the actuarial reduction for early retirement is to be increased.

The attempt in Belgium to achieve a de facto equalisation of male and female retirement ages by altering the early retirement provisions has run into difficulty with the EU equal treatment directives. A bill has been prepared to progressively equalise retirement ages by 2009.

In Spain we await the implementation of the "Toledo Pact" reform programme (see Trends 1995).

In Denmark, which like Finland has a two tier pension system, persons on short term benefits will now be affiliated to the second tier scheme. The Government will pay the employer's share of the con-

tributions with voluntary membership open to persons on long term benefits.

4. Rehabilitating Disability Benefits

The following observations are valid for nearly all EU states. There has been a general tendency for the number of disability pensions to increase. This is the result of employers becoming more selective in a worsening employment situation. Unemployed persons with any form of disability have appeared to give up hope of re-employment and prefer to claim a disability pension rather than an unemployment benefit with its attendant restrictions. Further, early retirement often took place under the guise of disability. Both options had been encouraged by the social security authorities, whether tacitly or overtly, in order to open job vacancies for young people

This policy is being reversed throughout the Union. Member states are now trying to disentangle the medical and employment criteria which have become intertwined in the assessment of disability. The objective is to return to the original concept in which incapacity for work is measured purely on medical grounds without reference to actual employment possibilities.

Disability pensions are no longer seen as a permanent exit from the labour market. The new emphasis is on review and rehabilitation:- In Finland, Temporary Disability Benefit has been renamed Rehabilitation Benefit. In Sweden, a government committee report on the reform of the disability and work accident scheme called for a clearer separation of unemployment and disability benefits. In addition, the favourable treatment of people over 60 with labour market difficulties has been abolished. In Austria, priority must now be given to rehabilitation measures. Only if such measures are not successful will a pension be awarded. This in turn must be reviewed after two years. Disability Benefit claims in Spain are now assessed by a multi-

disciplinary panel dependent on the National Social Security Institute rather than by a single doctor. The Anticipatory Pension Scheme in Denmark, which embraces all long term benefits awarded before normal pension age (except for the pre-retirement scheme) is being reviewed, with particular attention to rehabilitation.

These measures are by and large directed at the lower levels of disability, where the person remains capable of employment. The other end of the scale concerns allowances for persons who need attendance. In Austria, possible double payments of care allowance have been cut. A care allowance now terminates after the first day spent in hospital and not 5 weeks later. A reduced rate is payable for residents of nursing homes.

5. Restraining Other Cash Benefits

Unemployment Benefit:- This benefit attracts most adverse attention during hard times for several reasons:-

- Social security expenditure rises when claims for unemployment benefit increase;
- The benefit is complicated by nature, involving complex behavioural conditions concerning availability for employment or training, lending itself to further amendment and restrictions;
- The unemployed attract less public sympathy than the elderly or the disabled;
- The level of unemployment benefit represents a "reserve wage," below which the unemployed will not take work. Generous benefits thus indirectly raise labour costs and depress competitiveness

Member states can therefore justify cutting unemployment benefits, even in times of high employment.

Austria and Finland have further restricted the availability of unemployment benefits. In Austria the availability for work criteria have been tightened and the sanctions for refusing suitable employment increased. The earnings related benefit is to be calculated according to the last 12 months in employment rather than the last 6 months, in order to avoid recent wage increases inflating the benefit. In Finland the minimum qualifying period of employment has been raised from 6 to 10 months, basic benefit rates have been frozen from 1997 until 1999 and the age limit under the scheme for the older unemployed has been raised from 55 to 57.

In the Netherlands the crucial benefit for the long term unemployed and school leavers, has been restructured to give greater discretion to local authorities in fixing the maximum level of benefit. This is linked with a stringent verification of claims and a stronger obligation to seek work. Only lone parents with children under the age of 5 are exempt from this obligation.

Denmark has reduced the duration of the first phase of unemployment benefit from 4 to 2 years. The parallel arrangements for workless persons on social assistance (unemployment insurance is voluntary in Denmark) have been likewise altered. The onset of the second phase triggers a set of incentive measures including community employment schemes to retrain the unemployed or return them to work. The upper age limit for the reduced rate of assistance benefit for juveniles has been raised from 23 to 25. In addition all workless young people are required to have an "Action Plan" covering jobs and training which must be reviewed every 6 months.

In the UK the Jobseeker's Allowance, which replaces Unemployment Benefit and Income Support for the unemployed, came into effect in October 1996. In order to obtain benefit, the unemployed person is required to take out a written contract, the "Jobseeker's Agreement", which sets out a job search and training plan.

By contrast, Belgium has slightly relaxed its unemployment scheme, allowing beneficiaries to interrupt their availability for work for various family or social reasons and to draw a flat rate benefit during the interruption.

Denmark has reviewed its three **paid leave schemes**. The education and parental leave schemes have been made permanent. However, the sabbatical leave scheme is to be ended in 1999 and the rate of benefit reduced with effect from April 1997. At the same time the benefit rate for the popular parental leave scheme will be cut from 70 to 60% of the maximum rate of unemployment benefit. The short term financial impact of the leave schemes has been neutral. The benefit cost has been offset by the savings in unemployment benefit resulting from the extra job vacancies (although the employer is no longer formally required to hire a replacement for the person on education or parental leave) and reduced use of publicly financed child care facilities.

Family benefits:- In Austria, parental leave will now only be paid for the full duration of 2 years if it is shared by both parents. Otherwise the benefit is only available for a maximum of 18 months. At present, the scheme is used overwhelmingly by mothers with little paternal participation, due to the fact that the father usually forgoes a higher income if he interrupts his employment. Further, the maximum qualifying age for family allowance has been directly cut from 27 to 26. The birth grant is to be abolished from 1997.

In Finland the child care allowance for parents who stay at home to care for their children after the end of the parental leave period, has been cut significantly in both its flat rate and means tested components.

In the UK the non-means tested One Parent Benefit and the Lone Parent Premiums on assistance benefits are to be phased out from

April 1997. Lone parents and two parent families will eventually be treated on equal terms.

In Ireland the different benefits for lone parents are being brought into line in order to equalise their preferential treatment.

In France, the Young Child Allowance is no longer paid without a means test for the first six months.

Survivors' benefits. In the Netherlands, this benefit has been restricted to widows or widowers over 45 or those with dependent children. The level of benefit will be limited to 70% of the minimum wage (plus 20% per child) and subject to a means test. A minimum amount will continue to be paid regardless of other income.

Sickness benefits (cash benefits during sick absence) have been reduced in Finland. The earnings-related benefit will now only be paid to persons earning over FIM 5000 a year. Other claimants will be eligible for a flat rate, means tested benefit after 60 days sick absence rather than 9 days.

Housing benefits have been cut in the UK and Sweden. In the UK this has been achieved by limiting the amount payable to the level of average rents. This is to avoid profits being reaped by landlords and to encourage claimants to economise on their housing needs. Sweden has imposed a tighter means test.

6. Reshaping Health Care

The public health care systems are engaged in a permanent struggle to control costs, whether they are "National Health Service" systems, (now in the majority in the Union) or based on health insurance. Previously, the former systems have sought to decentralise on a purchaser-provider basis in order to create elements of competition within the publicly owned service. The latter have tried to tighten the

control of the funding bodies over the independent service providers. The result of these apparently opposing movements has been a marked similarity in the measures taken each year.

The dominant idea is the "*logic of contract*". The practitioners and the medical care establishments, whether public or private, are autonomous and in competition with each other, but the prices they charge and the work they do are governed by tightly drawn contracts with the funding agencies. For such contracts to be effective they must include both quantitative and qualitative performance criteria. These criteria pose formidable problems of evaluation and monitoring.

Also popular is the idea of reinforcing primary care whilst reducing hospital care. This combines accepted good medical practice with lower costs.

This year the major reforms have been in France. These aim to raise the standards of primary care. All independent medical practitioners will now be required to take regular in-service training, funds have been made available to improve doctors' surgeries, the early retirement scheme has been made more attractive and practitioners' age limit has been lowered.

Health care networks are to be set up in different areas on an experimental basis to facilitate the exchange of medical information between establishments and practitioners. The patient will be free to consult any doctor at any time without sacrificing continuity of care. In support of this continuity, every patient will have a booklet, to be presented at each consultation and in which the basic facts of the consultation will be recorded.

The contracts between the health professions and the health insurance organisations have been modified to set global targets for the level of fees to be reimbursed by the insurance schemes. If these tar-

gets are exceeded, the following year's fees will be adjusted and transfers of funds may even be required of practitioners.

These reforms have been accompanied by important changes in the financing and control of hospital care. There will be a national target for expenditure divided into regional allocations. From 1997, Regional Hospital Agencies will represent the national services and the insurance funds in negotiating with the health care establishments on objectives (quality) and means (finance, beds and equipment). A National Agency for Health Accreditation and Evaluation is to be set up to assess the quality of provision and to set standards of good practice.

Amongst a package of smaller economy measures, the daily charge for hospital care to be born by the patient has been increased to 70 francs.

In Belgium, a similar overhaul of health care administration and financing is expected this year. In July 1996 the Belgian Parliament passed an Act for the Modernisation of Social Security which gave the Government powers to issue decrees reforming different aspects of the system, including medical care. This is to be ratified by the Parliament by April 1997.

In Germany, the right to take "cures" at health spas at the expense of the health insurance schemes has been curtailed. In future such cures will be limited to three weeks with a four year interval between each cures. The patient contribution has been raised and two days per week will be taken from the worker's annual holiday entitlement.

7. Increasing and Extending Benefits

In 1986 the Irish Government accepted a series of long term targets set by an independent commission for the levels of the main social protection benefits. Ten years later, old age pensions both in the

contributory and non-contributory schemes have met these targets. Invalidity pensions and carers' pensions have almost reached their targets. Survivors' benefits have achieved their target. This leaves no benefits at less than 92%. The Economic and Social Research Institute has been asked to review the 1986 standards and make proposals for further improvements.

Most social protection benefits in Ireland were increased by 3% in June 1996, ahead of the 2.25% rate of inflation. Child benefit was set to increase by more than twice this rate from September 1996, with a rise of £2 per month per child, with extra lump sum payments for twins at birth and at ages 4 and 14. Measures have also been introduced to help pensioners with the cost of telephone installations and security systems.

Germany has improved the situation of families with children who pay income tax, with the reinstatement of tax allowances for children. These had been phased out, (as in the UK,) as part of the reforms in the 1960s and 1970s.

Luxembourg is preparing to introduce a scheme for care insurance along German lines. Austria has introduced a new family benefit of 1000 schillings a month for parents who chose not to take up their parental leave entitlement. In Italy, family benefits have been improved by modifying the income-relation system to include more families. In Sweden an increase in benefits has been scheduled with a rise in sickness benefit in January 1998 from 75% to 80% of lost income. Greece has introduced an extra allowance for low income pensioners. Portugal is considering a minimum income scheme.

8. Privatisation

Privatisation is difficult to define and takes many forms. Any reduction or restriction in benefit could be considered a form of privatisation as it leaves the risk to be carried by non-public systems.

The term is most often used in connection with the development of private pension schemes. Over the past year the UK has been preparing the regulations necessary to implement the 1995 Pensions Act, which comes into force in April 1997. This follows the Maxwell scandal which suggested that privatisation may only be effective and acceptable alongside appropriate statutory regulation.

In Belgium, the 1995 pension law came into effect in 1996, introducing new controls over employers' schemes. This law features (in common with the UK legislation) the provision of information to scheme members. The legislation also addresses the "early leavers" problem by fixing entitlements after the first year of scheme membership. The new Italian pension scheme also includes provisions to encourage private pensions, including tax incentives.

In the Netherlands, the full cost of sickness benefit is to be passed to employers for its full duration of 52 weeks with effect from March 1996. The rate of benefit is unchanged at 70% of normal earnings. Dutch employers had previously only been liable for the first 6 weeks of sick benefit. This reform follows the UK in removing most employees entirely from the statutory sick benefit scheme. The statutory scheme is now reserved for a margin of temporary workers, job seekers and workers in insolvent enterprises. Unlike the UK there is no exemption for small firms. The justification for this is, that small employers can reinsure themselves against risks which they cannot meet from their own resources. Although such private re-insurance is voluntary, the Dutch Government has legislated to guarantee its availability, obliging insurers to accept all applicants. Contributions to the Dutch statutory sick benefit scheme are no longer levied and the remaining benefits are financed from the unemployment insurance scheme, where the contributions will be slightly increased.

Passing responsibility to families (including ex-members of the family) is another form of privatisation. The UK's Child Support Agency

is designed to shift support for lone parent from the social assistance scheme to the absent parent. The minimum maintenance payment under the scheme was more than doubled last year to £4.80 a week. Sweden also introduced tighter rules on child maintenance to reduce state subsidies from the system.

The physical administration of benefits can be privatised, even where finance and policy remain in the public sector. The UK plans to offer all its social security offices for sale, to be leased back by the agencies concerned, leaving the management of the property to the new landlords. It is also considering "contracting out" with private agencies to deliver certain benefits, starting with Child Benefit.

9. Active Employment Policies

Each member state has become sensitive to the interaction between the social protection system and the labour market. This concern affects the ways in which member states *spend* money in order to support the level of employment.

Denmark has further extended its training programmes for the unemployed, and in particular for young people. Belgium has further developed the role of the local Public Social Aid Centres as employers of last resort, and has exempted them from paying social security contributions for workers whom they directly employ or whom they "loan" to local authority or non-profit organisations.

In Ireland and the UK, further extensions of wage subsidies have been made to persons moving into employment from out-of-work benefits.

In Ireland, parents who have been unemployed for over a year can now retain the child dependants' allowances paid with their unemployment assistance for up to 13 weeks after resuming work, pro-

vided the job is expected to last at least 4 weeks. Under the rules for Family Income Supplement, a worker can become eligible for this wage subsidy for low income families with children after 13 weeks, rather than after 6 months. The "back-to-work allowance" has been extended to a further 5000 persons, enabling them to retain a diminishing proportion of their benefits for up to three years after re-employment. The unemployed have been encouraged to take casual work at low pay by allowing them to retain benefit whilst working for up to 2 days per week and in disregarding certain earnings in calculating the benefit level.

In the UK, the Family Credit Scheme (the UK equivalent of Family Income Supplement) has permitted child care costs of £60 rather £40 a week to be deducted from the assessed family income level which is used to determine the benefit level. This recognises that child care costs are a significant barrier to lone parents attempting to re-enter the labour market. It mirrors the reduction in benefits for unemployed lone parents. In 1997 an experiment is being launched to test the cost effectiveness of a package of services to lone parents, with "caseworkers" to advise on jobs, benefits and child care.

At present the UK has no wage subsidy for able bodied persons on low incomes who have no dependent children. An experimental scheme for this group, known as "Earnings Top Up", has been launched in October 1996.

The Irish and the UK endeavours to bring lone parents into employment can be contrasted to the Danish Government's decision to make their experimental parental leave scheme permanent, even though the benefit has been reduced. In effect, Denmark pays parents to stay at home for labour market reasons, while the UK and Ireland pay them from the social protection scheme to go to work. However, Denmark already spends more public money than the UK and Ireland on day care facilities for parents of all income groups.

10. Financing Social Protection

Reductions in social security contribution rates.

Ireland has reduced employers' contributions from the standard rate of 12.2% to 12% and from the reduced rate of 9% for lower earnings to 8.5%. The level of earnings exempt from contributions for both employers and workers has been raised, but the ceiling on contributions has also been increased. Interestingly the ceiling is higher for the employer's share than the worker's share. In the UK there is no ceiling on the employer's share.

In the UK, the standard rate of employer's contribution has been reduced by 0.2%. The rate for the self-employed has been reduced by 1.3%. A scheme giving employers a full year's exemption from contributions for each worker whom they hire who has been unemployed for at least two years has come into effect.

Austria has not only introduced a 50% reduction in the unemployment insurance contribution for workers taken on between ages 50 and 55 and complete exemption over age 55, but also a system of penalties for dismissing them. In the event of dismissing a worker with over 10 years service and over age 50, the employer must make a one-off contribution to the unemployment insurance fund. This contribution varies according to the worker's age and the number of months he must wait in order to qualify for the statutory early retirement pension.

Italy has adopted a similar approach to encourage part time work by making contributions proportional to the hours worked, with penalties for extra long hours. Finland has reduced contributions to the unemployment insurance scheme whilst increasing preferential treatment for small enterprises. France has lowered contribution rates for low wage workers.

Belgium has introduced a flat rate reduction of employer's contributions for each net addition to the work force and a proportionate reduction for unemployed persons recruited to cover for employees on career breaks. As stated above, the Public Social Aid Centres are now exempted from social security contributions, both for the workers they employ and for those seconded to other organisations.

Increases in social security contribution rates

Remitting contributions may be attractive in terms of employment promotion but results in lost revenue for the social insurance schemes. Contributions are rising in some countries whilst being cut in others. Belgium exempts community work programmes from social security contributions whilst Ireland expects contributions from workers on similar programmes.

Greece has introduced an extra contribution of 0.26% from the employer and 0.1% from the worker in order to finance benefits for the long term unemployed. France has raised the health insurance charge on pensions and the higher rates of unemployment benefit. Luxembourg will raise civil service contributions to the private sector level. Austria has imposed higher contributions for self-employed and farmers' schemes. In Finland, the proportion of contributions to the basic pension scheme and the earnings-related pension scheme has been altered so that the basic scheme is now entirely financed by employers' contributions and taxes. Employees no longer contribute. There has simultaneously been an increase in contributions for employers and employees to the earnings-related scheme.

10. Administrative changes.

France has implemented major administrative reforms which, whilst seeking to preserve a decentralised system operated by statutory, autonomous, non-government bodies managed by employers and

trade unions, also reinforce public control, in particular financial control.

The French constitution has been amended in order to enlarge the powers of the Parliament. Previously Parliament could only discuss social security issues without taking decisions. From February 1996 it can determine annually the general financial parameters and set expenditure objectives in the light of revenue forecasts. This will raise the political visibility of the social security system by provoking an annual Parliamentary debate comparing the past year's income and expenditure.

The relationship between the Government and the social security institutions has been modified. From 1997, the Government will conclude multi-annual agreements on expenditure objectives and standards of service with the national Social Security funds. Similarly, agreements on specific expenditure objectives for primary care will be concluded with the national Health Care funds. The national funds will then conclude similar agreements with the local funds. An independent Supervisory Committee for each national level fund will be created to scrutinise these agreements and financial and operational performance.

In Spain, two decrees have redefined the Government's and Social Security organisations' financial responsibilities with the aim of promoting greater co-ordination between the contribution and tax collection services.

The January 1996 decree aims to improve the management of the social security services and the information available to insured persons. The electronic transmission of contributions and other data from employers will ensure that individual contributors will receive information about their contributions and their prospective pension rights annually. A personal microchip card is being introduced to en-

able the holder to obtain confidential information. There will also to be an information website on the internet. The November 1995 decree states that social security organisations may spend only 1% of income on administrative costs.

At the beginning of 1996, the Netherlands introduced an Act for the Organisation of Social Security. This will set up a new structure for employee insurance schemes. Employees and employers will be represented on a central board which will be responsible for the fixing of contribution rates and the budgeting, co-ordination and administration of funds. The legal status of the operational bodies is defined and sectoral committees are created with an advisory function. Employers and trade unions will no longer have a role in the operational bodies. The Social Insurance Council, (the representative of employers and employees which previously supervised the system) has been abolished and replaced by three independent persons nominated by the Secretary of State for Social Affairs.

There have been lesser administrative reforms throughout the Union. Greece and Italy have further merged small occupationally based benefit schemes into the general scheme. Computerisation has meant that Ireland has put its information service on the internet. The Belgian Government has been given powers by its Parliament to introduce major reforms by Spring 1997. The UK has announced a general overhaul of its administration, ("the Change Programme") starting with the system of appeals, in an attempt to reduce administration costs. A free telephone service has been also introduced so that members of the public can report suspected cases of fraud and a system set up for the reward of vigilant Post Office staff .

12. Conclusion

Europe continues to think alike on many issues. Member states are increasingly concerned about competitiveness and the interaction be-

tween social protection and the labour market. The present social protection system, shaped by the experience of the 1930s, aimed to reduce the social costs of economic recession and to counteract recession by maintaining purchasing power. However, this system can also prolong recession by raising non-wage labour costs (and indirectly wage costs) and destroying incentives to join the labour market. Also in the much more open world economy of the 1990s there is more fear of competition from overseas producers unencumbered by high social charges. In the face of this dilemma Member States are trimming benefits, reducing charges on employers and tightening financial controls, in the effort to achieve competitiveness with a human face.

Edward James

EVOLUTION OF SOCIAL PROTECTION IN THE MEMBER STATES

BELGIUM

The new government elected in May of 1995 has placed three major challenges on the agenda:

- to promote employment and safeguard competitiveness
- to create a modern social security system aimed at the future
- to prepare the country for the European Monetary Union

In order to achieve these objectives, it has made use of the “outline law” (*loi-cadre*), which limits the legislature to defining enforcement guidelines and leaves all other decisions to the executive branch.

Thus in the spring of 1996, three legislative projects were developed which respectively described:

1. the law setting out participatory conditions for Belgium in the European Economic and Monetary Union
 2. the law promoting employment and preserving competitiveness
- and finally, that which is of particular interest to us at present:
3. the law serving to modernise social security and ensure the viability of the legal pension systems.

This last law, which is to be adopted 26 July 1996, was inspired by the following guidelines:

- to strengthen the social security system while offering social insurance and solidarity for the people
- to assure a long-standing financial balance of social security;
- to raise the importance of finding financing alternatives in order to reduce employment costs;
- to increase efficiency of overall management;
- to simplify administrative obligations and require semi-public social institutions to bear more responsibility;
- to step up control procedures in the battle against abuse and fraud within the social system;
- to preserve and even improve the standard of living for people who are solely dependent on the minimum social allowances.

As for financing and overall management, aims include:

- the simplification of alternative financing methods for social security as well as indexation;
- the possibility of instituting reductions in contributions in cases where the number of workers is increased;

- the indexation of State subsidies for social security as of 1998;
- the integration of career interruptions into social security;
- the obligation for the social security management committee to draw up a perspective social security budget for a several year period.

Within the public health care sector, the principle aims are to control spending and to maintain the maximum standard of growth of 1.5% of health care expenditures. Moreover, access to public health care could be improved by modifying the scope of application and the rules concerning tax deductions and exemptions from social contributions.

The part involving pension schemes emphasises the need for making legal pensions a priority.

Therefore, measures will be carried out in the following areas:

- equal treatment of men and women (in the pursuit of transferring European rules and regulations to the Belgian legal system); Equal treatment will gradually be achieved with respect to the retirement age (running parallel to establishing equal age limits for recipients of benefits in the other social security sectors) and the introduction of particular measures aimed at abolishing social inequality between male and female workers which influences pension rights.
- reform of minimum pension schemes with the intention of primarily addressing the problematic posed by part-time work and unfinished careers;
- reduction in overall spending due to demographic prospects;
- authorised work;
- financing methods, in particular as far as solidarity contributions are concerned.

Measures may also be considered within the rubric of guaranteed income for old persons and for the capital cover system and supplementary pensions.

The law seeks to modernise the systems of family benefits by diminishing subsistence insecurity due to child dependants and help them adapt to new family structures.

The part addressing the social statute of self-employed implements measures providing for an altogether new financial management, establishing and developing State subsidies, settling the debt and assuring a financial balance. It also implements measures relating to the pension supplement, supplementary pensions, benefits in case of bankruptcy and the simplification and improvement of administrative structures and procedures.

Another item seeks to encourage the integration of people into employment by means of provisions favouring unemployed people participating in a work integration programme and relating to the ALE, and to the granting of conditional loan to unemployed persons.

The executive branch has delegated authority to adjudicate within the legal framework of this project until the 30 April 1997. The executive orders will only remain in effect if they are confirmed by a law adopted by 31 December 1997 at the latest.

Due to the fact that this basic social security reform was prepared during the reference period, legislative amendments have appeared punctually.

Organisation

By virtue of the Act of 10 April 1995, the worker's income earned in Germany, France and the Netherlands has not been taken into account in the calculation of a special social security contribution set out by the Act of 30 March 1994.

Deductions that the employer must make from the salary for the special contribution just mentioned and pay to the institutions responsible for collecting social security contributions are definitely applicable to those subject to the special contribution but who have no source of household income in Belgium.

The terms of the Royal Order of 15 June 1995 stipulate that the special contribution for social security is also owed by those people who are recipients, in one form or other, of one or more social benefit.

Furthermore, the Act of 22 December 1995 presents a fixed contribution rate of 0.05% for 1996 in favour of risk groups and is based on the worker's salary combined.

Employment

The Act of 22 December 1995 provides measures for implementing the pluri-annual plan for employment that will allow various possibilities for total or partial exemption from the employer's share of contributions:

- Seeking to encourage work redistribution, the law pursues a lump-sum reduction in employer contributions for each additional, net placement if the company's work redistribution plan has been submitted and approved after 1 January 1996.
- Employers, who replace workers with interruptions in their careers with those unemployed persons receiving unemployment benefits, may be partially exempted from the employer's share of social security contributions for the replacements hired.

A new agreement of co-operation has been concluded between the State, the linguistic Communities and the Regions concerning the "accompaniment

plan for the unemployed". Thus they seek to extend this plan and guarantee the pursuit of a system of information exchange concerning the beneficiaries between the different parties of this agreement. As a reminder, since 1 April 1995, these beneficiaries have no longer been chosen from among candidates holding a diploma from an institute of higher education.

Unemployment

More active use has been made of unemployment benefits, as in the case of "first work experience" contracts for young workers, as well as co-operative development projects conducted by non-governmental organisations.

Moreover, the situation for different categories of unemployed persons has also been improved: for the part-time unemployed, the unemployed hired by a "local employment office", the unemployed established as independent, the unemployed who have returned to full-time studies, the unemployed of 50 years and over (who are exempt from community supervision and from the obligation to be available for the labour market), the unemployed who are temporarily residing abroad, the unemployed who experience interruptions due to family and socially certified reasons.

The duration of unemployment considered unusually prolonged, which then leads to a suspension of rights, has been shortened and the procedure has been relaxed.

Sickness and Invalidity Insurance

A Royal Order of 8 June 1995, signalling its effects as of 1 January 1995, provides for the electronic transfer of contribution certificates to insurance bodies and the subsequent manner to go about should such a transfer be impossible.

The Act of 20 December 1995 introduces social provisions especially aimed at the intervention of health insurance bodies and the use of health benefits for internal administration of nourishment by probe and the supply of medical equipment. The provisions also specify the conditions of an intervention of health insurance bodies for the supply of medicine. Health spas are no longer included. In addition, the King may make specific provisions for the intervention of insurance bodies in the case of the chronically ill.

The Act of 29 April 1996 lays down social provisions containing the following modifications made to health care and health care benefits:

- the creation, by representatives of the pharmacists, of a pension fund which abides by conditions of the agreement set out by the King;
- the organisation of elections in the medical sector
- the structural reform of the *Institut National d'Assurance Maladie-Invalidité* (the National Institute for Sickness and Invalidity Insurance)

Retirement

Seeking to clarify the legislative intention of the Act of 20 July 1990, which instituted the flexible retirement age, and to end judicial insecurity which has entered into Belgian law with discussion surrounding the concept of a "retirement age", a law interpreting this Act of 20 July 1990 has been adopted on 19 June 1996.

Article 2 of this Act stipulates that the "words retirement pension refer to the replacement income which is granted to the beneficiary who is deemed unable to work due to old age, a situation which is anticipated to occur at age 65 for men and at age 60 for women".

The exact outcome of the Act of 20 July 1990 should therefore be reinterpreted to mean as follows:

- absolutely no equal retirement age was established for men and women by the Act of 20 July 1990
- the Directive 79/7 of 19 December 1978, pertaining to the progressive implementation of the principle of equal treatment of men and women in the field of social security, authorises in Article 7, Para. 1 a) the Member States to withstand the establishment of an equal retirement age, which would also support an unequal calculation basis for pensions.

Family Benefits

The regulation has been modified by a Royal Order of 6 April 1995 which seeks to avoid penalising a non-adult recipient over 18 years of age who has terminated all compulsory studies and holds a job during the month of July, the month in which he or she registered as a job seeker.

A new category has been added to the list of authorised jobs which can be held by the beneficiary's partner or ex-partner. These jobs will not prove an obstacle for granting family allowance supplements. The category involves jobs by "part-time workers with sustained rights" with respect to unemployment regulations.

A new exception has also been added to the list of benefits which may not be considered replacement income and thus do not pose any problem to being awarded family allowance supplements. These are social benefits which do not exceed a gross sum of BFR 9,260 per month.

The allowance supplement granted to unemployed persons who perform jobs within the scope of local employment offices is not regarded as a replacement income in the sense of underlying family benefit regulations. Since then, this allowance supplement may not be taken into account when calculating the overall amount of replacement income which conditions the awarding of family allowance supplements for the disabled, pensioners and the long-time unemployed.

The Act of 29 April 1996, containing social provisions, provides in particular for:

- the basic rationalisation of conditions of eligibility pertaining to the claimant;
- a right to family allowances for early pensioners of the *Société Nationale des Chemins de fer belges* (Belgium's national railway company) and of the *Radio Télévision Belge Francophone* (Belgium's Francophone radio and television station);
- equal treatment of nationals of Iceland, Norway and Liechtenstein with nationals of EU Member States.

DENMARK

The preceding year has been marked with stability. Economic conditions have remained steady and unemployment has stabilised to a level forecast by the Government (250,000 unemployed). Little legislation was passed, mostly being minor amendments to laws that went into effect in 1994.

Two points have emerged from the laws adopted in 1995/1996:

1. Renewed efforts on behalf of young unemployed persons (under 25 years of age) who leave school without having terminated their education or vocational training. These young people will be accorded incentive measures as soon as possible which will last 18 months (formerly 6 months). In light of the large contingent of young people living in Denmark who leave school without receiving further education or vocational training, these incentive measures aimed at young people will preferably be educational or training opportunity, often within the normal educational system.

2. An initiative to integrate or reintegrate weak groups into the labour market, for example the reintegration of workers after a period of illness, thus receiving daily allowances, the creation of "easy jobs" in private businesses or public institutions, eventually falling within the framework of a collective agreement. These measures are also intended to reduce the number of people who, at an age in which they should be capable of working, are seeking an early pension. During the decade from 1985-1995, the number of pensioners between 25 and 50 years of age rose considerably (from 75,000 to 120,000). The commission responsible for examining early pension has lent its support to these efforts with a second report just released advocating a new basis for the determination of work capacity. This focuses more largely on residual work capacity and emphasises the rehabilitation and activation of those seeking pensions.

Pension

The law of December 1995 has undergone modification which states that a number of benefits provided under the social pension scheme will be paid by the first day of the month which follows the month in which the benefit has been granted, at the latest by the first of the month following the termination of a trimester after the pension request has been presented. These benefits include: all types of early pension, invalidity allowance, outside assistance allowance and constant attendance allowance.

In order to increase the importance of the supplementary pension (ATP) and avoid any gaps in the coverage of the insured persons, in addition to those who receive daily allowances due to sickness and maternity, the persons who receive social assistance (guaranteeing sufficient resources), rehabilitation benefits or educational/activation assistance will in future also be compulsory insured by this scheme. The State assumes employer contribu-

tions for these people. Pensioners drawing early pension, pre-retirement or transition benefits can take part in this scheme on a voluntary basis.

Unemployment

In addition to the measures taken on behalf of young persons, the most significant modification to the law is the reduction in the duration of unemployment benefits. This involves a curtailment (from 4 to 2 years) of the period designated as „period 1“. After two years without employment the unemployed person would then enter into „period 2“, in which continued payment of daily allowances would depend on his consent in participating in an activation programme.

Paid Leave

In 1995 136,000 people were awarded one of the three types of paid leave: educational leave, maternity/paternity leave and sabbatical leave. This figure, when converted to people working throughout the year, corresponds to 77,500 workers, making 2.8% of the total number of workers.

A decrease in the allowance awarded during maternity/paternity leave (from 80% of the maximum daily allowance to 70% of this maximum) has modified demand for this type of paid leave. By contrast the number of people on educational leave has risen considerably, despite some restrictions attached to the access to this type of paid leave for unemployed people.

At the end of May 1996 37,253 persons were on educational leave, an increase of 16.8% in comparison to May 1995. 33,495 persons had taken maternity/paternity leave which is a decrease of 27.1% compared to May 1995. 1,007 persons were on sabbatical leave, being 80.4% less than in May 1995. - Sabbatical leave will be terminated as of 1 April 1999, and the allowance will be shortened as of 1 April 1997 by 70% to 60% of the maximum daily allowance.

Care

Regional municipalities which govern public hospitals are constantly endeavouring, and with a certain amount of success, to rein in the expenses of hospital services.

The total hospital service expenses amounted to

- DKR 25.5 billion in 1985 and
- DKR 36.4 billion in 1995.

It is worth noting that the hospitals in Denmark do not provide care for old people or the handicapped. This is why hospital service expenses can not be compared directly with the expenses incurred by other countries in this sector.

GERMANY

Amendments concerning the compensation of family expenses (family benefits)

As a result of the Annual Tax Act 1996 (Jahressteuergesetz/JStG 1996), the compensation of family expenses for persons who, in Germany, are fully liable to income tax or treated as such by the fiscal authorities will be regulated by the Income Tax Law (Einkommensteuergesetz / EStG). According to this law, a monthly family allowance is paid as a refund for payable taxes. It amounts to:

- DM 200 per month for the first and second child each
- DM 300 for the third child
- DM 360 for each subsequent child.

Planned amendments concerning pension insurance

A fundamental reform of occupational and general disability pensions, which will be implemented during the current legislative period, aims at reducing the labour market risks borne by the pension scheme, thus allowing a proper assignment of responsibilities.

With regard to new entrants into the pension scheme, periods of education/training will only be taken into account from the age of 17 years onwards and for a maximum period of 3 years. In addition, the assessment basis for pension payments will not exceed 75 % of the average remuneration. In order to compensate for the periods of education/training which, contrary to the present regulation, will no longer count for pension rights, there will be a new possibility of paying voluntary contributions.

The pension scheme's expenditure for health cures will be cut by DM 1.8 billion, compared to this year's expenditure. This ceiling must not be exceeded in the coming years either. In particular, this may be achieved by generally limiting cures to a maximum period of 3 weeks and by providing for a general minimum interval of 4 years between two cures. During the course of the treatment, two days a week will be deducted from the leave days to which the concerned person is entitled. Within the pension and health insurance schemes, the daily participation in the costs for health cures will be increased.

The progressive increase of the pensionable age for women up to 65 years, provided for in the Pension Reform Law 1992 (Rentenreformgesetz 1992; planned to become effective in 2001) will be advanced to 2000 and will be finalised by the year 2004. The pensionable age for persons having been insured for many years will also be raised progressively from the year 2000 on. As soon as the process of raising the pensionable age is completed, a

premature claim of these old-age pensions will result in a reduction of 3.6 per cent for each year the claimant retires earlier.

Reform of Social Assistance

A reform of social assistance legislation will go into effect 1 August 1996. The objective of the reform is to stabilise the social assistance scheme by avoiding the need for social assistance and to mobilise savings reserves. The following priorities have been set:

- improving entry into employment by social assistance recipients,
- limiting an increase of expenditure,
- decreasing the workload of social assistance offices by reducing bureaucracy
- and improving the legal status of handicapped persons in workshops.

The changes will bring about savings of approximately 5 billion DM for federal states and municipalities within the next 3 years.

GREECE

During the reporting period between June 1995 and today there have been no major changes in the area of social protection in Greece.

The Government announced at the beginning of June 1996 the creation of new regulations on minimum pension amounts to go into effect as of 1 July 1996. This regulation provides for a "social solidarity allowance for retirees" which devises two additional daily wage groups per month, namely DR 11,400 for pensioners who receive a pension of less than DR 100,000 per month. For those pensioners who receive over DR 100,000 per month and up to DR 110,000, this allowance of DR 11,400 is lowered with respect to the pension amount. The conditions for the allocation of this allowance are the following:

- Recipients of an old-age pension or a survivor's pension are to have reached 65 years of age. No age restriction applies for recipients of invalidity pensions.
- The total monthly pension amount shall not exceed DR 110,000.
- The total annual sum from pensions, salaries and wages and earned income shall not exceed DR 1,400,000.
- If the total annual taxable income of the pensioner exceeds the threshold of DR 1,800,000 for private income or DR 2,800,000 for family income, then he is excluded from this allowance.

In the field of social insurance continuous efforts have been undertaken to promote the economic recovery of the funds in deficit (Act 2335/95), inter alia the merger of the insurance fund for employees of the fertiliser industry with the insurance fund of employees (IKA-TEAM).

The same act amending the Act 2224/1994, which introduced two new contributions for the unemployment branch, the ELKEPE contribution - a programme for vocational training - and the EKLA contribution - a special account for unemployment - provides for the introduction of a new contribution rate to be paid into the EKLA special account: 0.26% for the employer and 0.10% for the employee. The contributions are calculated on the basis of the minimum daily wage. Those funds are destined to combat long-term unemployment.

The Act 2235/1995 also provides for measures which are aimed at improving the functioning of the social insurance funds.

In the field of unemployment a new draft bill will soon be discussed in the House of Representatives. The draft bill envisages a series of measures which are to reduce the unemployment rate of 10% to 8% and which will in particular regulate the status of illegal workers from third countries by the issuing of green cards.

In the field of health care a draft bill on the reorganisation of the public health care system (ESY), which has been in force since 1983, will be submitted to the two sides of industries, so that they can deliver their opinion before the bill will be discussed in the National Assembly.

In the field of family policy the final recommendations of a legislative committee responsible for amending legislation on adoption and guardianship have already been submitted to the competent ministers (Justice, Health). They will soon be discussed in Parliament.

Finally with respect to the conferences held on social security last year, one in particular, the second European Symposium on Social Security, which took place in Crete (11-15 October 1995) deserves further mention. The discussion there centred on „Free movement of workers in the EU. Detachment abroad and prospects of a co-ordination at community level under Regulation 1408/71.“ The symposium was organised in conjunction with the IKA and the European Commission. Over 250 top-level persons from the field of social security, stemming from all EU member states (several MISSOC correspondents among them) actively participated in the meetings.

SPAIN

1. The Implementation of the "Toledo Pact"

The "Toledo Pact" which was approved of by the Spanish Parliament in plenary session on 6 April 1995 has already been the subject of previous reports published in MISSOC-Info, with the reports also including the analysis of the structural problems of the social protection system and the essential reforms to be undertaken.

The recommendations which have been concluded by Parliament still have to be legally developed. However, the political parties still support the principles enshrined in the "Toledo Pact" concerning both the viability of the current public system and the necessity to implement reforms in line with the above mentioned recommendations. It can be assumed that the new government which resulted from the general elections on 3 March 1996 will soon implement the necessary adaptations.

In the media and in the different sectors of science and business life there are still vivid discussions about the problems of social protection and the possible solutions. Two reports dealing with this subject-matter are of particular interest: the actuarial and financial study "Social Protection at the Beginning of the 21st Century" (*La sécurité sociale à l'aube du XXIème siècle*) drawn up by the Secretariat-general for Social Security and the study on "Pensions and Unemployment Benefits" (*Pensions et prestations de chômage*) presented by the Foundation of the *Banco Bilbao Vizcaya* (BBV Foundation).

The first study comes to the conclusion that the viability of the current pension scheme is possible above all in the medium and long-term. However, it will be indispensable to carry out adaptations which are to reinforce the fundamental principles of contribution, proportion and solidarity. Moreover, the development of the scheme in line with the economic development should be facilitated. The temptation, however, to confine social security to the payment of minimums should be ruled out in any case.

The report produced by the BBV Foundation admits that, independent of the opinion on capital cover system, the abrupt and immediate transition from the current pay-as-you-go system is impossible in view of the financial burdens involved which are estimated at 2.5 times of the gross national product. Nevertheless, the report emphasises that both the strict application of the proportion criterion, in particular the proportion between contributions and benefits and between contributory schemes, and the reduction of fraud are essential for the viability of the public scheme and the current pay-as-you-go system after the year 2000. These criteria are to be implemented by means of reforms which are to be carried out in line with the aspect of urgency and the pragmatic and factual points of view. In this context one is to

keep in mind that the reforms are part of the general policies to stabilise the Spanish economy.

2. Changes in the Management and Administration of Social Protection

The fact, that the fundamental system reforms have not yet been implemented, has had no negative effects -in the contrary- on the adoption of important measures to improve the administration. Hence, in the course of 1995 and during the last few months executive measures have been carried out increasing the high degree of development and introducing technology into the management of social security. Those measures are the following:

2.1. Management of Social Protection.

2.1.1. Resolution of 17 January 1996

This regulation implements the new measures to improve both the management of social protection and the reception and information of the citizens; the quality of services has been increased with the help of new information technologies and the costs have been reduced at the same time. Inter alia, the following measures are to be mentioned:

- * Computerised connection of the "Cortes Generales" (Parliament) to the integrated accounting system of social protection, in order to be able to have spot checks and to dispose of real time data when the social security budget is enacted.
- * Annual distribution of individual data concerning the basis of the contributions made in the previous year to the registered employees, so that they are able to have an overview of their contributions and their rights in the future.
- * The introduction of a personal microchip card which will not only enable the user to prove his status of registration, but also obtain personal and confidential information. The user can also carry out more frequent operations at automatic information and management terminals (TAIG).
- * The introduction of the RED system for the electronic transmission of data from the employers concerning registration, membership, work interruptions and other relevant data about the workers, as well as data about contributions and the collection of these contributions.
- * Information for the users on the INTERNET site "WWW.SEG-SOCIALES".

2.1.2. The Royal Decree 94/96 of 26 January sets out General Regulation for the registration of businesses with Social Security as well as the registra-

tion of a worker number, membership, work interruptions and any other changes to their status.

2.1.3. The Royal Decree 148/96 of 5 February establishes special regulations concerning the collection of social security benefits unduly paid out.

The new regulation intends to offer the public authorities a quick and efficient method for collecting debts while respecting the rights and guarantees of the persons concerned.

2.1.4. Royal Decree 397/ 1996 on the Establishment of a Register for Public Social Benefits.

Under this decree the Instituto Nacional de la Seguridad Social (INSS) is charged with the administration and management of a register for all social benefits, which are awarded in full or in part with public funds, whatever organisation or company grants these benefits. The register is a fundamental instrument for the administration of social security which will not only enable the administration to become more efficient and flexible, but which will also constitute a means of constant control in the battle against fraud and the abuse of social protection.

2.2. Other measures which concern social protection.

2.2.1 The Royal Decree 208/96 of 9 February establishes regulations on the administrative information services and reception offices for citizens.

In line with the Constitution's underlying principles, this Royal Decree sets out a new concept for the relations between the Public Authorities and the citizens, seeking to use the administrative information services as a means of improving the relations between the Administration and the users.

2.2.2. The Royal Decree 396/96 of 1 March provides procedural regulations concerning the imposition of sanctions on those committing social infractions and for the reclamation of social security contributions.

The new regulation is a matter of convenience in which regulations in this area is joined in a single text, thus attaining the highest judicial security possible through unified treatment.

2.2.3. The Royal Decree 839/96 of 10 May concerns the restructuring of the governmental departments.

This Royal Decree restructures the organisation of certain departments in order to achieve efficiency, the rationalisation of government organisations and the reduction of public spending.

With this the Department of Labour and Social Security and the Ministry of Social Affairs will disappear and a new Department of Labour and Social Affairs will be created.

2.3. Status of Registered Unemployment

The total number of registered unemployed has continued to decrease, thus approaching the figures attained prior to the last economic crisis, with a rate of 14.15% for the month of June.

In the first semester of 1996, registered unemployment was reduced by 142,249 persons. In this way, the main problem facing Spain's economy is set off by this continuous downward trend which began in January with a decrease of 8.02% compared to June 1995.

These figures, which confirm an upswing of the labour market, are equally favourable with respect to the number of registered social security members which amounted to 12, 603, 602 contributors.

FRANCE

France has experienced a turbulent second semester in 1995 and strikes have pushed social issues to the forefront.

The employment situation has occasioned social partners to reach several agreements pertaining to and employment and work: one on 23 June, on the integration of young people into employment, an agreement in which several provisions were generalised in the laws of 4 August, focusing on employment. A second agreement of 31 October dealt with the organisation of working hours and collective bargaining.

Also, an important agreement was concluded on 6 September 1995 under the auspices of the UNEDIC, in which a new early-retirement scheme with compensatory hiring was introduced.

Displaying renewed momentum in the fight against unemployment, two laws were also adopted on 4 August 1995, seeking to reduce wage costs through various measures (a special work contract (CIE), a reduction of charges for minimal wages, premiums for employment).

As far as social protection is concerned, the last semester in 1995 was primarily dominated by debates on the future of social protection and resulted in the Prime Minister presenting a new restructuring plan.

In order to prepare for this reform, a large conference was organised involving regional forums relayed by Parliament for its first annual debate on social protection, which was held in November.

The Auditing Commission, assembled in June 1996, confirmed the fact that the economy, although proceeding better than in 1994, has still been less favourable than expected for the second semester of 1995 and the first semester of 1996. The downswing of economic activity has translated into a slowdown in the growth of wages, which constitute the main source of proceeds for the general scheme. This has resulted in a financial setback for the general scheme accounts for 1995.

In effect, the general scheme presents a deficit for 1995 of 67 billion francs, amounting to 6% of its expenses. The economic slowdown, which was worsened by temporary loss of contributions due to social movements at the end of the year, caused the general scheme to lose more than 10 billion francs in 1995 alone. Economic institutions have generally agreed on a forecast of poorly sustained economic activity for the first semester in 1996.

On the other hand, expenditures have shown moderate growth. Thus spending for health insurance funds has increased less rapidly for the last several months. While spending for old-age insurance funds is progressing

at a regular rate, the success of the measures implemented on family policies, which took effect in July 1994, have, however, caused higher rate of spending in the area of the family scheme.

The plan for the social protection reform, which was presented by the Premier Minister on 15 November and approved by the members of the National Assembly, aims at rendering a more just social security system, strengthening the sense of responsibility of those involved and seeks, in addition to structural reforms, immediate measures for safeguarding the system.

For this purpose, regulatory measures were adopted at the end of December 1995 and went into force as of 1 January 1996 (I).

The implementation of the social security reform, designed to be carried out in three steps, has already been partially realised

- establishment of five ordinances reforming social protection (II)
- constitutional revision, at the beginning of 1996, intending to authorise Parliament to rule on the financing of social accounts (III).
- presentation, by the summer of 1996, of several bills constituting legislative aspects of the reforms.

These urgent measures of the reform plan should in particular ameliorate the financial situation of the general scheme, thus compensating for losses of revenue due to the economic trend cycle.

I - Regulatory Measures

Various measures for the financing of social security are included in the regulatory measures, applicable as of 1 January 1996, and they concern:

- an annual increase of 1.2 points from 1996 to 1997 for the contribution rate of health insurance on replacement income (taxable retirement pensions, unemployment allowances beyond those of the SMIC);
- a change in the calculation basis for daily allowances for maternity insurance to avoid having the amount exceed 100% of net salary;
- an increase of the flat hospital rate to FF 70 as of 1 January 1996;
- a reduction in the reimbursement of contributions owed for family allowances by doctors in sector I.

Beyond these immediate measures, the more complex structural reforms are implemented by way of ordinances.

II - Ordinances reforming social protection

Referring to article 38 of the constitution, law no. 95-1348 of 30 December 1995 authorises the Government to reform social protection by means of ordinances until 30 April 1996.

Five ordinances have been created for this reason.

II.1 - Ordinance of 24 January 1996 concerning the repayment of the social debt

The ordinance of 24 January institutes a Social Debt Redemption Fund (*caisse d'amortissement de la dette sociale/CADES*) for a period of 13 years and one month as of 1 January 1996. The mission of this fund is to ensure the management and the amortisation of the social security's capital and the interests of its debt, accrued by a loan of 137 billion francs from the Central Deposit and Consignment Fund to the Central Office of the Social Security Organisations (ACOSS) for the purpose of covering the accounting deficit 1994-95 and the deficit expected in 1996. The fund has the additional function of effecting the payments necessary (limited to 3 billion francs) to settle the deficits for 1995 and the expected deficit for 1996 from the sickness and maternity insurance fund for non-salaried workers of the non-agricultural occupations (CANAM). The fund will pay the Government over a period of 13 years an annual sum of 12.5 billion francs in compensation for the cessation of the payment formerly effected by the Old-age Solidarity Fund (*Fonds de Solidarité Vieillesse/FSV*), which in future will solely be responsible for non-contributory solidarity benefits to the aged.

The revenues allocated to the fund consist of the contributions collected to repay the social debt and the debts receivable from the foreign social security bodies, resulting from Community regulations and bilateral social security agreements.

Moreover, private rental property that has no administrative use by the national funds of the general scheme and the ACOSS will be sold, and the proceeds of the alienation will be allocated to the CADES to repay the social debt.

As of 1 February 1996 and until 31 January 2009, the ordinance implements several exceptional contributions for the repayment of the social debt (*contributions exceptionnelles pour le remboursement de la dette sociale/CRDS*), which constitute the main source of income for the CADES.

A flat-rate contribution was introduced, amounting to 0.5 per cent on the sum total of the earned income and replacement income which are liable to the generalised social contribution (CSG). It will be deducted at source and cannot be deducted from taxable income.

The income exempted from the CSG is also exempt from the CRDS. However, the following income types are included in the calculation basis of the CRDS:

- Regarding earned income: employers' contributions to the supplementary provision and retirement schemes; the compensation payments made in the case of a modified or terminated employment contract, provided that they exceed the legally or collectively agreed amounts; the supplemental parental allowances;
- among the replacement income: unemployment and pre-retirement allowances; retirement or invalidity pensions, with the exception of recipients of non-contributory benefits granted after a means test; allowances granted in case of sickness, maternity, industrial accidents and occupational illnesses, and personal housing benefits.
- Family benefits will not be subject to the CRDS until 1 January 1997, provided that their calculation basis is not adjusted in 1996.

Certain minimum income levels (integration allowance and solidarity allowance, old-age minimum) as well as industrial accident and occupational illness pensions are not subject to the CRDS.

Income from property which is liable to the CSG, earned income and replacement income from abroad are also subject to a contribution which, in this case, is collected together with the income tax.

Income from savings deposits, which is exempted from income tax, is subject to a contribution as well (with the exception of the savings book A and other related ones).

Various other contributions of lesser consequence have also been introduced.

The CRDS thus constitutes a tool for reorganising public funds both relating to the public debt and the budget deficit, in order to prepare the country to meet the convergence criteria provided for in the Treaty instituting the European Union.

II.2 - Ordinance of 24 January 1996 relating to urgent measures to re-establish the financial balance of social security

This ordinance refers to the management of the social security branches as well as to the benefits and modalities of financing. Its aim is to restore the financial balance within two years, from 1996 to 1997.

With respect to the recovery of the health care branch, this ordinance provides measures absolutely necessary for achieving the spending objectives

set by the Government for 1996 (+ 2.1 per cent for urban medicine expenditure, reimbursable by the sickness insurance fund).

The planned provisions shall provide a subsidiary supplement to the general law which is first and foremost the responsibility of the negotiating contracting parties (local health insurance funds and health professions). Only in the absence of an agreement will the State have to assume the tasks of the contracting parties concerning the following matters: spending trends, comparable medical references, tariffs serving as a basis for the reimbursement of fees, remunerations and charges which persons covered by social security have to pay to the specialists concerned.

As far as the return to a financial balance of the family branch is concerned, the monthly calculation basis for the family allowances was stabilised in 1996. The income limits applicable to certain benefits will be stabilised in 1996 as well and made subject to price indexation as of 1997. The young children allowance is again restricted to those families most needy of it (dependent on a means test from the first month of payment).

Other measures relate mainly to the financing. Thus, a tax of 6 per cent has been introduced on the contributions of employers as well as on those of the personnel's collective representation bodies in order to finance supplementary welfare benefits for salaried workers beginning 1 January 1996. This tax is allocated to the Old-age Solidarity Fund, charged to the employer and collected and controlled by the URSSAF.

A new kind of indemnity has been introduced which is charged to third parties held responsible for accidents that incur social security costs. It aims at ensuring that a contribution is made to the financing of management costs within the health insurance and industrial accident insurance schemes. The amount of the indemnity may vary between FF 500 and FF 5000.

The expenses met by the health care branch will be attributed to the industrial accident branch for as long as the illness is not deemed an occupational illness.

An exceptional contribution of companies, ensuring the distribution of one or more special pharmaceutical products, is planned for 1996.

II.3 - Ordinance of 24 April 1996 concerning the control of health care expenditure

The ordinance contains five essential parts pertaining to the national and regional health conferences (a), the adaptation of health care provision and information systems (b), the co-ordination of health care, medical supervision, cost distribution procedures (c) and the renewal of collective agreements (d).

a) The main objective of the national and regional health conferences is to define the priorities of health care during the debate preceding the vote on the social protection funding act in parliament. The national conference includes representatives of the medical profession who are either self-employed or salaried employees and representatives of the regional conferences. The latter group consists of representatives from the public sector, bodies of social protection, health care establishments, medical professions and the users of health care services.

b) The adaptation of the health care provision involved measures guaranteeing better regulation of the flood of future doctors and the reorientation of general practitioners (creation of a fund for the reorientation and modernisation of the liberal medical profession in order to namely finance early retirement benefits, the retraining of doctors and the upgrading of offices with information technology). In order to improve the quality of health care, self-employed or employed medical doctors are obligated to undergo further training in the course of their careers.

To facilitate the data exchange between the health insurance funds and the medical professionals, improved information systems will be implemented by 31 December 1998. With this, each insured individual will have his/her own microchip card.

c) As for the co-ordination of health care, experiments will take place over a period of 5 years to promote, on the one hand, an extensive health care network organised around the general practitioner and to create, on the other hand, health care networks co-ordinating treatments rendered in the office and hospitals. Health records, which are to be presented at each visit by the insured, will be generalised for the whole population in order to make it easier to follow the progress of the patients and their reorientation within the health care system. The health record will be transferred to the health insurance beneficiary's electronic card.

The acting capacity of the medical supervisory authorities has been defined more clearly in order to improve the efficiency of the medical council's work, set up by the health insurance funds. Moreover, the admission procedures for the reimbursement of medication have been simplified.

d) The agreements have been renewed. Following the health conferences and parliament's vote on the social protection funding act (see item III), the State authorities and the national health insurance funds will declare by agreement their mutual commitment to aiding the implementation of the parliament's course objectives (annual amendment to the agreement on objectives and management (see item II.5)). On the basis of this clearly defined framework, the national funds and medical associations will define, in an annual annex to the medical agreement, objectives for the future of reimbursable expenses, fees and a potential provision for their adjustment in par-

ticular. In those cases where the various partners do not reach an agreement, the State has the right to intervene. Moreover, the National Agency for the Accreditation and Evaluation in the Health Care Sector (see item II.4) and the Agency for Medical Products have created comparable medical references and recommendations for good practice.

II.4 - Ordinance of 24 April 1996 reforming public and private hospitals

The main guidelines of the reform have been broken down into the following four areas:

- Conclusion of agreements and evaluation of health care institutions.

The regional hospital agencies are to conclude contracts with the health care institutions, thus determining objectives (quality and safety of care) and means (funding, number of beds, amount of material). The National Agency for the Accreditation and Evaluation in the Health Care Sector (ANAES - *Agence nationale d'accréditation et d'évaluation en santé*) has been established to assess the quality of the institutions' activities, to set standards of good practice in hospitals and to draw up medical references for hospitals and ambulatory care.

- Creation of regional hospital agencies with wider ranging responsibility.

Regional hospital agencies will be created in each region by 31 December 1996. These will combine state agencies and health insurance bodies into one decision-making entity and thus be able to negotiate structural planning, equipment inventory and allocation of funds.

- Promoting the quality of health care.

This will mainly be realised at the level of accreditation. Several provisions on the patients' rights (admission to hospital, charter of the patient in hospital) have been included in addition.

- Responsibility accorded to those active in internal organisation and forms of co-operation.

Medical and paramedical teams are able to take the initiative and create independent centres. It will be possible for the public and private health care institutions to establish sanitary units in order to share their medico-technical resources. Health care networks will be encouraged.

II.5 - Ordinance of 24 April 1996 on measures regarding the organisation of social protection.

The provisions of this ordinance reinforce the essential features of the French system of social protection. On the one hand, the system is decen-

tralised, existing within a whole network of institutions under private law, each serving the public sector, and, on the other, the system is self-governing, with the responsibilities being shared by both social partners.

The ordinance on the organisation of social protection includes several provisions which mainly refer to the organisation of the general social protection system.

It is intended that the State authorities and the national funds of the general scheme conclude agreements on objectives and management, while respecting the laws on social protection funding. (see item III). These funds include the CNAM - National Sickness Insurance Fund, the CNAV - National Old-age Insurance Fund, the CNAF - National Family Allowance Fund, the ACOSS - Central Office of the Social Security Organisations, the CANAM - National Sickness and Maternity Insurance Fund for non-salaried workers in the non-farming sector, the CCMSA - Central Fund for Farmers and the CANCAVA and ORGANIC - Independent Old-age Insurance Fund for non-salaried workers in the craft, industrial and business sector.

These agreements, which may be applicable as of 1 January 1997, are intended to increase the funds' autonomy with respect to management, while fostering a sense of responsibility and stronger relations between the concluding parties.

The field of application for agreements on objectives and management is very wide. Hence, the agreements determine for each branch the course objectives for management over the next several years, in particular those objectives related to risk management and the quality of service provided. They stipulate not only in detail the development of the funds' budgets, but also the principles for the potential development of their legislative and regulatory framework.

The agreements on objectives and management are implemented at the local level by multi-annual contracts between the national and local funds, with the exception of the scheme for farmers due to its specific nature.

For the three principle schemes in health care, the agreements on objectives and management mention in particular the future course for the next several years of the public sector in the realm of health care, medical demography and medication. An annual amendment to these agreements declares the expected objective for cost development of health care by liberal practitioners, determined each year with respect to the national objective which is adopted by parliament for the cost development of health insurance. (see item II.3 d)

The underlying logic of the contract has been reinforced by the establishment of supervisory councils, independent bodies within each national fund which will overlook the implementation of the agreements on objectives and management.

The representation within the administrative councils of the bodies of the general scheme has been changed, thus renewing the parity principle.

In the field of health insurance, the ordinance enforces structural development plans in order to improve and thus enable the implementation of the reforms laid down in the ordinances on the control of expenditure for ambulatory care and on hospitalisation. A regional union of health insurance funds (*URCAM - union régionale des caisses d'assurance maladie*) is to be created by 1 January 1998 in each administrative region. The union will comprise the basic bodies of different compulsory health insurance schemes that are represented in the region.

In essence this new structure has the task to elaborate at the regional level common policies for risk management, in the field of ambulatory care in particular, to supervise their implementation in line with the local action plans for risk management and to co-ordinate the activities of the medical supervisory services of the different schemes. The regional union may be held responsible at the regional level with implementing the regulation's provisions on ambulatory care.

Moreover, the network of local funds has been improved in order to facilitate relations with the most important partners, such as medical professionals and local authorities, and to perfect the quality of social services rendered to the insured. The necessary synergy between the funds and the medical supervisory services have been reinforced, while respecting the autonomy of the latter.

Finally, the modalities for the nomination of the directors and their areas of competency within the social protection bodies of the general scheme have been revised, in the sense that they have been given more responsibility.

III - Constitutional amendment giving parliament the authority to rule on the financing of social costs

The constitutional law of 22 February 1996 has instituted laws on the financing of social security.

Article 1 of this constitutional law introduced a paragraph in article 34 of the constitution which creates a new category of laws: laws for the financing of social security. These laws will determine the general conditions necessary for a financial balance of social security and will set the spending objectives, while taking expected revenue into account.

Articles 2 (a modification of article 39 of the constitution) and 3 (addition of a new article 47-1) of the constitutional law transfer the parliamentary procedure pertaining to financing laws to those concerning the funding of social security.

The laws for financing social security are an additional feature to the democratisation of the system. They will provide, on the one hand, cause for debate at least once a year and, on the other, serve as an alarm indicator should the expected figures stray from plan which, according to political will, may lead the Parliament, Government and the managing directors of social security to assume corrective measures.

IRELAND

1. Developments

The Expert Working Group on the Integration of the Tax and Social Welfare Systems (see MISSOC 1994) published its report in June 1996. The Group assessed a number of options, from full structural integration of the systems, in the form of a Basic Income, to options which provide for better co-ordination of the existing systems. A broad range of specific options were evaluated against a number of policy criteria, including their impact on employment incentives (unemployment/poverty traps), income distribution, employment, equity etc. Within these criteria, the Group gave priority to the impact of reform on employment and the incentive to work. The Government has asked the Ministers for Finance and Social Welfare to bring forward proposals for implementation of the Group's recommendations.

The Government has implemented further recommendations contained in the Interim Report of the Expert Working Group (published in December 1993) relating to work incentives during the reference period. (See Pro-employment measures).

The inter-Departmental Committee charged with drawing up the National Anti-Poverty Strategy in 1995 (see MISSOC 1995) published an overview statement on poverty, social exclusion and inequality in Ireland in December 1995. The final report of the inter-Departmental Committee which will form part of the National Report for the United Nations is to be completed by the end of 1996.

A Task Force on Security for the Elderly was established in January 1996 to make recommendations on how the personal security needs of the Elderly could be most urgently and effectively addressed. Following the publication of the Task Force report in March, the Government approved a IRL £6.5m package of new measures to improve security for the elderly which include:

- * Tax relief on income for elderly people living alone who install security systems in their homes. The Tax relief also applies to persons who install such systems in the home of an elderly relative living alone.
- * IRL £2m in grants to be made available this year by the Department of Social Welfare to voluntary groups to support the installation of security equipment for elderly people unable to install or purchase the necessary equipment themselves who are living alone or living in households with other elderly people, or living with other people who are dependent and vulnerable.

- * Local voluntary and community groups to be encouraged, when planning for this year's Students Summer Jobs scheme, to consider projects which provide greater security for elderly people living alone.
- * Measures to be finalised with Telecom Eireann, the semi-state telecommunications body, to provide for a substantial reduction in the cost of installing telephones in the homes of elderly people.

A report on the Strategic Management Initiative in the Civil Service, entitled Delivering Better Government was launched in May 1996. It sets down a framework for change and identifies new ways of responding to issues such as poverty an unemployment across Government Departments. One of the priority areas for action highlighted in the Strategic Management Initiative is customer service. Initiatives in the area of customer service already underway in the Department of Social Welfare, include measures to get better feedback from people using the Department's services through customer surveys etc. and improved training programmes to equip staff to meet the new demands of a quality service. Another initiative in relation to customer services was the provision of information on the Internet. It is planned to expand the entry to include specific applications and information for a range of customers.

Phase 2 of the development of the Department computer system ISTS (Integrated Short-Term Systems) is currently being implemented. This will cover sickness benefit and supplementary welfare allowance and will allow for an improved client service.

2. Review of Rates of Social Welfare Payments

The Government Programme, 1993 to 1997, continued to shape trends in social welfare policy. In line with the Programme's commitment to maintain the real value of social welfare payments, all weekly social welfare payments ad adult dependent allowances were increased by 3% form mid-June 1996, bringing widows, widowers, and deserted wives up to the target rate recommended by the Report of the Commission on Social Welfare in 1986, for the first time. (Inflation is expected to increase by 2.25% in 1996).

The target rate set by the Commission for Social Welfare payments for one person in 1996, uprated from 1986, is IRL £68.10 per week. Arising from improvements in the 1996 budget, recipients of old-age and retirement contributory pensions are well ahead of the target rate, carers and invalidity pensioners are now on 99% and 97% of the rate respectively, and all other groups are either at 92% or 95% of the target rate. Considerable progress has been made in bringing social welfare payments up to the target rate

having regard to the fact that in 1985 some groups were only at 64% and 66% of the target rates.

The review being undertaken by the Economic and Social Research Institute of Ireland (ESRI) of the minimum adequate income rates recommended by the Commission on Social Welfare is expected to be completed shortly to coincide with the tenth anniversary of the publication of the Commission's Report this year. The ESRI study will consider the adequacy of the rates of Social Welfare benefits and allowances and together with other key reports, such as that of the Expert Working Group on the Integration of Tax and Social Welfare, will form the basis for the formulation of proposals for improvements in the social welfare system in the years ahead.

3. Pensions

Following a comprehensive review of the Pensions Act, 1990 by the Pensions Board based on the practical application of its provisions, a number of amendments mainly of a technical nature were proposed and these were incorporated in the Pensions (Amendment) Act 1996. The Act also provides for mandatory reporting to the Pensions Board by specified persons in cases of material misappropriation and fraud, the appointment of two new ordinary members of the Board who must be trustees of schemes and increased powers for the Board.

A survey on Occupational Pensions has been commissioned jointly by the Department of Social Welfare and the Pensions Board. It covers employers, self-employed and the unemployed and those already retired. The results of the survey will be available by end-October 1996 and will be of great benefit in the formulation of future plans/policy in this area. Following publication, a Department of Social Welfare/pensions Board Group will be established to examine the issues relating to coverage including groups of workers that are shown to be excluded at present and, in this context, will review the organisation of current pension arrangements.

A National Pensions Board recommendation that an actuarial review of the projected long term costs of Social Welfare Pensions be carried out every 5 years has been accepted. The review, which will be initiated later this year will be a useful component of the discussion on the future development of Social Welfare pensions where, obviously, account has to be taken of financing considerations.

In April and May 1996, an number of changes were made to the means assessment for Blind Person's Pension (non-contributory, means-tested scheme) to encourage participation by blind persons in higher education and employment of a rehabilitative nature.

From July 1996, the free schemes of Electricity Allowance, Telephone Rental Allowance and Colour Television Licence were extended to low income pensioners who do not qualify at present because they do not get a social welfare pension.

4. Pro-employment Measures

Arising from interim recommendations by the Expert Working Group on the integration of the Tax and Social Welfare Codes, a number of measures have been devised which aim to remove obstacles within the social welfare system which militate against unemployed people who look for work:

- * Provision was made with effect from June 1996, to allow people unemployed for at least 12 months to retain child dependent allowance for 13 weeks, if they take up employment which is expected to last at least four weeks.
- * The qualifying period in employment for entitlement to Family Income Supplement (FIS) was reduced from six to three months in June 1996, to enable an unemployed parent who benefits from the retention of Child Dependent Allowances for 13 weeks to qualify for FIS, when payment of the Allowances ceases.

Other measures introduced to maintain/stimulate employment include:

- * the reduction of the social insurance contribution rates for employers from 12.2% to 12% in the case of the standard rate, and from 9% to 8.5% in respect of the reduced rate in April 1996.
- * the increase of the earnings threshold for the reduced rate of employer contribution from IRL £231 to IRL £250 per week with effect from April 1996. (The standard 12% rate applies in any week that earnings exceed IRL £250).
- * the increase in the number of participants on the Back-to-Work Allowance Scheme from 10,000 to 15,000 in 1996.

(This allowance enables qualified people to retain 75% of their social welfare payment for the first year, reducing to 50% and 25% respectively over the second and third year).

5. Family Policies

The Government is currently looking at ways in which it can create a better focus on the family and to this end established a Commission on the Family in October 1995 to examine the needs and priorities of families today and to

recommend how they can be strengthened and supported for the future. The Commission aims to:

- * Seek views on a wide range of issues such as child care, financial support for families education and health, marriage breakdown and its effects, the effect of poverty on family life.
- * Bring about a more informed public debate on the impact of social and economic changes on family life.
- * Formulate recommendations to Government on the future direction of family policies.

Child income support is a key feature of the Government's commitment to families. The Programme for Government contains a commitment to work towards a basic income system for children by systematic improvements in Child Benefit. In line with this commitment, child benefit is to increase by IRL £2 per child per month from September 1996. This improvement will bring the rate of Child Benefit for the first two children to IRL £29 per month, and for the third and subsequent children to IRL £34 per month.

In the light of the conclusions of the Report of the Expert Working Group on the Integration of the Tax and Social Welfare Systems, the most appropriate structure for the reform of child income support is presently being examined by the Ministers for Social Welfare and Finance.

Other measures introduced in 1996, which will impact favourably on the position of families include:

- * the ease of qualifying contribution conditions for Treatment (Optical and Dental) Benefits for recipients of Carer's Allowance, so that they no longer require 13 paid social insurance contributions in the governing contribution year in order to qualify.
- * the increase of the grant of IRL £200 payable on the birth of twins to IRL £500 and introduction of a new grant of IRL £500 to be payable in respect of twins reaching ages 4 and 12 on or after 1 January 1996 in recognition of the substantial extra costs which arise for parents of twins at birth and at entry to primary and secondary education.
- * the replacement of Lone Parent's Allowance and Deserted Wife's Benefit Schemes with a new One-Parent Family Payment with effect from January 1997 with the aim of ensuring equality of treatment as between men and women in the area of lone parenthood and the removal of the existing conditions in relation to Deserted Wife's Benefit requiring that desertion be proved.

6. Financing Social Insurance

Full social insurance cover was extended to workers placed on Community Employment Programmes since 6 April 1996. (Community Employment Programmes are operated by FAS, the State training and job placement agency).

The exemption limit and ceiling for payment of Social Insurance contributions were increased. (See Table II - Financing).

ITALY

Few social security developments have occurred in Italy during 1996 due to the implementation of the pension system reform as constituted in law no. 335 of 8 August 1995.

The reform addressed the following points:

- Harmonisation of various pension schemes
- Redefining the calculation criteria (changing from a earnings-based system to a contributory-based one)
- Flexibility in the retirement age
- Development of supplementary schemes
- Balancing welfare spending with respect to the GDP

Reform of the pension system

1. Harmonisation of various pension schemes

The reform provides for the harmonisation of various schemes in accordance with the contributory system. The calculation basis for benefits is based on common parameters to ensure equal treatment of workers enrolled in different schemes (in the public sector, the agricultural sector, etc.).

For those people who are self-employed of the liberal professions and for whom no specific pension scheme exists, a pension scheme has been created in line with the stipulations of the general scheme. This is to be financed through a contribution of 10% of the annual income stemming from the professional service, with one third being assumed by the worker and two thirds by the party demanding the service. The schemes for workers in public transportation, the electric utility sector, telecommunications and the schemes for flight personnel (civil aviation) and those employed in heavy labour as well as all other special schemes are undergoing a restructuring process which intends to uphold as much as possible the rights acquired by workers on the one hand and the specifics of the individual profession on the other.

The second fundamental item provided in the reform aims at seeking a balance in welfare spending. In particular a decree had been adopted which provides for an increase of the contribution rate up to 32.70% in order to finance the pension scheme of salaried workers under the management of the INPS. This increase, which is completely assumed by the employers, is a virtual measure which in effect simply transfers a part of the contributions formerly meant for financing temporary benefits and for which there was a

surplus administrative budget (family, maternity and tuberculosis allowances).

The reform delegates the Government to create special legislation aimed at organising a voluntary pension scheme for housewives.

2. Redefining the calculation criteria for pensions

The new system establishes the calculation of pensions on the basis of contributions paid, whereas the former system provided for a percentage calculation based on the average earnings from the entire working life.

The amount of contributions paid is multiplied by an individual coefficient based on the insured person's age at the moment of retirement.

The contribution rate employed constitutes 33% of the taxable base amount for salaried workers and 20% of the annual income for self-employed. The annual contribution amount is adjusted at the end of each year, taking every five years variations of the GDP into account.

This adjustment coefficient may be modified every ten years, based on demographic and economic changes (the GDP variation).

The new system applies in its entirety to people entering employment as of 1 January 1996. For those workers who, by 31 December 1995, complete a contribution period of over 18 years, the current system of calculation remains in effect, with a mixed system applying to those workers having less than 18 years of contribution as of this date. For employment periods before 31 December 1995, the pension will be calculated on an earnings-related basis. For employment periods beginning after this date, it will be based on the contributory system.

For those employed in heavy labour, the reform provides for their anticipated retirement: the calculation coefficient is increased by one year for each ten-year period of heavy labour.

The calculation principles for old-age pensions also apply in determining the invalidity allowance. Provided that the worker is rendered invalid before age 57, the calculation of the allowance takes the coefficient which corresponds to the minimum retirement age (57 years) into account.

The rules for survivors' pensions, as set out in the general compulsory scheme (A.G.O), will also apply to all other schemes (those exclusive to and substitutive of the general compulsory scheme).

The reform also sets limits for the accumulation of the survivor's pension and the recipient's income where children within the immediate family are not minors, students or invalids. Nevertheless, the more favourable allow-

ances already being granted are continued until the re-evaluated benefit amounts attain the amount of benefit mentioned above.

3. Flexibility in retirement age

The new system provides for old-age pensions, which are granted under the following conditions:

- after 40 years of contributions, regardless of age
- between the ages of 57 and 65 years (the benefit amount varies according to the age itself) and under the following conditions:
 - * termination of employment relations
 - * 5 years of effective contributions
 - * retirement amount is 1.2 times higher than the social allowance: this last condition does not apply to workers over 65 years of age.

In this way, pensions calculated solely on the basis of the contributory system will not need to be integrated into the minimum pension.

These new rules will take full effect as of the year 2008: until this date, a transitory scheme is provided which progressively approaches the new conditions for granting this pension.

4. Facilitating supplementary pensions

The reform provides in the first place for fiscal measures facilitating supplementary pensions. Workers may enrol in the supplementary funds of their choice by paying 2% of the “final work wage“ and a 4% contribution paid in equal shares by the worker and employer. The funds shall be managed by insurance companies, banks or firms acting as “intermediary“ asset managers.

5. Stabilising pension spending

The reform sets out a system limiting pension fund spending, called the “guarantee clause“ and works as follows: should there be any deviations in the spending limit objectives, then the Government may increase the contributions or reduce benefits. As of 1998 this guarantee shall be established in the economic and financial planning document containing ten-year forecasts for pension fund spending.

The reform also allows for the following rules:

* Cumulating pension and earned income

Pensioners under 63 years of age may not amass pensions with other salaried activities; nevertheless, a partial accumulation (50% of the share ex-

ceeding the minimum pension) is provided for with incomes from independent activity. For workers 65 years of age, this partial accumulation is also permitted with incomes from salaried activity.

For invalidity pensions the accumulation of incomes from work activity is permitted, having the following restrictions:

- a) 25% with incomes which are 4 times greater than the minimum pension;
- b) 50% with incomes which are 5 times greater than the minimum pension.

* Insurance periods for the education of children and the assistance of handicapped persons

For the right to pensions, notional contribution periods are recognised in the following situations:

- leave of work for the education of children to 6 years of age: 6 months for each child to a maximum of 24 months;
- leave of work for the assistance of handicapped family members: 25 days each year to a maximum of 24 months;
- a decrease in the retirement age by 4 months for each child to a maximum of 12 months or the possibility of benefiting from a better actuarial coefficient for the calculation of the pension.

Within the same harmonisation framework, this decree acknowledges fictive contribution periods for pension entitlement in the case of maternity, unemployment, illness, as well as a period of interruption of work (a maximum of 3 years), seasonal work and professional training.

As far as social protection for families is concerned, the government has increased family allowances which were at a very poor level.

* Social allowance

The social allowance has replaced the social pension for Italian citizens residing in the country and who have reached 65 years of age.

The allowance totals Lit. 6,240,000 for 1996. The allowance granted is means tested:

Sole recipient: entire allowance awarded where without income; with an annual income below Lit. 6,240,000, the allowance is reduced; with an annual income above Lit. 6,240,000, no allowance is awarded. The income limits are doubled if the recipient is married.

Fight against unemployment

This year social debates had concentrated on the fight against unemployment, since the reality of present-day Italy is a high unemployment rate but which is distributed unevenly across the nation. In effect, if the Northeast of Italy is experiencing full employment on the one hand, then the unemployment rate reaches almost 20% in the southern part of the country.

Firstly, financial legislation has introduced new measures rendering a more flexible employment policy in an effort to facilitate the juncture of job demand and offer by way of promoting as flexible employment contracts as possible (solidarity contracts and the use of the unemployed for socially beneficial jobs).

In order to promote part-time work, costs for part-time work have been reduced in that social contributions will henceforth be paid in proportion to the duration of work and additional work hours have been rendered more costly for the employers.

All in all the Government deems it essential that the implementation and realisation of employment incentive policies be a result of the process of cooperation between the social partners who must collaborate closely with one another.

In accordance with Government objectives, these measures must be accompanied by a constant education policy starting at the compulsory school age. In this respect, the Government plans to raise the age of compulsory education.

Health

A rise in health care sector costs has led the Government to rationalise resources by introducing a different management policy for local health care services. Management of health care spending has been primarily delegated to a person responsible for administrative duties in the finance branch; this would render the local services more competitive with respect to the private sector. Nevertheless, it must be emphasised that the public health care system in its present state maintains health care protection as its top priority.

LUXEMBOURG

Main legislative measure

The main legislative measure taken relates to pensions. The implementation of the convergence policy consists in minimising differences between the contributory scheme in the private sector and the statutory schemes in the public sector. The first phase was completed by the adoption of a law of 8 January 1996 introducing the two following measures:

- The present uprating mechanism in public sector schemes (i.e. automatic adjustment of pensions linked to civil servants wage evolution) will be replaced by the adjustment mechanism existing in the contributory system. The change will adapt pensions, taking into account the real salary and wage evolution over the past years.
- The contribution of state servants to the financing of their pensions will increase progressively from 3% to 8% (which is the rate for employees in the contributory system). The increase of the contribution rate will be compensated for by a parallel increase in the index point which is the calculation basis for wages. A transition period will be in force until 1999.

Medium term draft bill

The introduction of dependency insurance remains a priority. The consultations with interested parties have been completed, a synthesis report has been published by the Government who intend to propose a draft bill in the near future. German legislation has served as a model for the Luxembourg project, which has the following main principles:

- priority of rehabilitation measures before acceptance of dependency costs
- priority of home care over institutional care
- priority of benefits in kind over cash benefits
- continuity of care
- definition of three categories of dependency
- adjustment of benefit according to the degree of dependency, with a possible combination of benefits in kind or in cash
- contracting professional health care providers
- adequate social protection for members of the family providing care
- joint financing through a social contribution based on taxable income and the state

Financing of social protection

There are a few issues to be considered concerning the main branches of social security.

In the case of *medical insurance*, the recent reform which introduced a system of spreading costs over a yearly period of cover and state involvement in contributions (involvement in benefits has ceased) yielded positive results. Negotiations with different benefit recipients have led to results based on economic medication. The introduction of a budgeting system has created a base for financial management of the hospital sector. A healthy financial status has been re-established and no contribution increase was necessary with the exception of the contribution for high-risk cash sickness benefit (at the end of the period starting from the month of illness and the three subsequent months); in this case the rate increased from 0.15% to 0.20%

Regarding *pensions*, recent actuarial studies of the scheme showed a stable financial situation. However the same studies revealed problems which may arise towards year 2006 even if employment continues to rise.

As for complementary pension schemes, the Government intends to draw up a draft bill which will delineate the legal framework in which pension schemes from businesses should be created. The following topics will be emphasised:

- guaranteeing the rights acquired by the worker who exercises his right to labour mobility
- equal treatment of men and women
- protecting the worker's interests in case of company insolvency.

It will also involve the modification of fiscal conditions necessary for attaining fixed objectives.

Employer contributions for *family benefits* are paid by the State, which was already responsible for more than 50% of financing. Even so, as financial resources became insufficient, the State undertook to pay, in addition, the difference between expenditure and income.

NETHERLANDS

Priorities in social protection

An important aim of the Netherlands' government is to stimulate new employment. For this purpose, among other things, it is necessary to cut back the costs of social security; a high social security cost causes a heavy burden of collective expenses which in turn limits employment growth.

There are two ways to cut back the costs of social security: reduction of the number of persons claiming a social security benefit and more effective control over improper use of social benefits and fraud.

In order to achieve a reduction of the number of persons claiming a social security benefit, new legislation has come into force. In this new legislation the duty of people to be more active in their behaviour is emphasised. It is primarily a person's own responsibility to earn their income.

The Sickness Benefits Act is privatised to a large extent; the employers are obliged under Civil Law to continue the payment of wages at a level of 70 per cent during the first 52 weeks of sickness.

Entitlement to a survivor's benefit is restricted to survivors with children under the age of 18 who are living in their household, to survivors who are at least 45% disabled for work, and to persons born before 1 January 1950.

A new Social Assistance Act has introduced more stringent procedures in claiming assistance and emphasises the people's duty to more actively seek employment.

More emphasis is placed on the fight against improper use of social benefits and fraud. Municipalities and implementing bodies are obliged to impose a fine or other administrative sanction when beneficiaries do not fulfil their obligations or when they unduly receive benefits. Benefits which are unduly received have to be recovered.

In view of the modernisation of the system of health insurance schemes, the government of the Netherlands announces its aim to gradually bring the health insurance schemes closer together (i.e. the scheme under the Health Insurance Act, the health insurance schemes for public servants and the private medical insurance schemes), with the intention of creating a system that will continue to guarantee a high standard of accessible and affordable medical care for all.

Working on this basis, three components of care can be distinguished:

- I. The first is the group of "uninsurable risks", which constitutes mainly long-term residential care. This type of care falls within the scope of the Exceptional Medical Expenses Act.

II. The second component is a statutory defined package of "ordinary" medical care. This compulsory package will be the same under the Act on the access to health insurance and private medical insurance.

III. The third component is the medical care that falls outside the statutory defined package mentioned under II. It will be covered by supplementary private insurance, which people may take out if they so wish.

Major developments in social protection

Sickness Benefits

In order to reduce the demand for benefits, the Sickness Benefits Act (ZW) was modified on 1 January 1994 to the effect that the employee's entitlement to sickness benefits was withheld the first 2 or 6 weeks, depending on the size of the company. During that time the employer was legally obliged to continue paying at least 70% of the wage.

Per 1 March 1996 the Sickness Benefits Act has been further privatised in the sense that from this date on employers have the legal obligation to continue the payment of wages in the case of sickness of their employees during a period of 52 weeks. This measure is taken in order to stimulate employers to introduce the best possible measures to achieve further reductions in the amount of sick leave. The employers have the possibility to re-insure their risk with private insurers.

The Sickness Benefits Act remains in force as a safety net for those employees who do not have a "normal" employment contract, such as temporary workers and sick unemployed employees. It also remains in force for employees who require special protection, for instance in the case of insolvency of the employer. In case of pregnancy female employees will have an entitlement to maternity benefits.

Survivor's pension

On 1 July 1996 the National Survivor's Pensions Act (ANW) will come into force. This new act provides entitlement to a benefit for widows, widowers and children who have lost one or both parents. The ANW has taken the place of the National Widows' and Orphans' Pensions Act (AWW), which provided pension entitlement for widows, widowers and full orphans.

This new bill restricts the number of people who can claim a survivors pension. Only persons born before 1950, persons who become widowed after 1 July 1996 and have children under 18 years, and persons who are at least 45% disabled for work are entitled to benefits. The maximum survivors benefit is 70% of the statutory minimum wage and is subject to other income from or in connection with work. Part of the income from work is dis-

regarded. The benefit for survivors who care for children under 18 is supplemented by 20% of the minimum wage. This supplement is not means tested. Married and unmarried couples are treated equally.

The reason behind the restriction of the entitlement to a benefit only to these categories of persons is that because of the changing society people are more and more able to provide for themselves in terms of the cost of living and so there is no or less financial dependency if the other partner dies. Furthermore, persons can insure themselves privately against the risk of death.

Social Assistance Act

On 1 January 1996 a new Social Assistance Act (nABW) has been introduced, replacing the existing Social Assistance Act (ABW). Under the nABW the municipalities have more responsibility regarding the implementation of social assistance.

Three basic amounts are provided: 50% of the statutory net minimum wage for single persons; 70% for lone parents and 100% for married couples and for unmarried couples living together. As for single persons and lone parents, the municipalities can supplement the uniform basic amount at a maximum of 20%, if the basic amount in the individual case is insufficient to provide for the necessary living expenses. The policy on the supplementary assistance has to be laid down in municipal regulations, to be approved by the municipal council.

With the nABW it is recognised that it is impossible to fix the (maximum) level of assistance exclusively on a central, uniform level. For this reason the municipalities obtain a more important role in the awarding of supplementary benefits.

The procedures concerning the claims for assistance will be more stringent; the municipalities are obliged to verify the information received with other bodies, such as the Inland Revenue Services, social security services etc. Also a new definition of "people living together /partnership" has been introduced in the nABW.

Finally, the nABW emphasises the duty of people to be more actively searching for employment. Every recipient of social assistance, except lone parents with children under 5 years, are obliged to look actively for work and to accept any suitable work offered.

AUSTRIA

Reform of Social Protection

In order to reduce the budgetary deficit - and in particular to comply with the criteria set at Maastricht - Austria recently adopted a far-reaching set of reforms, which includes among other things important measures with regard to social protection. The most essential issues are illustrated in the following, but the planned transitional rules partly aimed at protecting acquired rights, however, are not described in detail.

Early retirement pensions

In Austria, women having reached the age of 55 and men having reached the age of 60 are entitled to an early retirement pension, provided that they have been insured for a long period. This pensionable age will be maintained, whereas the qualifying conditions will be amended. As of 1 January 1997, 450 months of insurance (instead of 420 at present) will be required for the entitlement to an early retirement pension. As before, the alternative of only 420 contribution months (35 years of actual work) of compulsory insurance will continue to be sufficient.

A second possibility of drawing an early retirement pension is given in the case of unemployment. In this case as well, the required insurance periods will be extended from 1 September 1996 on. Until now, it was necessary to acquire 180 months of insurance (15 years) within the last 360 calendar months (30 years). The number of the insurance months required during this period will now be raised to 240 (i.e. 20 years during the last 30 years). In addition, 180 contribution months must be made (if a person has made at least 10 contribution years, child care periods are taken into account). As an alternative, a person is entitled to early retirement pension if he/she has fulfilled an „eternal qualifying period“, i.e. if 240 contribution months (20 years) of compulsory insurance can be proved, irrespective of the time at which these contribution months have been acquired.

Finally, there is a third possibility of drawing an early retirement pension, namely in the case of a reduced capacity of work. As of 1 September 1996, the pensionable age for men applicable in this case will be raised to the age of 57, while the age for women will be maintained at 55 years. Here as well, the conditions with regard to the qualifying period will be amended. While hitherto 120 months of insurance during the last 240 calendar months have been sufficient, 180 contribution months during the last 360 calendar months will be required in the future. As an alternative to this regulation, it will be sufficient to fulfil the „eternal qualifying period“, i.e. 240 contribu-

tion months within the compulsory insurance scheme, irrespective of the time at which the contributions were paid.

Invalidity pension

In future, the principle of „rehabilitation prior to pension“ will be strengthened. As of 1 July 1996, every entitlement to invalidity pension generally ends after two years at the latest. The pension is only payable if the vocational reintegration through reasonable rehabilitation measures has proved to be impossible. There is the possibility of referring the insured person to those activities for which he/she has been rehabilitated.

Hitherto, claimants of invalidity pension were not required to give up employment in order to be entitled to a pension. In future, a person who carries out the activity which has caused his/her invalidity or occupational disability will no longer be eligible for an invalidity pension.

Periods of school attendance and studies

For these periods to be effective not only with regard to the pension entitlement, but also to the calculation of pension, it is now necessary to pay contributions (hitherto, such a retrospective purchase was only necessary for the calculation of the pension). In addition, the level of contributions required for a retrospective purchase was increased considerably.

Calculation of pension

From 1 September 1996 on, a new model of pension calculation („percentage table“) shall favour longer insurance periods. Until now, an increase amounting to 1.9 per cent was acquired for the first 30 years, and an increase of 1.5 per cent from the 31st year onwards. In future, a reduced rate of increase is applicable for the first 30 years of insurance (1.830 per cent) and an increased rate from the 31st year onwards (1.675 per cent, up to the ceiling of 80 % of the assessment basis). Additional allowances and reductions shall provide an incentive in favour of a later entry into retirement after the age of 55 or 60 years.

Pension insurance of the self-employed

As far as the financing of the pension insurance of self-employed persons and farmers is concerned, the over-proportional federal grant shall be reduced. The present contribution rate of 12.5 per cent for self-employed persons will be raised by one per cent each on 1 April 1996 and on 1 January 1997, thus amounting finally to a contribution of 14.5 per cent. The contribution rate within the social insurance scheme for farmers, which presently

also amounts to 12.5 per cent, will be raised to 13.5 per cent as of 1 April 1996.

Unemployment insurance

- *Measures in favour of older workers*

Within the unemployment insurance scheme, the recruitment of older workers will be favoured by means of a system of extra benefits and charges (*Bonus-Malus-System*) from 1 April 1996. This system will lower the non-wage labour costs, while on the other hand, the dismissal of older workers will be more expensive.

If a company takes on a person aged between 50 and 55 years, the employer's contribution to unemployment insurance will be reduced by 50 per cent, thus from 3 per cent to 1.5 per cent of the calculation basis. If a company takes on a person aged over 55, the employer is exempted from paying any contribution to unemployment insurance at all.

If a worker aged over 50 is dismissed, the employer has to pay a one-off special contribution to the unemployment insurance scheme, provided that this worker has been employed by the company for more than 10 years. The one-off contribution will be equal to the basic amount which varies, depending on the worker's age, between 0.1 % of the gross pay up to the maximum of 3 % of the social insurance contribution basis and is multiplied by the number of months the dismissed worker lacks for the statutory pensionable age for early retirement after a long insurance period.

- *Extension of the assessment period*

As of 1 July 1996, the period taken into account for the assessment of unemployment benefit will be extended from presently 6 to 12 contribution months, in order to take into account the new regulations on annual working time models for the seasonal branches.

- *Unemployed persons shall be available for work*

In future, more attention shall be paid to the criterion of unemployed persons being only eligible for benefits if they are actually available for work. Some new regulations entering into force on 1 May 1996, shall prevent self-employed persons working below the „insignificant income ceiling“ whose independent activity is time-consuming to such a degree that the entry into employment is impossible as well as foreigners without a residence permit allowing them to take up employment, from drawing unemployment benefit. Similarly, an employee who within the same company switches over from an employment being fully subject to insurance to a „marginal“ (non-insurable) part-time employment will no longer be entitled to unemployment benefit.

- *Tightening of sanctions*

On 1 May 1996, the sanctions imposed for the refusal of reasonable work, a vocational retraining or an integration measure were tightened. In the case of the 1st refusal, benefit payments will cease for a period of 6 weeks (previously, for a period of 4 weeks); the second and every further refusal within one year will result in the loss of entitlement for a period of 8 (previously 6) weeks.

Care allowance

On 1 May 1996, some new regulations entered into force, aimed at guaranteeing the financing of the care allowance while considering the budgetary situation and avoiding social hardship cases. To avoid double benefits, the care allowance will cease on the second day in the case of hospitalisation, instead of being paid until the beginning of the 5th week of a hospital stay, as was the case so far. Moreover, the allowance paid during a stay in a nursing home will be reduced from the amount of 20 per cent to the amount of 10 per cent of category 3.

Concerning new claimants, the care allowance in category 1 will be reduced from presently S 2,635 per month to S 2,000.

In the case of special hardship, persons are now entitled to a care allowance even before they have reached the age of 3 years.

Family benefits

- *Parental leave*

The new provisions aim at involving men in child education and thus increasing women's chances on the labour market. In future, payment of the parental leave allowance until the child has reached the age of two years requires that the other parent takes at least a three months' parental leave. Otherwise, the entitlement to parental leave allowance will cease 18 months after the child's birth.

- *Family allowance*

The age up to which family allowances are granted will be reduced from 27 to 26 years (exceptions: considerably handicapped persons, conscientious objectors doing their alternative national service, and persons doing their national service).

At the same time, the duration of eligibility will be made subject to the duration of school attendance in the case of pupils and of studies in the case of students. The birth grant/special payment will not be granted after the end of 1996. A „Young child allowance“ will be introduced as a „parental leave

replacement allowance". If no parental leave allowance or maternity allowance etc. is paid, twelve times S 1,000 are granted in the first year after the birth of the child.

Sickness Benefits

Extensive reforms were also prepared in this area in order to ensure the financing of these types of benefits. Likewise, an entire new organisational measures was already established through political measures pertaining to the granting of hospital treatment and, in particular, the bearing of costs for this treatment. These measures will not take effect until after the period under review.

Extending the Circle of Insured

In order to curtail the possibility of evading payment of social security contributions due to the apparently growing tendency to enter atypical employment relations, the compulsory social security scheme has included so-called "contracts for services similar to contracts of employment" and "independent contracts of employment" as of 1 July 1996, thus signalling a further deep-seated reform of the Austrian social security system. However, the technicalities of this compulsory social security scheme have yet to be determined and will retroactively take effect.

PORTUGAL

Portuguese social protection has evolved to no great extent as of July 1995, with the determining factors being mainly of a political nature.

Due to the legislative elections held during the fourth trimester, the earlier government's legislative production had been limited to indispensable matters.

The new government had in turn been occupied with the preparation of state budgets and social security, the approval of the Social Concertation Agreement and preparation of the organisation of the newly created body of the Ministry of Solidarity and Social Security.

Promoting social solidarity is one of the key options of the government plan for 1996.

For this purpose, a policy of solidarity and social security is to be created which is above all based on the gradual development of a new instrument to fight poverty.

The Government has assumed the task of progressing in these fields through three large-scale reforms: the reform of the social security system, the creation of a new instrument to fight social exclusion and the implementation of a new logic to the partnership with particular institutions of social solidarity.

Thus, there has been a Commission established for the production of a White Paper on the social security reform. Proposed legislature was presented to Parliament which would create a minimum income benefit for people with low financial resources, who wish to achieve social and professional integration. Particular emphasis is placed on envisaging the very important participation of the social solidarity institutions in the implementation of this project, especially with respect to the social integration of the persons who will be covered by this.

As usual, the benefits have generally been adjusted by a percentage above the inflation rate. Only for those pensions which lie above the value of four minimum wages, the adjustment has been below the inflation rate.

The development of social protection is also under further consideration and political stances are not expected to be taken until the second semester of 1997.

FINLAND

The new Finnish government, which came into office in March 1995, has enacted several social security reforms. The Government's main objectives for the coming period are reducing unemployment and stabilising the state budget. Due to the deep recession in the 90's, the Finnish economy is limited in its spending margin. It has therefore become necessary to rein in social security costs.

The Government has put forth the following guidelines for its reforms:

- a reduction in overall costs, especially in the long term
- a restructuring of benefit schemes such that employment is favoured over a reliance on benefits

The restructuring of benefits comprises changes in the pension scheme, changes in the rules for daily allowances under the sickness insurance scheme and a reform of unemployment insurance. The financing of benefits has also been slightly modified.

The Government has drawn up the basic guidelines for the changes and their estimated financial impact. Most of the reforms entered into force on January 1st, 1996. The reform of the unemployment insurance scheme, however, will not enter into force until 1997, in accordance with the agreement reached in April of this year.

1. Revision of the pension schemes

Statutory pensions in Finland comprise earnings-related employment pensions and residence-based national pensions.

In December 1995 the Finnish parliament passed a number of legislative amendments concerning both schemes - the National Pension Scheme and the Employment Pension Scheme.

National pension guaranteeing a minimum pension level

The objective is to clarify the roles of the schemes. The amendments to the National Pension Scheme intend to strengthen the nature of the scheme in such a way that it provides a minimum pension to all residents in Finland, while the Employment Pension Scheme is aimed at maintaining the standard of living. To this end, a national pension will be paid to any resident not entitled to the earnings-related employment pension or receiving a very small employment pension.

In 1996 the national pension still consists of a basic amount and a basic amount addition. According to the revised legislation, a person is not enti-

tled to the basic amount if living alone and receiving an employment pension which exceeds either FIM 5,188 or FIM 4,937 a month or if married and receiving over FIM 4,564 or FIM 4,380 a month. These figures vary according to region.

If the pension was granted prior to 1 January 1996, the amount of the pension remains the same if the recipient is entitled to both parts of the pension. If only the basic amount is paid, the pension is reduced by FIM 60 a month in 1996. For those people who would not be entitled to a national pension under the new legislation, the basic amount will be reduced by a further 20% in the coming years. This would eventually result in the elimination of the basic amount by the year 2001. As of 1997 the basic amount and the basic amount addition will be combined into a single national pension.

Changes in special supplements to the National Pension

In addition to the basic amount and the basic amount addition, the national pension also included the following: child increase, spouse increase, care allowance for pensioners and housing allowance. There has also been a death grant. As of 1996 child increases, spouse increases and death grants will no longer be awarded. Beginning in 1997 the spouse increase will be decreased by 20% a year and will not be paid at all by the year 2001. The child increase will be decreased as of 1998 and completely eliminated by the year 2002.

The index adjustment to national pensions will be continued to be carried out as of January 1st and reflecting changes in the cost-of-living index. The index increase for 1996 is 0.3%.

Changes in the Employment Pension Scheme to promote a longer working career

Amendments to the legislation on employment pensions were also made by the Finnish parliament in December 1995 and came into force as of 1 January 1996. This reform entails savings for the Employment Pension Scheme. At the same time, the changes aim at prompting employees to work longer, since today only approximately 10% of employees work until the retirement age of 65.

Firstly, the reform includes new rules determining the pensionable salary. Instead of the previous four year rule, the pensionable salary will be determined by taking the earnings of the last ten years of employment into account, with each employment period being calculated separately. Since the ten-year period may include years with exceptionally low salary due to sickness, studies or similar reasons, those years in which the earnings are less than half of the average for that employment will be disregarded. Nev-

ertheless, at most a third of the years may be excluded. The new legislation has been applied gradually as of 1996 and will go fully into effect in the next century.

Secondly, there are cuts in the post-contingency accrual rate for disability and early retirement pensions. Whereas employment pension has so far continued to accrue at the rate of 1.5% for the credited period, the rate of accrual will be reduced to 1.2% between the ages of 50 and 60 and to 0.8% as of 60 years of age. There has also been a change in entitlement to the post-contingency accrual. It is required from now on that the beneficiary has been employed or self-employed within the Finnish private or public sector for at least one year during the period of ten years immediately preceding his or her pension contingency. This 12-month employment period need not be continuous. Before this, only one month's employment was necessary to be entitled to the post-contingency accrual. These two changes only concern persons whose pension contingency will appear after 1995.

Thirdly, the index system was also reformed in the Employment Pension Scheme. Whereas national pensions are indexed according to the cost-of-living index, employment pensions have been adjusted according to the average of price and wage changes, the TEL-index. Since 1996 another index has been introduced for pension recipients over 65 years of age. The old TEL-index (employees TEL-index) is still applied when adjusting salaries during active employment and pensions paid to persons under 65 years of age (e.g. invalidity pensions). The new pensioners TEL-index is thus applied to old-age pensions. Here the importance of the price change is raised to 80% and the importance of changes in the earnings level is reduced to 20%, while the importance remains divided 50-50 in the employees TEL-index.

Rehabilitation benefit instead of temporary disability pension

In both the National and Employment Pension Scheme, no more temporary disability pensions will be awarded, but the reform has introduced a rehabilitation benefit since the beginning of 1996 instead. The aim of this new rehabilitation benefit is to encourage employees to return to their careers and to find ways to secure and improve their working ability. This benefit may only be awarded in such a case that a rehabilitation plan has been devised for the employee and this will serve for the course of treatment and rehabilitation.

The rehabilitation benefit is similar to the disability pension but will only be awarded if it is shown that the person's ability to work will be restored through treatment or rehabilitation. The benefit may only be awarded on a temporary basis. Should the person's disability prove irreversible even after

the rehabilitation programme, then the benefit will be converted into a permanent disability pension.

If the rehabilitation is organised under the Employment Pension Scheme, then a rehabilitation supplement will also be paid. The supplement is an increase of 33% of the rehabilitation benefit.

2. Changes in sickness insurance

The basic nature of the daily allowance as a part of sickness insurance was changed in 1996. Since 1 January 1996 the allowance has only been paid if the applicant's yearly income is at least FIM 5,000. Those whose income is less or who have no source of income may receive a means-tested minimum allowance of FIM 60 per day for a disability or illness which lasts more than 60 days. Before this reform, all residents of Finland received at least the minimum daily allowance after a waiting period of nine working days, irrespective of his/her income.

Applicants with an income of FIM 5,000 per year or more continue to receive an income-related sickness, maternity, paternity or parent's allowance as before.

The minimum of maternity, paternity and parent's allowance is 60 FIM per day, however, but this allowance is paid even in the case that the mother/father does not have previous income without any means test.

A reduction in child home care allowance

Parents who prefer to take care of their children (under 3 years old) in the home after the parental leave receive a child home care allowance. This allowance consists of three parts: a basic amount, a sibling supplement and an additional means-tested amount. All these parts were reduced considerably in 1996: the basic amount to FIM 1,500 per month (FIM 1,908 in 1995), the sibling supplement to FIM 300 per month (FIM 382 in 1995) and the additional amount to FIM 1,200 per month (FIM 1,527 in 1995).

3. Tightened rules for unemployment benefits

After tedious negotiations held at the end of April, the Government finally reached an agreement on a major reform of the unemployment security system. The reform is estimated to bring about net savings of FIM 1.6 billion in the 1997-99 period. Savings will be reached by altering the qualifying criteria for benefits and halting index increases of the minimum benefit during 1997-99. The aim is to lessen those features of the benefit scheme that have been considered to undermine the will to actively seek employment.

The most important changes are:

- The period of employment entitling a person to unemployment insurance benefits will be extended from six months to ten.
- No index increases of benefits from 1997 to 1999. The minimum benefit will be frozen through 1999 without later compensation. As the minimum benefit amount forms a part of the earnings-related benefits (which are not otherwise adjusted during payment), this will in practise also lower the amount of new earnings-related benefits to be paid and also freeze payment of those earnings-related benefits for the same period.
- The period during which unemployment benefits may be paid to long-term aged unemployed will be shortened by two years by raising the age limit from 55 years to 57 years. The change will however, not affect those unemployed who already are over 53 years. For those who have reached the age limit the unemployment benefit can in practise be paid up to the age of 60 when the entitlement to unemployment pension begins.
- The incentives to earn supplementary income while collecting benefits, even on a short-term or part-time basis, will be improved. The amount of the benefit will also be less dependent on the income of the spouse.

In addition to the reform, there is general consensus on the need to improve educational opportunities when unemployed by creating an "educational insurance" which would complement the traditional unemployment insurance and act as a support of active measures rather than passive benefits. The Government is currently looking into ways of combining other educational measures with this new type of support.

4. Changes in the financing of social security

Financing of social security is divided between employers and employees/insured and general revenue. In the last years the part paid by the employees/insured has been increased and the part of employers reduced. The general trend is to increase the connection between premiums paid and benefits received and to increase the role of the insured directly especially with respect to earnings-related benefits. Instead, minimum security is increasingly financed by general taxation.

Accordingly, the premium for the national pension was abolished for the insured at the beginning of 1996. The employment pension premium was slightly increased for both employers and employees, with the premium for unemployment insurance being reduced. The employer premium for unemployment insurance is graded according to payroll size in order to reduce

overall labour costs for SME companies. This principle was further reinforced by making more drastic cuts to the basic premium than to the amount to be paid when the payroll exceeds a certain limit.

Premium	1995	1996
<i>Employers/Private sector</i>		
National Pension	2.40-4.90	2.40-4.90
Sickness Insurance	1.60	1.60
Employment pension (average)	16.60	16.80
Unemployment Insurance payroll max. FIM 5 million/exceeding part)	2.00/6.10	1.00/4.00
<i>Employees/Insured persons</i>		
National pension (taxable income)	0.55	--
(increase for pension income)	(1.00)	
Sickness insurance (taxable income)	1.90	1.90
-income above FIM 8000 per year	3.80	3.35
(increase for pension income)	(3.00)	(3.00)
Employment pension (salary)	4.00	4.30
Unemployment insurance(salary)	1.87	1.87

SWEDEN

In the budget bill for the fiscal year 1997 the Government has stated that balancing government finances was the most important prerequisite for a stable welfare policy. The general economic situation in Sweden of which the large budget deficit a symptom is has already had, in this fiscal year, an enormous impact on Swedish social security. In order to improve the situation new efforts have been made to strengthen the economy and thus create the basis for sustainable growth in the future.

A general welfare policy with stable social security rules concerning sickness, parenthood, unemployment and old age is an important part of Sweden's economic policy. All benefits and allowances in the social security system must be designed to support employment and reduce unemployment.

Previous reports have described changes in the old age pension system. A group consisting of members from those political parties which agreed on the principles of the new pension scheme is currently working on the scheme's implementation. There is still much to be done in the areas of guarantee pension, survivors pension, disability pension, premium reserve, etc. The first pensions from the new system are expected to be paid out from the new scheme in the year 2001.

Measures have also been taken to reduce costs in the various social security schemes. It has been planned to modify the existing regulations concerning maintenance advance. If a child's parents live apart, the parent who does not have custody of the child must contribute towards the child's upkeep by paying a maintenance allowance. The maintenance advance may be awarded when the absent parent doesn't pay the allowance. It is quite common today that the social security system pays a large amount of the allowance in place of the absent parent. This is one aspect which shall be changed under the new system.

New conditions have also been stipulated concerning housing allowance for families. Housing allowance is income related. We can expect reductions in costs primarily through reforms on the way incomes are calculated within the system.

Strong efforts have been made and will continue in the future in making rehabilitation efforts more effective. Various parliamentary committees have proposed changes to the rehabilitation field. We believe that effective rehabilitation is perhaps the most efficient way to reduce costs in the social security system. What is needed to make the rehabilitation as efficient as possible is that the different parties actively involved in the rehabilitation process co-operate in a more effective way. Several pilot projects have been launched to precisely test various methods to improve the above mentioned

co-operation. At the same time there exists a strong tendency towards separating the different branches within the social security system from each other. That is to say unemployment should be separated from sickness insurance, etc. Such steps are important not only for defining the costs but also for deciding which measures are required to solve the problem leading to the claim for a certain benefit. It also makes it easier to avoid improper use of the different benefits.

As been described in this and in previous reports, the Swedish social security systems have undergone a period of heavy cuts in compensation levels, etc. Difficulties are far from being over but during the past year the Government has proposed raising the compensation level for sickness benefits in cash from the present 75% to 80% of income loss by January 1, 1998. In other words, there is a glimmer of light at the end of the tunnel.

UNITED KINGDOM

1. Introduction

Following the prodigious legislative programme of the previous year (described in MISSOC 1995) work continues implementing the reforms introduced to ensure accurately focused and affordable social protection. Major changes to non-state pension regulation are due to take effect in April 1997, and the new regime of benefits for the unemployed - Jobseeker's Allowance - is in place from October this year, supported by a range of measures to help people move from dependency into employment and to ensure that they are better off in work. A Disability Discrimination Act has been passed, and adjustments to policy more closely define the entitlement conditions for income related benefits and family benefits. Work to prevent and uncover fraud has resulted in savings beyond expectations, a major programme is under way with the object of changing the administration of the social security programme so that this can be done at significantly lower cost, and the range and scale of partnerships with the non-state sector has been extended.

In the area of health and social care a wide-ranging legislative programme has been undertaken resulting in strengthened complaints procedures in the National Health Service and improved care for mentally ill people in the community.

2. Pension Reform

The Pensions Act 1995 aims to provide a more secure, equal and sustainable footing for pensions in future. See MISSOC 1995 for details. Implementation of the Act is proceeding as planned, with most of the key regulations in place and coming into force in April 1997. The equalisation of state pension age for men and women will be introduced in phases between 2010 and 2020.

The Government is satisfied that the programme of pensions reform over recent years, with a shift in emphasis to fully funded non-state provision for supplementary pensions, has put the UK in a very favourable position to deal with the pressure of future demographic change. This view is supported by OECD forecasts that Britain will be in a position to have paid off its national debt by the year 2030, despite ageing of the population.

3. Unemployment, Sickness and Invalidity Benefits

In October 1996, Jobseeker's Allowance (JSA) replaces National Insurance (NI) Unemployment Benefit and Income Support for the unemployed. Contribution-based JSA is a personal rate of benefit, payable for six months,

and income-based JSA is available to unemployed people and their dependants according to need for as long as it is needed. Administration is by the Employment Service (ES) and Benefits Agency (BA) working in partnership.

JSA will target resources at those most in need and provide better value for money. It has been designed to meet the needs of the unemployed until they return to work, with a firm emphasis on jobsearch. As a basic condition of entitlement claimants are required to enter into an individually tailored "Jobseeker's Agreement" which sets out, for example, the steps they intend to take to find work, and explains the services available to help them do this. The new streamlined administrative arrangements play an important part in providing a better service for unemployed people and a comprehensive approach to getting them back to work.

Changes to the rules for administering Statutory Sick Pay (SSP) introduced in April 1996 provide statutory time limits for employees to notify sickness and for employers to provide information, and end the exclusion from SSP of employees who are outside the EEA at the time sickness begins. This latter improvement will also apply to Statutory Maternity Pay (SMP). Following consultation the Government is considering the implementation of an exemption from operating SSP rules for employers who pay wages or occupational sick pay at or above the SSP rate. Workers' underlying entitlement to SSP will not be affected under the proposal. The aim is to allow greater flexibility for employers, and cut back on administration as part of a wider deregulation programme to reduce administrative burdens on business.

Following the judgement of the ECJ in the Gillespie case, the rules for SMP were changed in June to enable the earnings related element of SMP to take account of a retrospective pay award which covers payments made in the period used to calculate the amount of higher rate SMP.

4. Other benefits

A range of measures has been introduced making more exact the focus of non-contributory benefits, particularly income related benefits. With effect from January 1996, Housing Benefit for accommodation in the privately rented sector was limited to the general level of rents in a given locality. From October 1996 benefit for single people aged less than 25 will be restricted to the average local rent for non-self-contained accommodation. There are exceptions for certain groups, including lone parents, and local authorities have discretion to pay above this level in individual cases of exceptional hardship.

The Government's concern to safeguard public funds and prevent abuse of the benefit system led, in February 1996, to the removal of access to most

non-contributory benefits for people from abroad. The groups affected are those who have entered the country illegally or on the understanding that they will be self-supporting, and those who have had an application for asylum considered and turned down by the immigration authorities. People who claim asylum on arrival in the UK retain access to benefit up to the point of a negative decision on their asylum case, and the changes do not affect the position of refugees, who continue to have the same access to benefits as UK nationals, and do not alter the position for EEA nationals and persons from countries with relevant reciprocal agreements. From October 1996 similar restrictions will be placed on the entitlement to Child Benefit of people coming to the UK from abroad.

The rates of One Parent Benefit and the Lone Parent Premium in income related benefits were not updated in 1996. From April 1997 One Parent Benefit will be merged into the main rates of Child Benefit and the Lone Parent Premium will be merged with the Family Premium in income related benefits. The intention is to withdraw over time the extra benefit paid to lone parents compared to couples with children. These changes were accompanied by further measures designed to help lone parents into work: the amount of earnings which can be disregarded in respect of child care costs when calculating entitlement to in-work benefits was increased from £40 to £60 per week, the minimum maintenance payment under the Child Support Act from £2.35 to £4.80. A pilot scheme to help lone parents find work is described at section eight.

5. Financing

With effect from April 1996 cash benefits were increased with regard to movements in prices, and NI contribution rates were adjusted with Class 4 contributions for self-employed people reduced by 1.3 per cent. A decrease in non-wage costs was introduced by offering employers a one year remission from NI contributions for each person they take on who has been out of work for two years or more. The main rate of employers' Class 1 contributions will be reduced by 0.2 per cent from April 1997.

Last year's report explained how the rate of growth of social security expenditure had been contained through a range of measures, not least policy changes. Further restraint and savings can be expected to come from a "Change Programme" of administrative reform and the redoubling of efforts to eliminate fraud (see below).

6. Operational and administrative reform

A programme of reform announced in February 1996 aims to transform the way in which social security administration is conducted, with the goal of efficiency improvements of 25 per cent over the next 3 years (against cur-

rent annual running costs exceeding £3 000m). These gains will be sought through examining, improving and updating the way in which the Department conducts its business. A review of the legal basis of decision making and appeals is fundamental to this reform, and proposals to streamline processes while preserving individual rights to fair and impartial treatment are the subject of consultation. The processes of claiming and paying benefits are being examined and rules reviewed to see if administration can be simplified. The first benefit to be scrutinised in this way is Income Support, the most complex, and the process revealed has highlighted areas for improvement. The way in which the provision of services is organised and the scope for their more efficient delivery by involving the private sector is being energetically explored - see section seven below for more.

Tackling fraud and abuse is a top priority. An all time record of £1,400 million was saved through anti-fraud activities in the financial year ended in March 1996. Various procedures and checks are being built into the social security system as part of a comprehensive security strategy which places an increasing emphasis on prevention and deterrence whilst complementing the continuing investigative effort. New activities include more secure methods of payment; extra visits and checks on benefit claims; data matching to identify inconsistencies between data held on different computer systems; and the successful piloting and subsequent launch of a freephone service for the public to report suspected benefit fraud. A cross-governmental committee has also been established to formalise the co-ordination of anti-fraud activities. A five year strategy to combat Housing Benefit fraud has been launched. This includes stronger financial incentives for local authorities to detect fraud, data-matching of information held by different local authorities and the BA, and development work on improving claim and control procedures. Stricter procedures for allocating NI numbers and registering contributions were introduced in November, and work on further measures to strengthen and control related procedures is in hand.

New measures to reduce the burden on business of collecting tax and NI were announced in September 1995. The three revenue collecting agencies, Inland Revenue (IR), Customs and Excise (C&E) and the Department of Social Security's Contributions Agency (CA), have developed joint programmes to improve the quality of their service and ease the administrative burdens on businesses. Specific measures include: piloting of common education, information and enquiry services; combined auditing of employers; and closer working links between the departments. Further work aims at closer alignment between the tax and NI systems, and improved information exchange between IR and the CA. For example, as one out of a number of similar changes from April 1996 the arrangements for dealing with the remuneration of professional advisors and certain company directors were aligned in the tax and NI systems.

7. Private and Public Sector Partnership

More projects have been agreed under the Government's Private Finance Initiative (PFI) which allows mutually beneficial partnerships between the state and non-state sectors. A contract has been awarded for the provision of a benefit payment card to replace the current less secure instruments of payment, and a preferred supplier has been announced to develop the Department of Social Security's extensive central office estate at Newcastle. An invitation for expressions of interest in the ownership and management of all of the Department's nationwide property estate was announced at the end of June. It is hoped that contracts for the deal - one of the largest and most complex property transactions ever conducted in the UK - will be awarded by September 1997. As with other PFI initiatives, the DSS will establish a partnership where the transfer of risk to the private sector carries with it the incentive to provide effective and efficient quality services.

Further announcements see the extension of this collaborative approach from estates and ancillary services to benefit administration itself. First, is a decision to launch a competition for the delivery of Child Benefit. There will also be a competition to involve private sector operators within three of the Benefits Agency's thirteen Area Directorates, working alongside management to assess ways of working more efficiently and consider the scope and value of further private sector involvement. It is expected that the competition for Child Benefit operations could be completed by April 1998, and private sector management partnerships introduced during 1997/1998. A third initiative launches a procurement process for new IT infrastructure to support the Department's business, working closely with the private sector to provide the most up to date technologies, expertise and funding.

8. Active Employment Measures

Active measures are key to the UK approach to tackling unemployment and dependency. Social security policies are framed to help and encourage people to take jobs. For example, entitlement to Jobseeker's Allowance (see also section three) is explicitly conditional on people genuinely trying to get back to work, with close monitoring of and support for their efforts from a rationalised administration. In-work benefits are an important tool in making it worthwhile for people to take up entry level jobs which are available, and to stay in work and increase their earnings. Family Credit has been a particular success in helping people take up and remain in work, providing help for over 650,000 working families. Refinement of this scheme continues with the introduction of an increased benefit threshold for those working 30 hours or more per week, and additional help with childcare costs - of particular help to lone parents. The introduction of Earnings Top-Up on a pilot basis in October 1996 is an experiment to assess the effect of a similar measure for those without children. Measures to smooth the actual transi-

tion from dependency into work include continuing for four weeks the maximum help with rents for those who take up work after six months on income-related support, a tax free Back to Work Bonus of up to £1 000 on leaving these benefits for those who have worked part-time, and the faster processing of claims for in-work benefits.

A complementary aim is to encourage the generation of jobs. As described elsewhere, the administrative burdens on business are being reduced wherever possible, and the rate of employers NI contributions will be reduced again in April 1997. At the same time, a NI contribution "holiday" was introduced for employers where the new employee has been out of work and claiming benefit for two years or more, and rules allowing employment on trial without risk of benefit sanctions give employers the opportunity to notice the abilities and value of individuals who are long-term unemployed.

A new pilot scheme will run for three years from April 1997 in selected areas, offering help with jobsearch and training to lone parents on Income Support. The scheme will be jointly managed by DSS and the employment ministry. The aim is to test whether it is cost effective to provide services to lone parents encouraging them to reduce their dependency on benefits by taking up or increasing their participation in paid employment, and to test options for delivering such a service. Caseworkers will offer advice on childcare, financial assistance, and the benefits of working, and will assist with jobsearch activities and training opportunities. Through active intervention at an early stage, the caseworker will attempt to change the expectations and culture among lone parents on benefit, to help them move towards self reliance. Participation will be voluntary, and it is expected that the voluntary and private sectors will be involved in some pilot areas.

The Disability Discrimination Act became law on 8 November 1995. The Act gives disabled people new rights in the areas of employment, access to goods, facilities and services and buying and renting land and property. The Act has set up a National Disability Council and Northern Ireland Disability Council to advise Government on the elimination of discrimination, and also introduces new measures in education and for public transport vehicles. Implementation will be staged. The first rights come into effect on 2 December 1996.

9. Health and social care

The Health Service Commissioners Act 1996 extended the jurisdiction of the Health Service Commissioner, enabling him to investigate complaints of a clinical nature and against providers of family health services (e.g. general practitioners). The Medical (Professional Performance) Act 1995 enables the General Medical Council to deal with doctors whose professional performance is found to be seriously deficient. The Mental Health (Patients in

the Community) Act 1995 provides care under supervision for people with a serious mental disorder who are discharged from hospital. Legislation was also introduced into Parliament early in 1996, and completed its passage quickly, which set out arrangements for the transfer of property, rights and liabilities of NHS Trusts, Health Authorities and Special Health Authorities when they are dissolved or abolished.

I Organisation

II Financing

III Health care

IV Sickness - Cash benefits

V Maternity

VI Invalidity

VII Old-age

VIII Survivors

IX Employment injuries and occupational diseases

X Family benefits

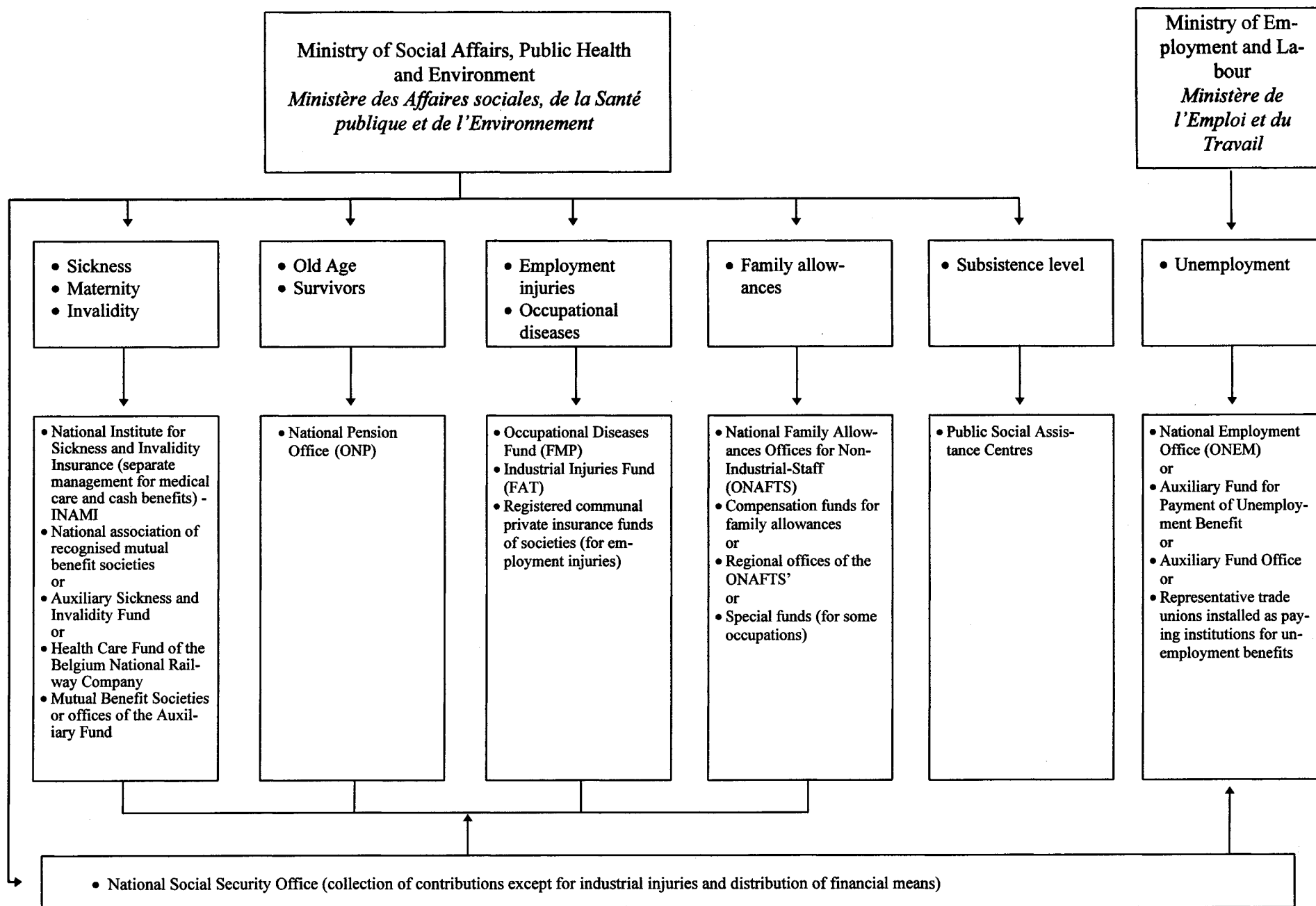
XI Unemployment

XII Guaranteeing sufficient resources

XIII Social protection of self-employed

Table: I

Organisation in Belgium



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

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

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

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

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

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

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

Sickness, maternity, invalidity

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

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

Old-age and survivors

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

Work accidents and occupational diseases

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

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

Family allowances

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

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

Unemployment

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

Social assistance

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

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OFFICE NATIONAL DES PENSIONS
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B-1060 Bruxelles

OFFICE NATIONAL D'ALLOCATIONS
FAMILIALES POUR TRAVAILLEURS
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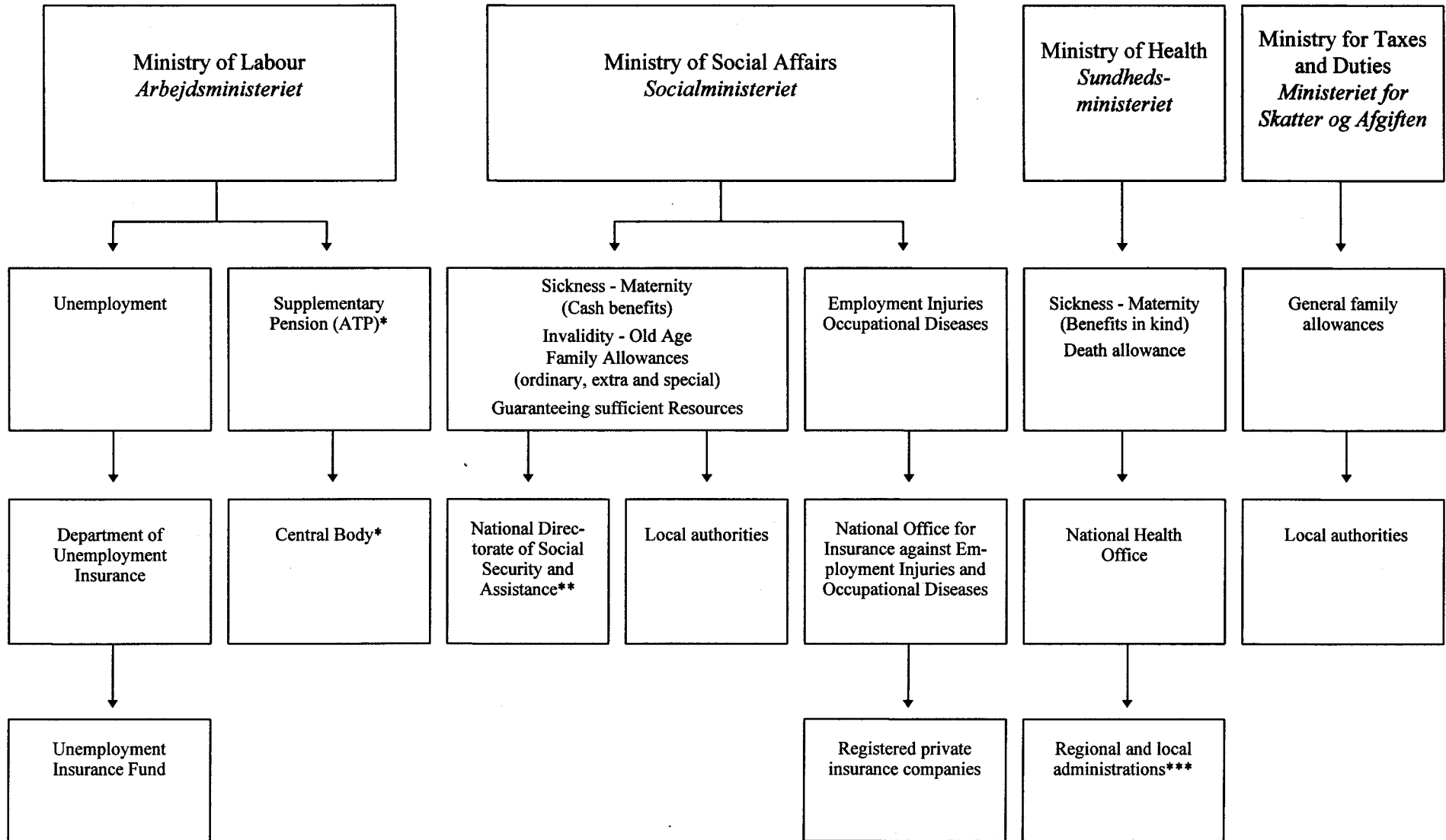
FONDS DES MALADIES PROFESSIONNELLES
Avenue de l'Astronomie, 1
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FONDS DES ACCIDENTS DU TRAVAIL
Rue du Trône, 100
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OFFICE NATIONAL DE L'EMPLOI
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B-1000 Bruxelles

Table: I

Organisation in Denmark



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

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

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

Pension Systems

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

Sickness Insurance

The sickness insurance which provides for the whole population is run and financed by the local administrations. The Ministry of Health is in charge of the insurance. All citizens of Denmark have sickness insurance. The cash benefits in the case of sickness and maternity are paid by the local authorities (within the scope of the Ministry of Social Affairs).

Family Allowances

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

Unemployment Insurance

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

* * * * *

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DK-1060 København K

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

SOCIALMINISTERIET
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DK-1060 København K

DIREKTORATET FOR SOCIAL SIKRING
OG BISTAND
International Service
Ny Kongensgade 9
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ARBEJDSKADESTYRELSEN
Æbelogade 1
P.O. Box 3000
DK-2100 København K

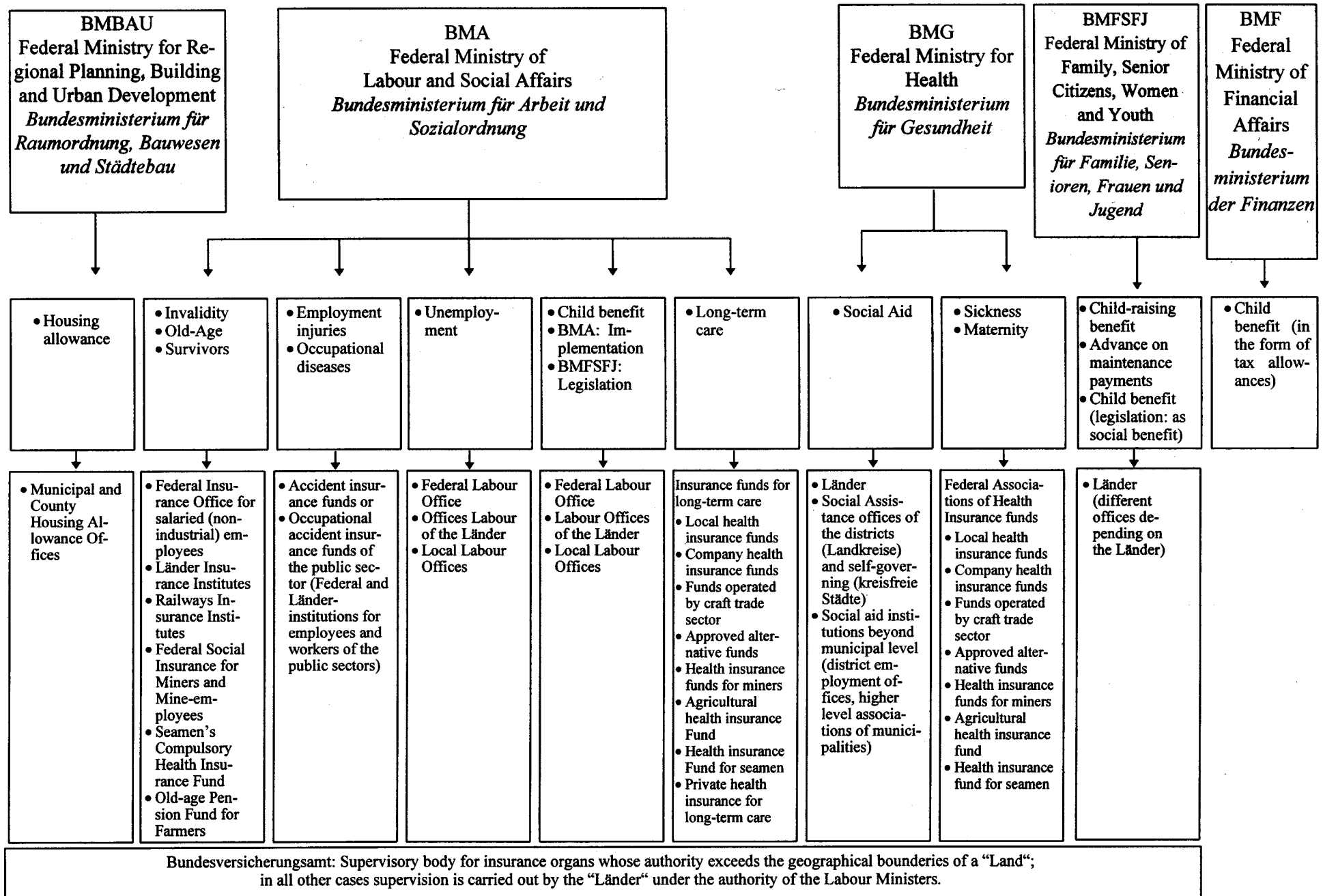
SUNDHEDSMINISTERIET
Holbergsgade 6
DK-1057 København K

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

MINISTERIET FOR SKATTER OG AFGIFTEN
Slotsholmsgade 12
DK-1216 København K

Table: I

Organisation in Germany



The following five branches of social insurance exist in Germany:

- **Statutory Pension Insurance**

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

- **Statutory Health Insurance**

The statutory health insurance is in the hands of roughly 800 insurance funds, some of which operate regionally (general funds) and some of which operate at a national level (e.g. most of the semi-private funds). These funds are open to all members regardless of occupation or position. (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 they are engaged in minor employment or the remuneration is above the annual assessment ceiling.

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

- **Statutory Long-term Care Insurance**

On 1 January 1995 statutory long-term care insurance was introduced in order to cover the risk

of need for long-term care. Since 1 January 1995 each statutory health insurance fund has established a long-term care insurance fund which is responsible for granting benefits to beneficiaries who are in need of long-term care. All persons who are members of a statutory health insurance fund are covered against the risk of need for long-term care in the same fund. Persons with private health insurance coverage must correspondingly conclude a private long-term care insurance contract.

- **Statutory Accident Insurance**

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

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

- **Unemployment Insurance**

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

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

- **Self-administration**

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

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. (examples of which are the *Bundesknappschaft* and the *Seekasse*). Supervision falls under the responsibility of the federal insurance office.

Other Benefits

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

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Postfach 12 06 09
D-53048 Bonn

BUNDESMINISTERIUM FÜR GESUNDHEIT
D-53108 Bonn

BUNDESMINISTERIUM FÜR RAUMORDNUNG,
BAUWESEN UND STÄDTEBAU
Postfach 20 50 01
D-53170 Bonn

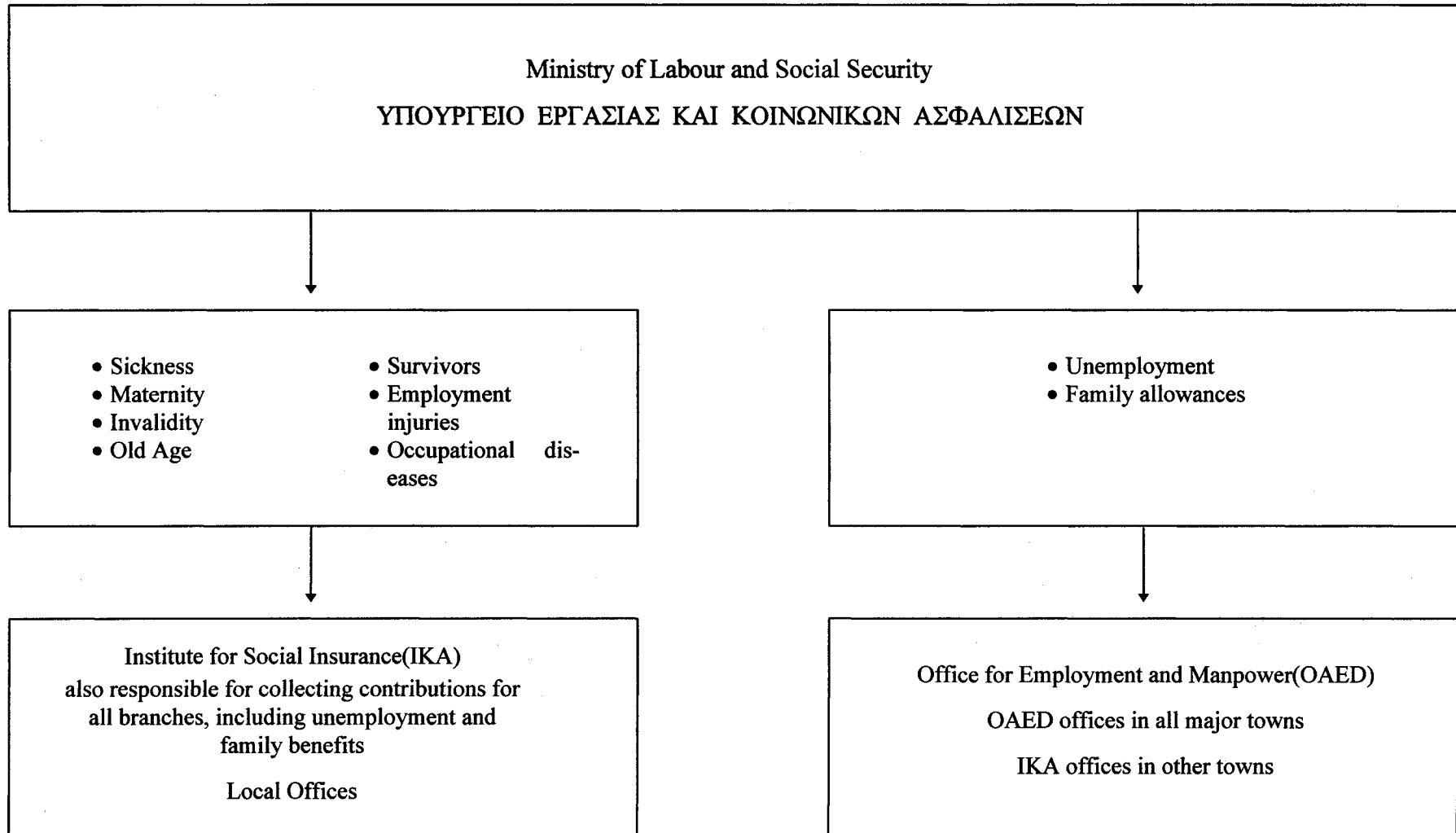
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ANGESTELLTE
D-10704 Berlin

BUNDEANSTALT FÜR ARBEIT
D-90327 Nürnberg

BUNDEVERSICHERUNGSAMT
D-10785 Berlin

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Postfach 20 03 44
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The Greek Constitution of 1975, revised in 1986, established the principle of the "Social State" by means of provisions guaranteeing to a large extent social protection. In particular, Article 224 concerning social security stipulates the obligation of the State to provide social security for workers.

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

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

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

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

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

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

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

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

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

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

ΥΠΟΥΡΓΕΙΟ ΕΡΓΑΣΙΑΣ ΚΑΙ
ΚΟΙΝΩΝΙΚΩΝ ΑΣΦΑΛΙΣΕΩΝ
ΓΕΝΙΚΗ ΓΡΑΜΜΑΤΕΙΑ ΚΟΙΝΩΝΙΚΩΝ
ΑΣΦΑΛΙΣΕΩΝ
ΔΙΕΥΘΥΝΣΗ ΔΙΑΚΡΑΤΙΚΗΣ ΚΟΙΝΩΝΙΚΗΣ
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ΤΜΗΜΑ ΕΟΚ-ΔΙΕΘΝΕΙΣ
ΣΧΕΣΕΙΣ
ΠΑΤΗΣΙΩΝ 30
10170 ΑΘΗΝΑ

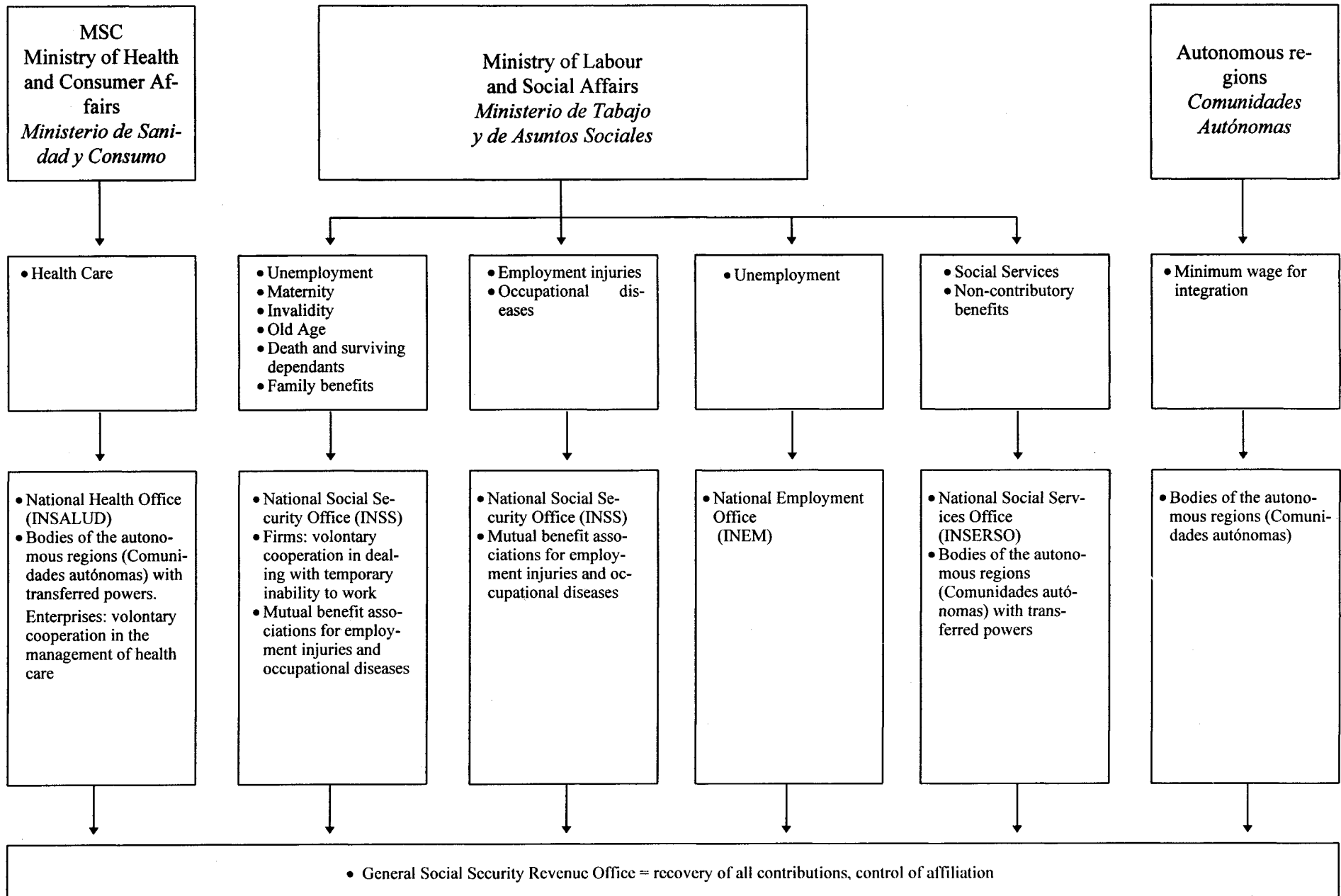
ORGANISATION FOR AGRICULTURAL
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Patisision Street 30
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ΔΙΕΥΘΥΝΣΗ ΑΣΦΑΛΙΣΗΣ
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Directorate Insurance
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Table: I

Organisation in Spain



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

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

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

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INSTITUTO NACIONAL DE LA SALUD
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E-28014 Madrid

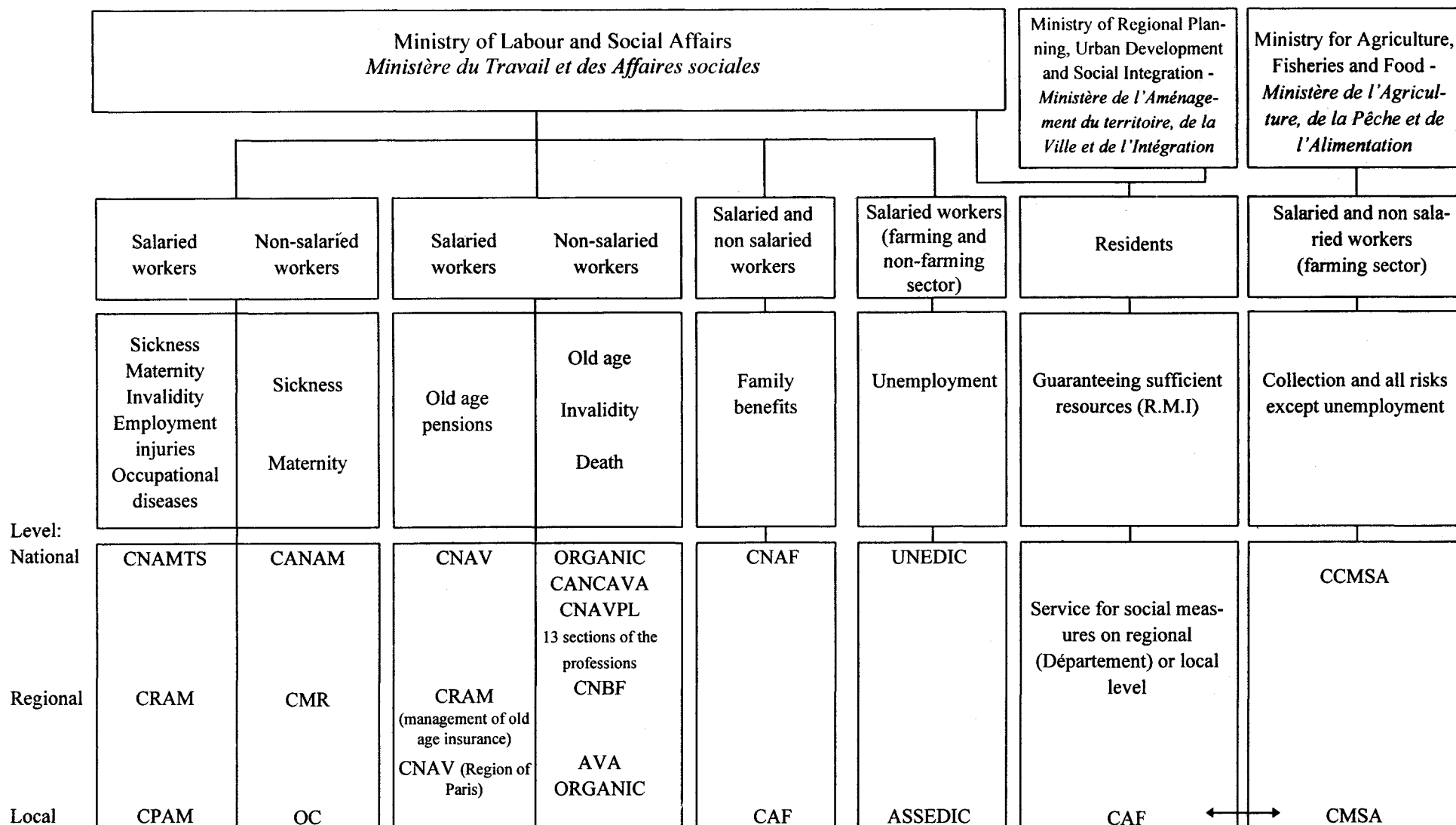
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Table: I

Organisation in France



AVA: Old-Age Insurance for Craftsmen; ASSEDIC: Association for Employment in Industry and Commerce; CAF: Family Allowances Fund; CANAM: National Sickness and Maternity Insurance Fund for Non-Salaried Workers; CANCAVA: National Autonomous Compensation Fund for Old-Age Insurance of Craftsmen; CCMSA: Central Fund for Farmers; CMSA: Fund for Farmers; CMR: Regional Sickness Fund; CNAF: National Family Allowances Fund; CNAMTS: National Sickness Insurance Fund for Salaried Workers; CNAV: National Old-Age Insurance Fund; CNAVPL: National Old-Age Insurance Fund for the Self-Employed; CNBF: National Fund of the French Bar Council; CPAM: Primary Sickness Insurance Fund; CRAM: Regional Sickness Insurance Fund; OC: Agency under contract; ORGANIC: National Fund of the Old-Age Insurance Scheme for Non-Salaried Workers in Industry and Commerce; UNEDIC: National Union for Employment in Industry and Commerce.

The URSSAF (Union for the Collection of Social Insurance and Family Allowance Contributions) assumes collection of social security contributions for the general scheme of salaried workers and for all risks. The OC is responsible for health risks of non-salaried workers of the non-agricultural sector, and the AVA, ORGANIC or sections of self-employed occupations for old age and invalidity. In the agricultural sector, the CMSA collects contributions for farmers and salaried workers.

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

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

These different schemes - with the exception of the agricultural scheme are placed under the authority of the Ministry in charge of social security (at present the Ministry of Labour and Social Affairs); the agricultural scheme is placed under the supervision of the Ministry in charge of agriculture.

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

rity offices for agriculture for persons in the agricultural scheme.

The general scheme is organized in four branches:

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

National Level:

The National Health Insurance Fund for Employees (CNAMTS) is in charge of the first two branches. Apart from the National Fund there are

Distribution in percentage of active contributors in 1992

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

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

two other types of bodies which do not have any hierarchic connection. These are the regional Health Insurance funds and the primary Health Insurance funds.

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

has transferred certain tasks to the regional Health Insurance funds.

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

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

Local level:

At the local level the collection of contributions is carried out by the associations for the collection of social insurance and family allowance contributions (URSSAF) which is subordinate to the ACOSS (Central Office of the Social Security Organisations). The ACOSS has the task to follow the finances of each branch as regards planning and 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 ASSEDIC - Association for Employment in Industry and Commerce - with the UNEDIC - National Inter-occupational Union for Employment in Industry and Commerce - at the national level.

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

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

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L'INTEGRATION - MINISTERE DU TRAVAIL
ET DES AFFAIRES SOCIALES
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REVENUE MINIMUM D'INSERTION
9, rue Georges Pitard
F-75015 Paris

MINISTERE DU TRAVAIL ET DES AFFAIRES
SOCIALES.
DELEGATION A L'EMPLOI
55, avenue Bosquest
75700 PARIS

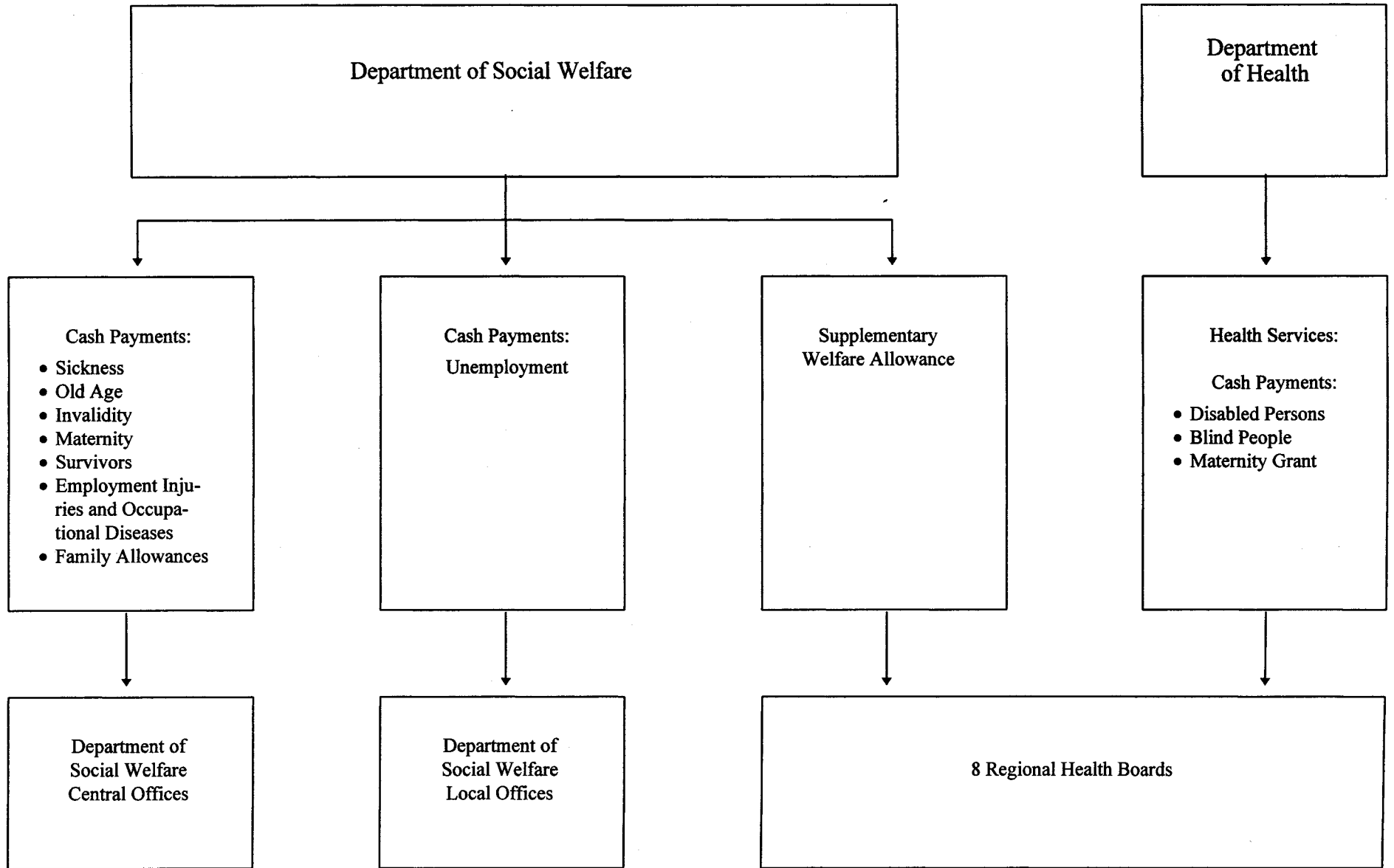
ACOSS
Agence Centrale des Organismes de Sécurité
Sociale
67, boulevard Richard Lenoir
F-75536 Paris Cedex

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

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

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

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



Department of Social Welfare

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

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

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

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

Department of Health

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

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

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

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

* * * * *

DEPARTMENT OF SOCIAL WELFARE

Headquarters
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IRL-Dublin 1

DEPARTMENT OF SOCIAL WELFARE

Pensions Service Office
College Road
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DEPARTMENT OF SOCIAL WELFARE

Child Benefit
Social Welfare Services Office
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DEPARTMENT OF SOCIAL WELFARE

Invalidity Pension
Ballinalee Road
IRL-Longford

DEPARTMENT OF HEALTH

Headquarters
Hawkins House
IRL-Dublin 2

EASTERN HEALTH BOARD

Dr Steeven's Hospital
IRL-Dublin 8

MIDLAND HEALTH BOARD

Arden Road
Tullamore
IRL-Co Offaly

MID-WESTERN HEALTH BOARD

31-33 Catherine Street
IRL-Limerick

NORTH EASTERN HEALTH BOARD

Navan Road
Ceanannas Mor
IRL-Co Meath

NORTH WESTERN HEALTH BOARD

Manorhamilton
IRL-Co Leitrim

SOUTH EASTERN HEALTH BOARD

Lacken
Dublin Road
IRL-Kilkenny

SOUTHERN HEALTH BOARD

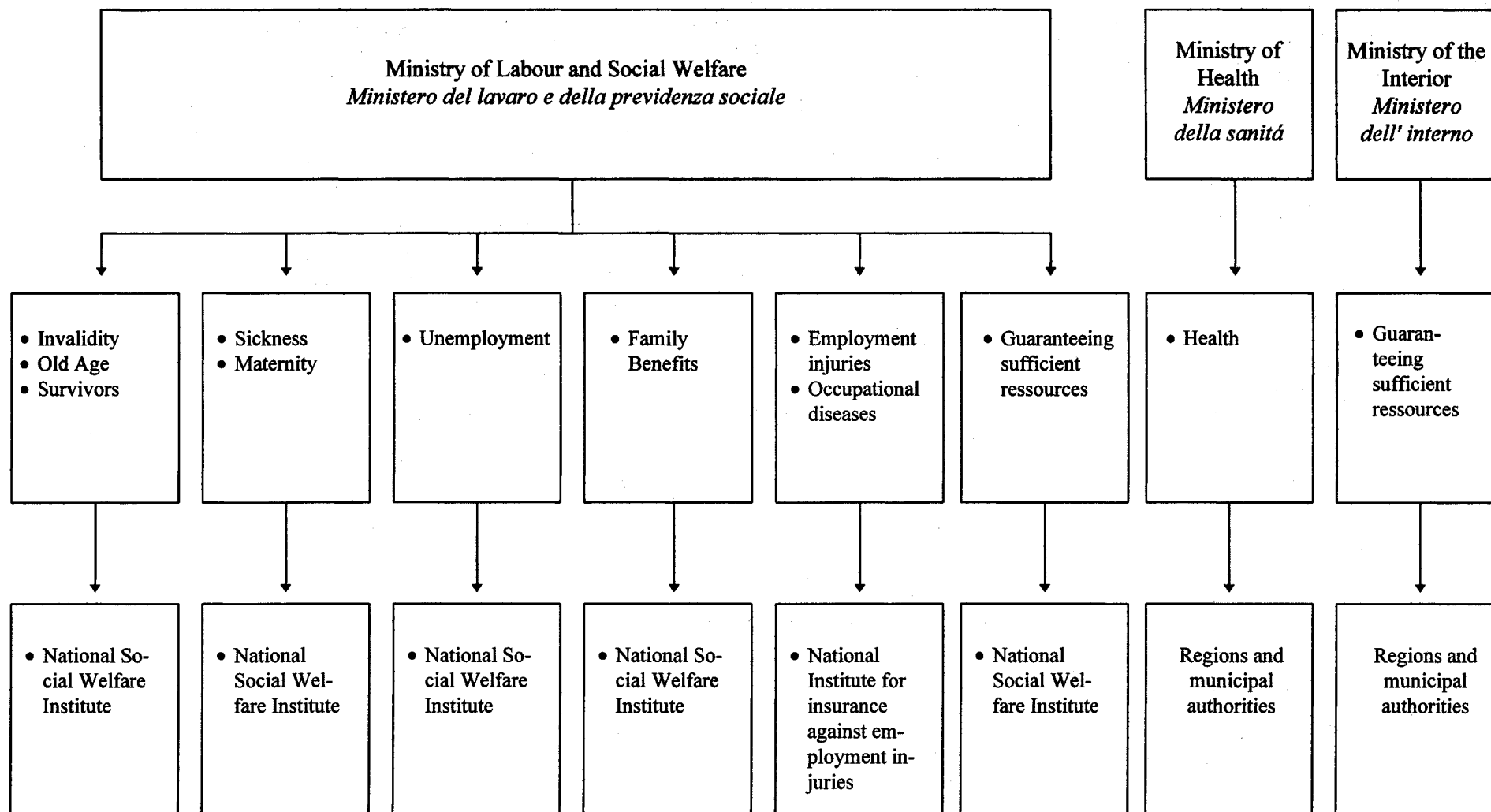
Cork Farm Centre
Dennehy's Cross
IRL-Cork

WESTERN HEALTH BOARD

Merlin Park Regional Hospital
IRL-Galway

Table: I

Organisation in Italy



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

Health Care

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

Sickness and Maternity - Benefits in Kind

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

Pensions

• Private sector - employees

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

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

• Public Sector

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

• Self-employed Persons

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

Employment Injuries and Occupational Diseases

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

Family Benefits

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

Unemployment

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

Guaranteeing Sufficient Resources

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

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

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

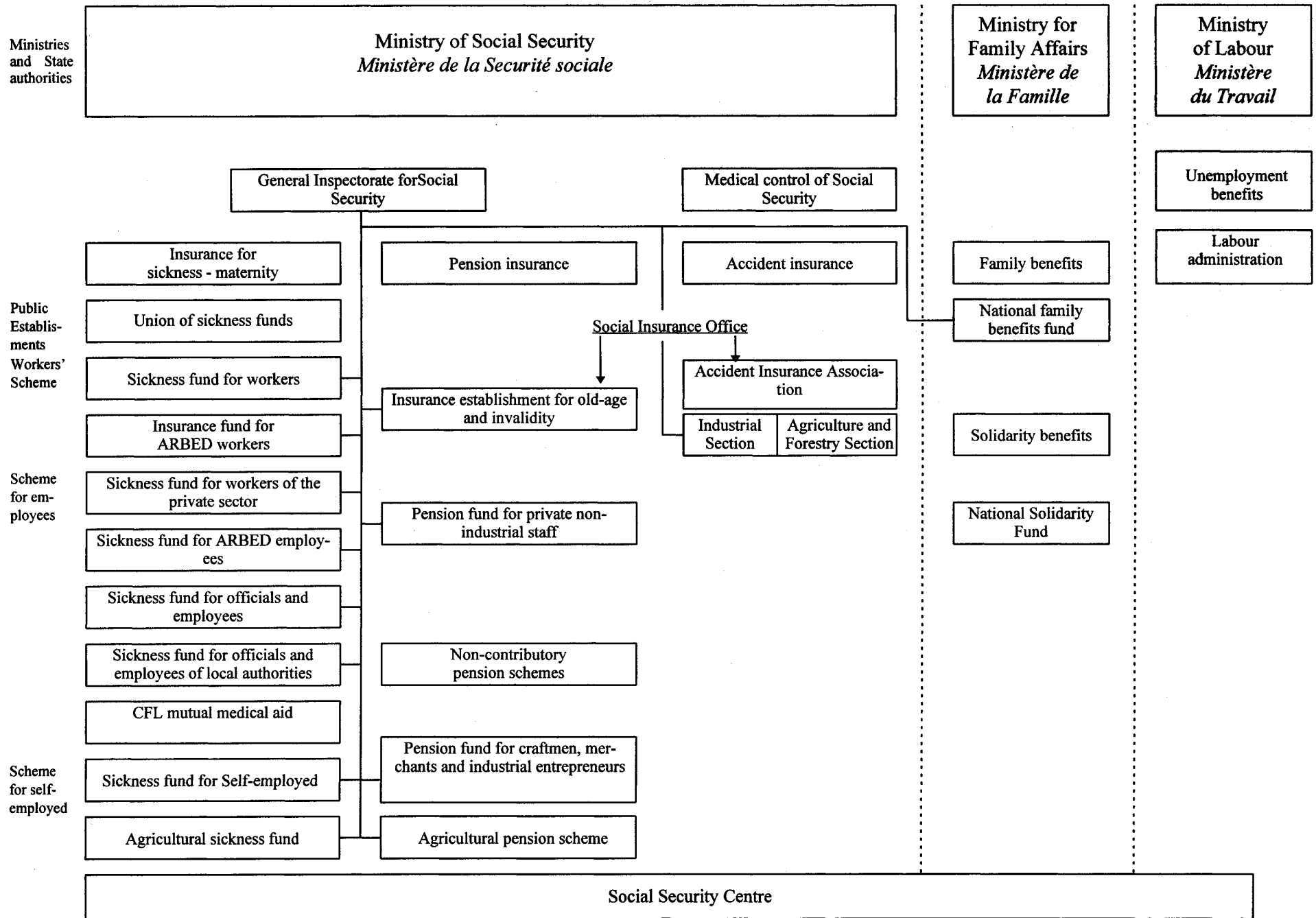
MINISTERO DELL'INTERNO
Palazzo del Viminale
I-00184 Roma

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

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

Table: I

Organisation in Luxembourg



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

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

1. In the field of health insurance there are eight different funds which are responsible for the reimbursement of costs assumed by the insured. In the private sector these are:

- the Sickness Fund for Workers,
- the Sickness Fund for Workers of the Private Sector,
- the Sickness Fund for Self-employed,
- the Agricultural Sickness Fund;

in the public sector:

- the Sickness Fund for Officials and Employees,
- the Sickness Fund for Officials and Employees of Local Authorities

and for the Funds of the Enterprises these are:

- the Sickness Fund for ARBED workers,
- the Sickness Fund for ARBED employees
- and CFL mutual medical aid.

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

2. The unique contribution-related pension system (private sector) is run by four institutions: insurance establishment for old-age and inva-

lidity, pension fund for private non-industrial staff, pension fund for craftsmen, merchants, and industrial entrepreneurs and the agricultural pension scheme.

3. The (Occupational) Accident Insurance Association comprises two departments, the Industrial Section, having general responsibilities, and the Agricultural and Forestry Section, responsible for benefits in the field of agriculture and forestry.

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

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

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

7. Within the administration the following restructuring is to be emphasised:

- The Social Security Centre manages the membership and the receipt of contributions for all branches of social security.
- The Medical Control of Social Security is an administration, which has to make decisions and produce assessments for other institutions in the medical field only.
- The Social Insurance Office is an administrative entity including different bodies.

8. Finally it has to be remarked that in the case of disputes in the field of social protection specific jurisdiction will apply: the Council of Arbitration and the High Council of Social Insurance.

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

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

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

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

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

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

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

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

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

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

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

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

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

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

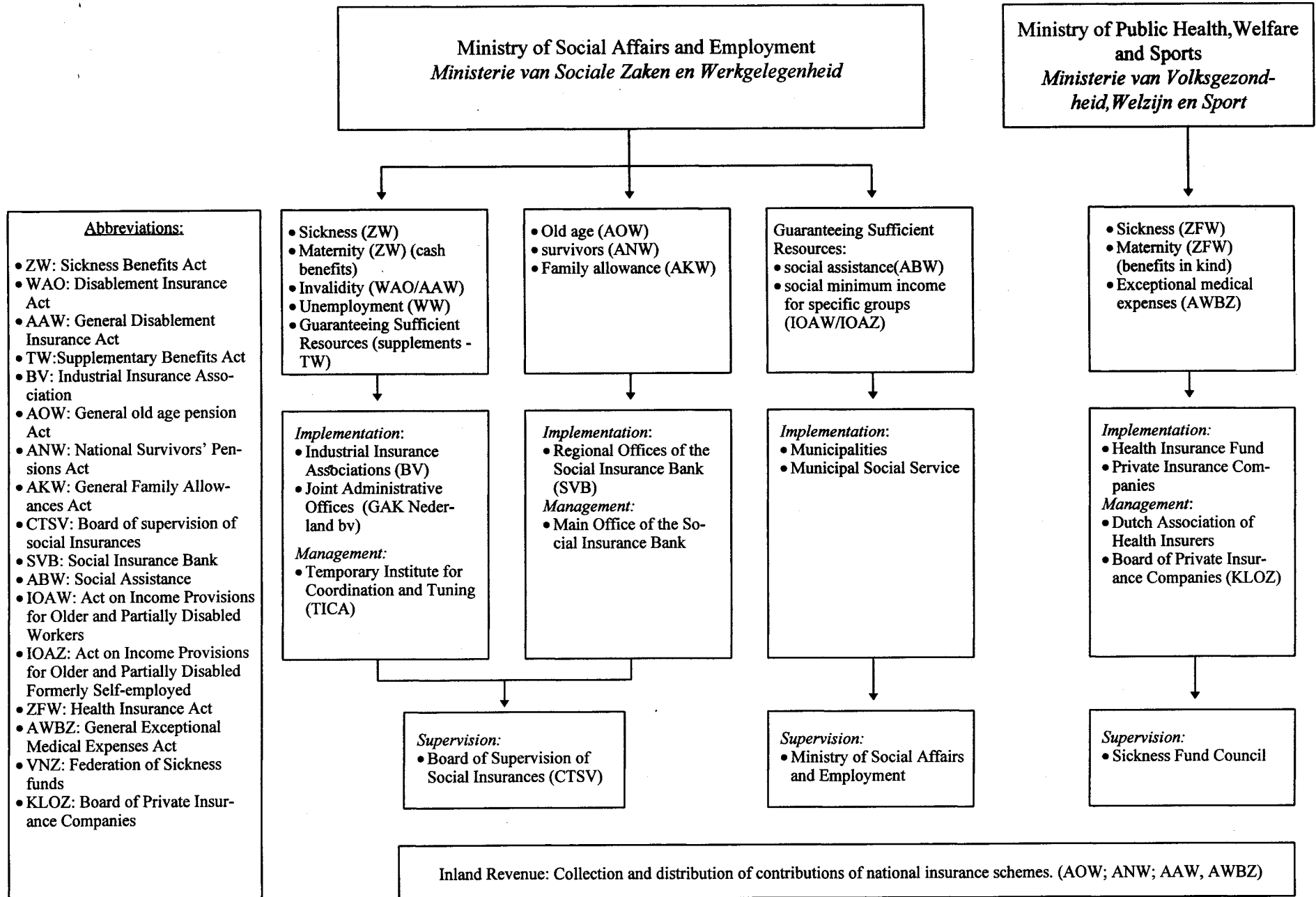
FONDS NATIONAL DE SOLIDARITE
138, bd de la Pétrusse
L-2330 Luxembourg

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

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

Table: I

Organisation in the Netherlands



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

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

The employee's insurance schemes provide for:

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

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

With the exception of the invalidity insurance and the insurance for exceptional medical costs, the national insurance schemes are implemented by the Social Insurance Bank, the board of which comprising representatives from employees' and employers' organisations. The general invalidity scheme and the employees' insurance schemes are implemented by 18 industrial insurance associations, managed by an equal number from the trade unions and employers' organisations of the private sector. Representation of the general industrial board is equally divided between the central organisations of employers and employees. As per 1

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

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

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

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

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

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

MINISTERIE VAN VOLKSGEZONDHEID,
WELZIJN EN SPORT
Postbus 5406
NL-2280 HK Rijswijk
Sir W. Churchillaan 362

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

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

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

ZIEKENFONDSRAAD
Postbus 396
NL-1180 BD Amstelveen
Prof. J.H. Bavincklaan 2

VOORLICHTINGSCENTRUM
Rhijnspoorplein 1
NL-1091 GC Amsterdam

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

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

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

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

ZORGVERZEHERAARS NEDERLAND
Postbus 142
NL-3990 DC Mouten
Prins Bernhardweg 65

Table: I

Organisation in Austria

Federal Ministry of Labour and Social Affairs <i>Bundesministerium für Arbeit und Soziales</i>			Federal Ministry for Environment, Youth and Family Affairs <i>Bundesministerium für Umwelt, Jugend und Familie</i>		
Health insurance Accident insurance Pension insurance			Unemployment Child raising allowance	Social assistance	Family benefits
Association of the Austrian Social Insurance Funds *			Federal Office for Labour Market service		
Employment injuries Occupational diseases	Sickness Maternity	Invalidity Old-age Survivors	9 County Offices for Labour Market Services	9 Governments of the Länder	Fiscal authorities of the Länder
General Accident Insurance Institute	9 regional health insurance funds	Pension Insurance Institute for Workers	Regional Offices for Labour Market Services		Family allowances offices within Austria's inland revenue offices
	10 company health insurance funds	Pension Insurance Institut for Employees			
	Insurance Institute of the Austrian mining Sector				
	Social Insurance Institut of Trade and Industry				
Austrian Railways Insurance Funds					
Social Insurance Fund for Farmers					
Insurance Fund for Employees in Public Sector					
		Insurance Fund for Austrian Notaries			

* Umbrella association of the social insurance funds, carrying out coordination functions in particular.

Health, Accident and Pension Insurance

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

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

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

Unemployment Insurance

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

Family benefits

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

Care Allowance

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

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

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

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

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

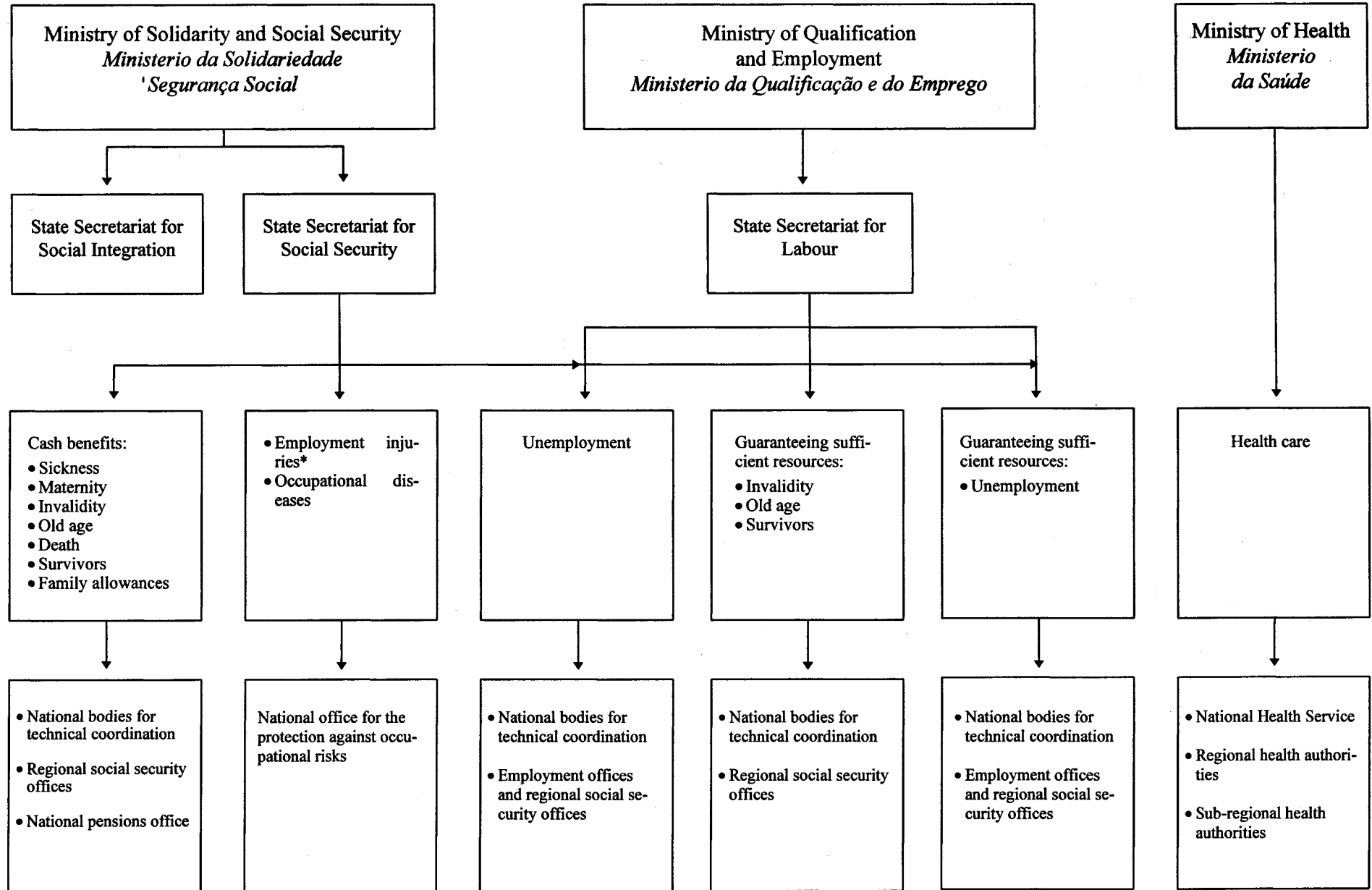
BUNDESMINISTERIUM FÜR UMWELT,
JUGEND UND FAMILIE
Sektion V/3
Franz-Josefs-Kai 51
A-1010 Wien

HAUPTVERBAND DER ÖSTERREICHISCHEN
SOZIALVERSICHERUNGSTRÄGER
Kundmanngasse 21
A-1031 Wien

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

Table: I

Organisation in Portugal



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

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 Solidarity and Social Security.

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

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

The following institutions administer the general scheme:

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

The social security institutions are technically coordinated by the central services of the Ministry of Solidarity and Social Security with the aid of the Ministry of Qualification and Employment with respect to protection against unemployment.

Occupational accident insurance 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.

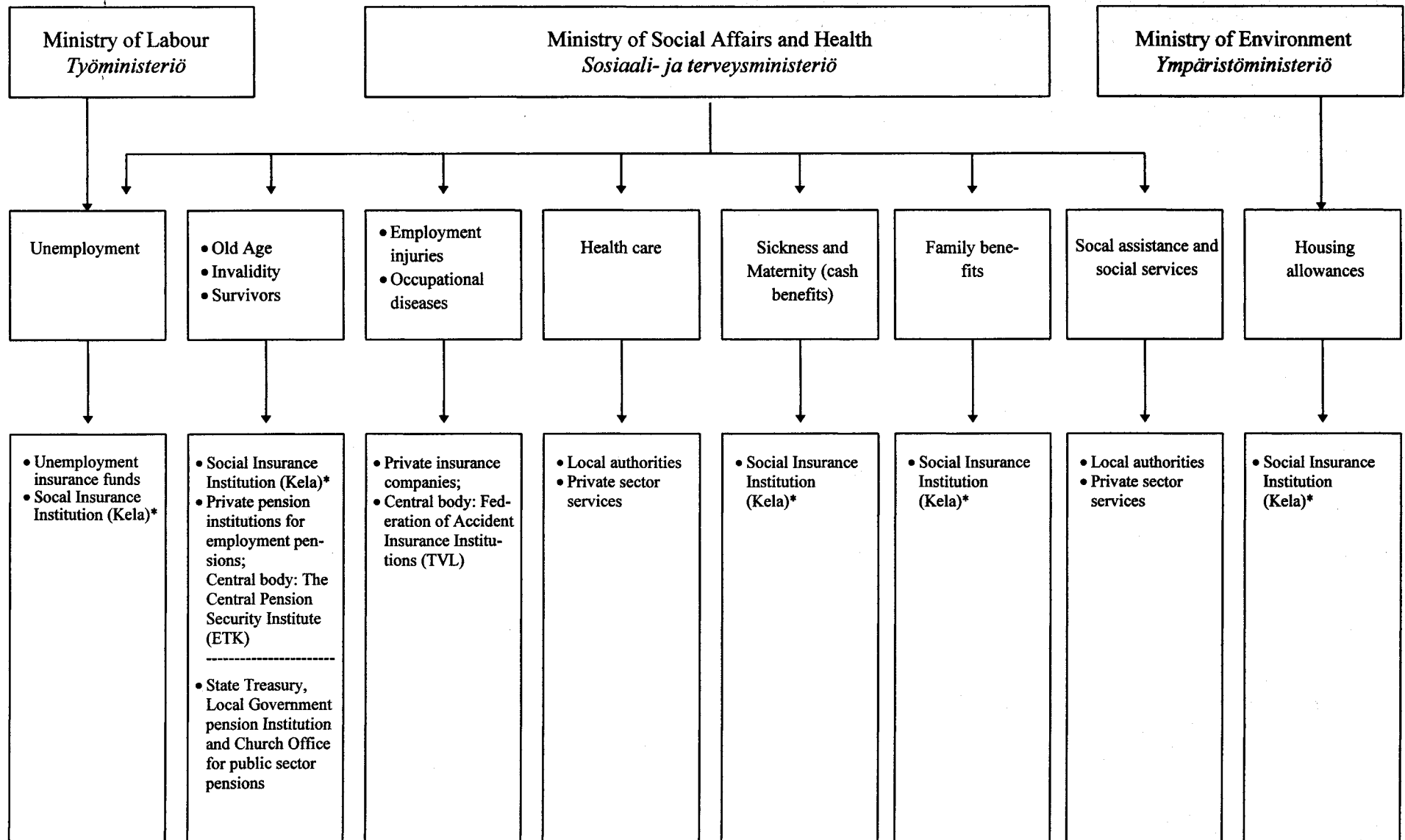
The National Health Service exercises its competences on a decentralised basis via regional, sub-regional and local health authorities in line with the administrative division of the Portuguese territory.

DIRECTION GENERALE DES REGIMES
DE SECURITE SOCIALE
Largo do Rato, n° 1
P-1296 Lisboa Codex

DIRECTION GENERALE DE SANTE
Alameda Afonso Henriques, 45
P-1000 Lisboa

Table: I

Organisation in Finland



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

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

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

Pensions

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

Health care and sickness insurance

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

Unemployment

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

Employment accidents and occupational diseases

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

Family benefits

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

* * * * *

SOSIAALIJA TERVEYSMINISTERIÖ

Snellmaninkatu 4 - 6
PL 267
FIN-00171 Helsinki

TYÖMINISTERIÖ

Eteläesplanadi 4
PL 524
FIN-00101 Helsinki

YMPÄRISTÖMINISTERIÖ

Ratakatu 3
PL 399
FIN-00121 Helsinki

ELÄKETURVAKESKUS (ETK)

FIN-00065 Eläketurvakeskus
Finland

KANSANELÄKELAITOS (KELA)

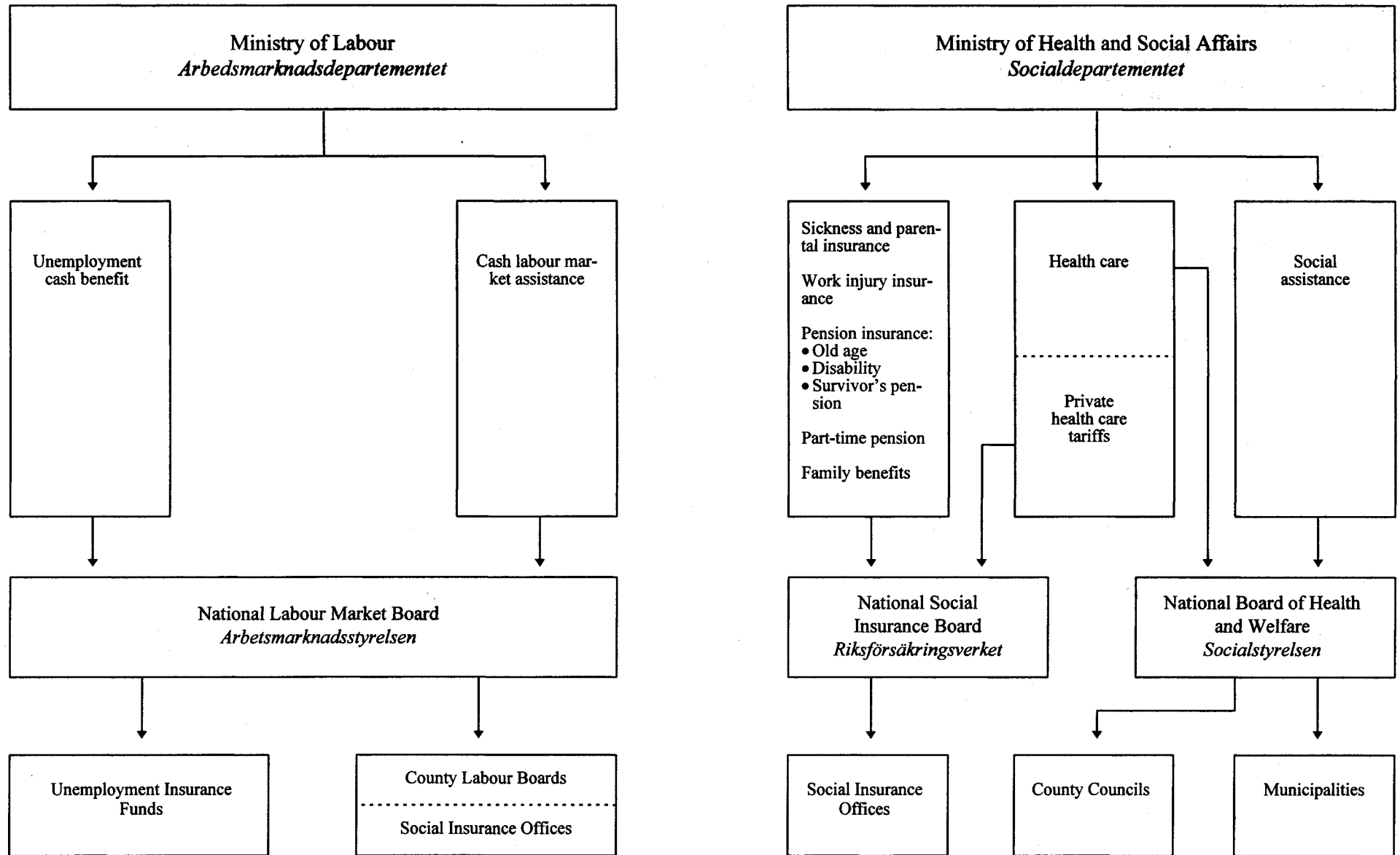
Nordenskiöldinkatu 12
FIN-00250 Helsinki

TAPATURMAVAKUUTUSLAITOSTEN LIITTO (TVL)

Bulevardi 28
FIN-00121 Helsinki

Table: I

Organisation in Sweden



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

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

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

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

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

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

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

ARBETSMARKNADSDEPARTEMENTET
S-10333 Stockholm

SOCIALDEPARTEMENTET
S-10333 Stockholm

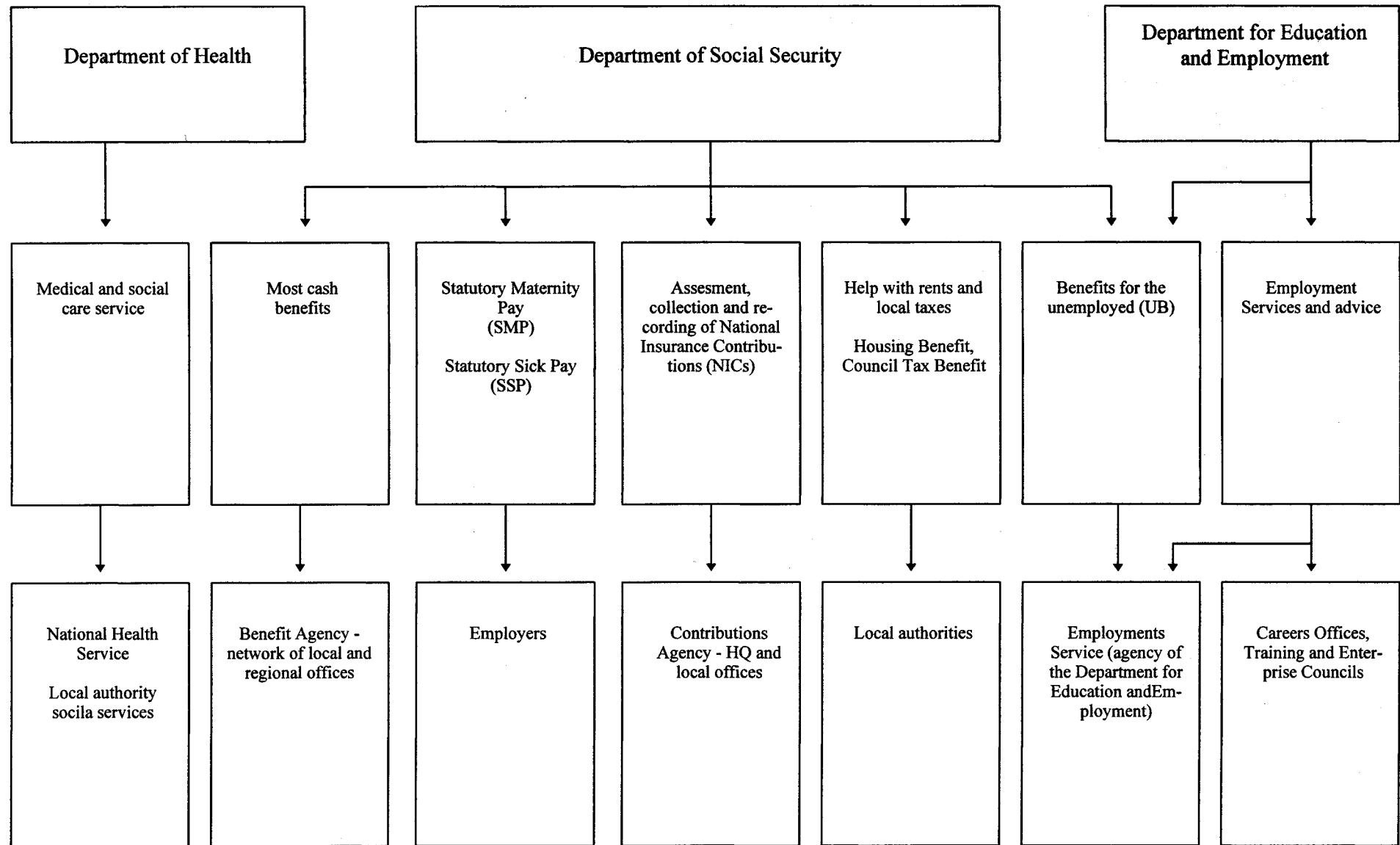
RIKSFÖRSÄKRINGSVERKET
S-10351 Stockholm

ARBETSMARKNADSSTYRELSEN
S-17199 Solna

SOCIALSTYRELSEN
S-10630 Stockholm

Table: I

Organisation in the United Kingdom



A comprehensive state administered social security scheme covers the population through a compulsory contributory scheme complemented by a range of non-contributory 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 Unemployment Benefit (replaced by contribution based Jobseeker's Allowance October 1996), and are predominantly flat rate. An earnings related component can be paid with some, notably Retirement Pension. Non-contributory benefits financed from general taxation - are available either on the basis of contingency (eg. benefits for disability, child benefits), or level of resources; there is an extensive safety net of income-related benefits (eg. Housing Benefit; Income Support for people who are not working). Universal health care is provided through the National Health Service. This is financed from taxation and the NI Fund, but access to care does not depend on a contribution record.

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

sponsibility 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. It believes that taxpayer-financed welfare can place a burden on the economy, destroy jobs and discourage work. By contrast, private provision can strengthen the economy, enhance incentives to work and boost savings and investment. A key area of private provision is retirement pensions. Supplementary pensions may be provided through an employer's occupational scheme or a personal arrangement with a financial institution. Providing certain conditions 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 subscribe to private medical insurance, or this may be offered by their employers, to meet the cost of private treatment in NHS or private hospitals.

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

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

I Organisation

II Financing

III Health care

IV Sickness - Cash benefits

V Maternity

VI Invalidity

VII Old-age

VIII Survivors

IX Employment injuries and occupational diseases

X Family benefits

XI Unemployment

XII Guaranteeing sufficient resources

XIII Social protection of self-employed

Table II

Financing

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

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

Table II

Financing

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

	Finland	Sweden	United Kingdom	
Financing principle				Financing principle
1. Sickness and maternity	<i>Public health care:</i> financed by local authorities. <i>Sickness insurance:</i> Contributions and state subsidy.	Contributions.	Contributions, taxes and employers.	1. Sickness and maternity
2. Invalidity	<i>National pension:</i> Contributions plus state subsidy. <i>Employment pension:</i> Contributions (plus state subsidy for farmers' and self-employed persons' pension schemes).	Contributions plus state subsidy.	Contributions.	2. Invalidity
3. Old-age, survivors	<i>National pension (old age) and National survivors' pension:</i> • old age pensions: contributions and state subsidy • survivors' pension: tax financed <i>Employment pension:</i> Contributions (plus state subsidy for farmers' and self-employed persons' pension schemes).	Contributions plus state subsidy.	Contributions.	3. Old-age, survivors
4. Employment injuries and occupational diseases	Employer premiums.	Contributions.	General taxation.	4. Employment injuries and occupational diseases
5. Unemployment	<i>Basic security:</i> Tax financed. <i>Earnings-related security:</i> Contributions (three party financing: insured, employer, state). Since 1.1.1993 all salaried employees also pay an additional contribution.	Contributions plus state subsidy.	Contributions.	5. Unemployment
6. Family allowances	Tax financed.	Tax financed.	General taxation.	6. Family allowances

	Belgium	Denmark	Germany	Greece
Contributions Rates and ceiling				
1. Sickness and maternity	<p>1. <i>Social insurance contributions:</i></p> <ul style="list-style-type: none"> • Health care: <ul style="list-style-type: none"> 7.35 % (total) 3.55 % employee 3.80 % employer. No ceiling. • Cash benefits: <ul style="list-style-type: none"> 3.50 % (total) 1.15 % employee 2.35 % employer. No ceiling. <p>2. <i>Other contributions to the sector health:</i></p> <ul style="list-style-type: none"> • 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. • A 3.55 % deduction from pension amounts. This deduction may not reduce the monthly pension to less than BFR 45,037 (ECU 1,142) or -in the case of a person with no dependants - to less than BFR 38,002 (ECU 964). 	<p>No contributions.</p> <p>National health insurance tax financed.</p> <p>From January 1st 1994, contributions paid into the labour market funds by all salaried and self-employed workers to cover State expenditure on daily allowances.</p>	<p><i>Health Insurance:</i></p> <p>The contribution rate varies according to regulations of the concerned insurance.</p> <p>Average rates in 1996:</p> <ul style="list-style-type: none"> • Old Länder: <ul style="list-style-type: none"> 13.40 % (total), 6.70 % employee 6.70 % employer. • New Länder: <ul style="list-style-type: none"> 13.30 % (total), 6.65 % employee 6.65 % employer. <p>Ceiling (75% of the ceiling for the old age pension insurance for workers):</p> <ul style="list-style-type: none"> • Old Länder: <ul style="list-style-type: none"> DM 72,000 (ECU 37,579) per year. • New Länder: <ul style="list-style-type: none"> DM 61,200 (ECU 31,942) per year. <p><i>Care-Insurance:</i></p> <ul style="list-style-type: none"> 1.70 % (total), 0.85 % employee 0.85 % employer <p>Exception: Land Saxonia (1.35 % employee, 0.35 % employer).</p> <p>Ceiling: DM 72,000 (ECU 37,579) in the Old Länder and DM 61,200 (ECU 31,942) in the New Länder.</p>	<p><i>Persons insured until 31.12.1992:</i></p> <ul style="list-style-type: none"> • Benefits in kind: <ul style="list-style-type: none"> 6.45 % (total) 2.15 % employee 4.30 % employer. Ceiling: DR 489,000 (ECU 1,620) per month. • Cash benefits: <ul style="list-style-type: none"> 1.20 % (total) 0.40 % employee 0.80 % employer. Ceiling: DR 489,000 (ECU 1,620) per month. <p><i>Persons insured since 1.1.1993:</i></p> <ul style="list-style-type: none"> 11.45 % total, comprising: <ul style="list-style-type: none"> 2.55 % employee (no ceiling) 5.10 % employer (no ceiling) 3.80 % State: monthly ceiling up to DR 285,538 (ECU 946).
2. Invalidity	<p>Contribution is included in the overall rate shown under "Sickness and maternity - cash benefits" above.</p>	<p>No contributions.</p> <p>Social pension tax financed.</p>	<p>Contribution is included in the overall rate shown under "Old age, survivors".</p>	<p>Contribution is included in the overall rate shown under "Old age, survivors".</p>

Spain	France	Ireland	Italy	
<p>28.3 % global contribution for social protection: 4.7 % employee 23.6 % employer. Ceiling: PTA 374,880 (ECU 2,325) per month = PTA 4,498,560 (ECU 27,895) per year. This is the ceiling for the occupational category comprising the largest numbers of employees. There are 11 other occupational categories with two different ceilings. For categories 1 to 4, the ceiling is PTA 374,880 (ECU 2,325) per month. For categories 5 to 11, the ceiling is PTA 279,390 (ECU 1,732) per month.</p>	<p>19.6 % contribution for sickness, maternity, invalidity and death: 6.8 % employee 12.8 % employer. No ceiling. Degressive reduction of contributions on low wages (minimum amount as of 1st July 1996: FF 820 = ECU 127). Further contributions are levied upon social security pensions (2.6%), supplementary pensions (3.6%) and early retirement pensions (5.5%). A 15 % contribution is levied on car insurance premiums. Tax on alcoholic drinks with more than 25 per cent: 0.84 FF (ECU 0.10) per dcl. Tax on pharmaceutical advertisements: 9 % of turnover from advertising. Exceptional contribution levied on pharmaceutical industry. A 2.6 % contribution levied on unemployment benefits which exceed the minimum legal wage.</p>	<p>Overall social security rates: <i>Health Service:</i> 1.25 % for employees and self-employed. No ceiling. No charge for employees with earnings of IR£ 188 (ECU 239) per week or less or for persons with full eligibility to health services. See Table III. <i>Cash benefits:</i> • Employee: 5.5 %, the first IR£ 80 (ECU 102) of weekly earnings is excluded from the calculation of the percentage payable. • Employer: 8.5 % on incomes up to IR£ 250 (ECU 318) per week. 12.0 % on all earnings where weekly income is in excess of IR£ 250 (ECU 318); (IR£ 13,000 or ECU 16,527 per annum). Ceiling: IR£ 22,300 (ECU 28,349) (employee) and IR£ 26,800 (ECU 34,070) (employer) per year. In addition to these rates, there is an employment and training levy of 1 % on all earnings. No charge for employees with earnings of IR£ 188 (ECU 239) per week or less or for persons with full eligibility for health services.</p>	<p><i>Workers:</i> 15.35 % (total) 1.00 % worker 14.35 % employer. Ceiling: LIT 40,000,000 (ECU 20,720) per year. Including contributions for maternity (0.66% in industry, 0.44% in commerce), 1.87 % for tuberculosis insurance, and for cash benefits (2.22 % in industry, 2.44 % in commerce). <i>Salaried employees:</i> • Industry: 13.13 % 1.00 % employee 12.13 % employer • Commerce: 12.91 % 1.00 % employee 11.91 % employer. No ceiling. <i>Self-employed</i> pay a contribution up to a ceiling of LIT 40,000,000 (ECU 20,720); for incomes above this ceiling but below than LIT 150,000,000 (ECU 77,699), an additional solidarity contribution of 4.60% is levied. These rates apply also to income received by employed workers or pensioners apart from their wages or pensions.</p>	<p>Contributions Rates and ceiling 1. Sickness and maternity</p>
<p>Contribution is included in the overall rate shown under "Sickness and maternity" above.</p>	<p>Contribution is included in the overall rate shown under "Sickness and maternity" above.</p>	<p>Contribution is included in the overall rate shown under "Sickness and maternity" above.</p>	<p>Contribution is included in the overall rate shown under "Old age, survivors".</p>	<p>2. Invalidity</p>

	Luxembourg	Netherlands	Austria	Portugal
Contributions Rates and ceiling 1. Sickness and maternity	<p><i>Benefits in kind:</i> 5.0 % (total) 2.5 % employee 2.5 % employer.</p> <p><i>Cash benefits:</i></p> <ul style="list-style-type: none"> • Workers <ul style="list-style-type: none"> 4.00 % (total) 2.00 % worker 2.00 % employer. • Employees <ul style="list-style-type: none"> 0.20 % (total) 0.10 % employee 0.10 % employer. <p><i>Ceiling:</i> LFR 2,624,628 (ECU 66,559) per year.</p> <p>The difference in contribution rates results from the fact that employees in the private sector continue to receive pay - imposed on the employer - for the month in which the disease occurs and for the following three months. After expiration of these period cash-benefits for illness are paid by the sickness-insurance-fund.</p>	<ul style="list-style-type: none"> • <i>Benefits in kind (ZFW):</i> 7.00 % (total) 1.65 % employees 5.35 % employer. Ceiling: HFL 59,700 (ECU 27,784) per year. <p>Pensioners pay a contribution of 4.00 % of the AOW-benefit and 7.00 % of eventual wages or supplementary pensions. Next to the health insurance contributions a flat-rate contribution of annually HFL 343 (ECU 160) (average amount, set by the health insurance per adult).</p> <ul style="list-style-type: none"> • <i>Exceptional Medical Expenses Act (AWBZ) (insurance against serious risks):</i> 7.35 %, paid by the employees. Ceiling: HFL 45,325 (ECU 21,094) per year. 	<ul style="list-style-type: none"> • <i>Sickness Insurance:</i> For workers: 7.90 % in total: 3.95 % workers 3.95 % employers For employees: 6.80 % in total: employees 3.40 % employees employers 3.40 % employers. <p><i>Ceiling:</i> S 39,000 (ECU 2,892) per month, S 78,000 (ECU 5,784) special payments per year</p> <ul style="list-style-type: none"> • <i>Continued Payment of Wages and Salaries Act:</i> employers 2.30 %. 	<p>34.25 %, global rate for the systems of social security (with the exception of employment injuries and occupational diseases): 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>
2. Invalidity	<p>Contribution is included in the overall rate shown under "Old-age, survivors".</p>	<ul style="list-style-type: none"> • <i>Benefits in kind (WAO):</i> 7.95 %, paid by the employees. Ceiling: HFL 289 (ECU 134) per day. Franchise: HFL 100 (ECU 47) per day. • <i>General insurance (AAW):</i> 6.70 %, paid by the employees. Ceiling: HFL 45,325 (ECU 21,094) per year. 	<p>Contribution for "Invalidity" included in the contribution for "Old-age, Survivors".</p>	<p>Contribution is included in the overall rate shown under "Sickness and maternity" above.</p>

	Finland	Sweden	United Kingdom	
Contributions Rates and ceiling 1. Sickness and maternity	<p><i>Public health care:</i> financed by local authorities. Municipalities receive state subsidies for arranging health and social services. For health services the subsidy is paid in a lump sum, which is calculated on the basis of the number of municipal residents, age structure, area, population density, morbidity and the financial capacity of the municipality.</p> <p><i>Sickness insurance:</i></p> <ul style="list-style-type: none"> • Insured: 1.90 % on taxable income up to FIM 80,000 (ECU 13,674), 3.35 % on exceeding taxable income plus additionally 3 % on pension income. • Employer: 1.60 % of payroll; private sector 2.85 % of payroll; public sector 7.85 % off payroll; church. <p>No ceiling.</p>	<p>5.28 % employer 5.82 % self employed 3.95 % general sickness insurance contribution paid by the employee.</p> <p>Ceiling: 7,5 times the base amount = SEK 276,000 (ECU 33,021) for the general contributions.</p> <p>Health care is financed and administered by the county councils.</p>	<p>Contributions vary with the level of earnings:</p> <p><i>Employees:</i> No contribution is paid if the weekly earnings are below £ 61 (ECU 75). In other cases: 2 % of £ 61 plus 10 % (8.2 % if member of approved occupational pension scheme) of earnings between £ 61 and £ 455 (ECU 562).</p> <p><i>Employer:</i> No contribution for weekly earnings below £ 61 (ECU 75). In other cases, 3 %, 5 %, 7 % or 10.2 % depending on the level of earnings on all earnings (no upper limit). If the employee is a member of an approved occupational pension scheme, the above rates apply for the first £ 61. For earnings between £ 61 and £ 455 (ECU 562) the rates are reduced by 3 %.</p> <p>Benefits in kind are almost entirely financed under the National Health Service (NHS), i.e. mostly tax financed.</p>	Contributions Rates and ceiling 1. Sickness and maternity
	2. Invalidity	<p>Contribution is included in the overall rate shown under „Old age, survivors“.</p>	<p>Financed in the same way as „Old age, survivors“.</p>	

	Belgium	Denmark	Germany	Greece
3. Old-age, survivors	<ul style="list-style-type: none"> • Social insurance contributions: 16.36 % (total) 7.50 % employee 8.86 % employer. No ceiling. • A 3.50 % deduction from invalidity benefits and pre-retirement pensions: * entire deduction for a daily allowance of BFR 1,738 (ECU 44) and for the entitled person with a dependant and BFR 1,449 (ECU 37) for the entitled person without dependants; * partial deduction for a daily allowance between BFR 1,678 (ECU 43) and BFR 1,737 (ECU 44) (entitled recipient with dependants) and between BFR 1,399 (ECU 35) and BFR 1,448 (ECU 37) (entitled recipient without dependants); * inapplicable for a daily allowance of BFR 1,677 (ECU 43) or less for an entitled recipient with dependants and BFR 1,398 (ECU 35) for an entitled recipient without dependants. • 8.86% contribution levied on group insurance policies. 	<p><i>National pension:</i> Tax financed, no contributions.</p> <p><i>Supplementary pension:</i> Contribution of DKR 194.40 (ECU 26) per month: 1/3 employee 2/3 employer.</p> <p>Employers who pay their share of the contribution for sick employees - even during the period when the local authorities provide daily allowance - will be compensated by the State.</p>	<p>18.60 % (total) 9.30 % employee 9.30 % employer.</p> <p>Annual ceiling: DM 96,000 (ECU 50,105) in the old Länder and DM 81,600 (ECU 42,589) in the new Länder.</p>	<p><i>Persons insured until 31.12.1992:</i> 20.00 % (total) 6.67 % employee 13.33 % employer. Ceiling: DR 489,000 (ECU 1,620) per month.</p> <p><i>Persons insured since 1.1.1992:</i> 30.00 % total, comprising: 6.67 % employee (no ceiling) 13.33 % employer (no ceiling) 10.00 % State, monthly ceiling up to DR 285,538 (ECU 946).</p> <p>The contribution rate is increased by 3.6 % (2.2 % for the employee, 1.4 % for the employer) in the case of hard or insalubrious work and by 1 % (paid by employer for enterprises which involve a professional risk).</p>
4. Employment injuries and occupational diseases	<p>Insurance premiums or contributions based on the rates of approved insurers. Contributions to the Employment Injury Fund 0.3 % and to the Disease Fund 0.65 % + 0.45 % (special premium), paid by the employer.</p>	<p>Insurance contribution varies according to risk, paid by the employer.</p>	<p>Collective rates according to the risks in the various occupational sectors. Contributions are fixed by the insurance funds ("<i>Berufsgenossenschaften</i>") and calculated on the base of the total gross earnings for different risk groups (scale of risks). Paid by the employer.</p>	<p>Contribution is included in the overall rate shown under "Sickness and maternity" above.</p>

Spain	France	Ireland	Italy	
<p>Contribution is included in the overall rate shown under "Sickness and maternity" above.</p>	<p><i>General contribution:</i> 14.75 % (total) 6.55 % employee 8.20 % employer.</p> <p><i>Ceiling:</i> FF 13,540 (ECU 2,089) per month; FF 161,220 (ECU 24,879) per year + employer 1.60 % (no ceiling imposed).</p> <p><i>Degressive reduction of contributions on low wages (minimum amount as of 1st July 1996: FF 820 = ECU 127).</i></p> <p><i>Survivor contribution:</i> 0.10 % employee. No ceiling.</p> <p><i>Special tax (C.S.G.)</i> 1.3 % on total salary less 5 % and on all benefits and allowances and on a certain amount of revenue from estate and investments for all persons fiscally resident in France.</p>	<p><i>Employees and employers:</i> Contribution is included in the overall rate shown under "Sickness and maternity" above.</p> <p><i>Self-employed:</i> 5.0 %.</p> <p><i>Ceiling</i> IR£ 22,300 (ECU 28,349) per year. The first IR£ 1,040 (ECU 1,322) of a self-employed person's annual earnings is excluded from the calculation of the percentage payable.</p>	<p>33.00 % (total) 8.89 % employee 24.11 % employer.</p> <p>Including supplementary contribution (0.5%), contribution for crèches (0.1%) and contribution for health care of retired workers (0.2%).</p> <p>No ceiling.</p>	<p>3. Old-age, survivors</p>
<p>Rates fixed by government decree according to the different levels of risks of activities, industries and jobs.</p>	<p>Collective, individual or mixed rates according to the number employed in the firm and to the degree of risk. Contributions based on total salary; paid by the employer. Average contribution of 2.3 %.</p>	<p>Contribution is included in the overall rate shown under "Sickness and maternity" above.</p>	<p>Collective rates according to the degree of risk in the various occupational sectors. The rate, varying between 0.5% and 16%, is calculated on the basis of the total wage.</p>	<p>4. Employment injuries and occupational diseases</p>

Table II

Financing

	Luxembourg	Netherlands	Austria	Portugal
3. Old-age, survivors	<p>24.0 % (total): 8.0 % employee 8.0 % employer 8.0 % State. Ceiling: LFR 2,624,628 (ECU 66,559) per year.</p>	<p>17.10 %: 15.40 % old age AOW 1.70 % survivors AWW paid by the employees. Ceiling: HFL 45,325 (ECU 21,094) per year.</p>	<p>22.80 % in total: 10.25 % employees 12.55 % employers Ceiling: S 39,000 (ECU 2,892) per month, S 78,000 (ECU 5,784) special payment per year.</p>	<p>Contribution is included in the overall rate shown under "Sickness and maternity" above.</p>
4. Employment injuries and occupational diseases	<p>Collective rates according to the degree of risk, fixed by the insurance association. The rate varies between 0.5 % and 6 %. The premium is calculated on the basis of the total gross wage (minimum: LFR 43,744 (ECU 1,109) per month, maximum: LFR 2,624,628 (ECU 66,559) per year.</p>	<p>No application.</p>	<p>1.40 % Employers Ceiling: S 39,000 (ECU 2,892) per month, S 78,000 (ECU 5,784) special payment per year.</p>	<p><i>Employment injuries:</i> insurance premiums varying according to risks, paid by the employer. <i>Occupational diseases:</i> 0.5 %, paid by the employer. No ceiling.</p>

	Finland	Sweden	United Kingdom	
3. Old-age, survivors	<p><i>National pension:</i> employer: 2.40/4.00/4.00 % of payroll according to the amount of redemptions and ratio to payroll.</p> <p><i>Employment pension:</i></p> <ul style="list-style-type: none"> • employers: <ul style="list-style-type: none"> 16.8 % private sector (average) 21.0 % local government 19.2 % state 27.0 % church. • employees: <ul style="list-style-type: none"> 4.3 % of salary. • farmers and self-employed: <ul style="list-style-type: none"> 20.4 %. <p>No ceiling.</p>	<p><i>Basic pension:</i> 5.86 % employers contribution 6.03 % self employed persons. These contributions cover 69 % of the costs in 1995. The rest is tax financed.</p> <p><i>Supplementary pension:</i> 13.00 % employer 13.00 % self employed persons 1.00 % general pension contribution.</p> <p><i>Ceiling:</i> 7,5 times the base amount = SEK 276,000 (ECU 33,021) for the general contributions.</p>	<p>Contribution is included in the overall rate shown under „Sickness and maternity“ above.</p>	3. Old-age, survivors
4. Employment injuries and occupational diseases	<p>Insurance premiums, varying according to risk. Paid by employers. Average 1.2 % of payroll.</p>	<p>1.38 % employer 1.40 % self employed persons.</p>	<p>Government.</p>	4. Employment injuries and occupational diseases

Table II

Financing

	Belgium	Denmark	Germany	Greece
5. Unemployment	<p><i>Social security contributions:</i> Rate applied for the field of unemployment in the months of April, May and June 1995: 2.33 % in total 0.87 % employee 1.46 % employer</p> <p>No ceiling.</p> <p><i>Other employers' contributions collected by the National Social Security Office for the same period:</i></p> <ul style="list-style-type: none"> • Special contribution of employers with at least 10 employees of 1.69% of the wages and salaries; • Employer "wage moderation" contributions of 7.48% (compensation for the non-indexation of wages in 1984-86). • Employer contributions, lump-sum payments paid for conventional early-retirement pensions. (BFR 4,500 (ECU 114) to 1,000 (ECU 25) to the category of early retirement pension); • Special employer contribution for certain early retirement pensions equal to 50 % or 33 % of the complementary indemnity to the unemployment benefits; • Employer contributions equal to 0.05 % of wages. This money is allocated for measures to help unemployed workers find employment. 	<p><i>Employees:</i> Flat-rate contributions fixed every year based on legal maximum rate of daily payment. At present: 7.14 times this rate per year.</p> <p><i>Self-employed:</i> 7.79 times this rate per year.</p> <p><i>Employers:</i> Flat-rate contributions based on turnover subject to VAT (MOMS) payable by the employer and the total of all salaries and wages paid.</p> <p>Contribution towards the Labour Market Funds (since January 1st 1994) paid also by non-insured persons to cover cost of daily allowances paid by the State.</p>	<p>6.50 % (total) 3.25 % employee 3.25 % employer.</p> <p>Annual ceiling: DM 90,000 (ECU 46,973) in the old Länder and DM 81,600 (ECU 42,589) in the new Länder.</p>	<p>5.41 % (total) 1.43 % employee 3.98 % employer.</p> <p>Ceiling: <i>Persons insured until 31.12.1992:</i> DR 489,000 (ECU 1,620) per month. <i>Persons insured since 1.1.1993:</i> No ceiling.</p>
6. Family allowances	<p>7.0 % paid by the employer. No ceiling.</p> <p>Lump-sum contributions paid by employers for each worker employed who is not subject to pay social security contributions.</p>	Tax financed, no contributions.	Tax financed, no contributions.	<p>2.0 % (total) 1.0 % employee 1.0 % employer.</p> <p>Ceiling: <i>Persons insured until 31.12.1992:</i> DR 489,000 (ECU 1,620) per month. <i>Persons insured since 1.1.1993:</i> No ceiling.</p>

Spain	France	Ireland	Italy	5. Unemployment
<p><i>Unemployment insurance:</i> 7.8 % , of which: 1.6 % employee 6.2 % employer.</p> <p><i>Wage Guarantee Fund:</i> 0.4 % , paid by the employer.</p> <p><i>Vocational training:</i> 0.7 % , of which: 0.6 % employer. 0.1 % employee</p> <p>Ceiling: PTA 374,880 (ECU 2,325) per month = PTA 4,498,560 (ECU 27,895) per year.</p>	<ul style="list-style-type: none"> • Monthly income up to FF 13,540 (ECU 2,089): 6.80 % (total) 2.42 % employee 4.18 % employer. • Monthly income from FF 13,540 (ECU 2,089) to FF 54,160 (ECU 8,358): 7.15 % (total) 2.97 % employee 4.18 % employer. <p>Monthly ceiling of FF 13,540 (ECU 2,089) and of FF 54,160 (ECU 8,358).</p> <p>Supplementary pensions: A contribution of 1.2% on former salary if unemployment benefit is higher than FF 142.24 (ECU 22) per day.</p> <p>Possibility of exoneration according to resources.</p>	<p>Contribution is included in the overall rate shown under "Sickness and maternity" above.</p>	<p>4.71 % (total) in <i>industry</i>: (with over 50 employees) 0.30 % employee. 4.41 % employer.</p> <p>2.51 % in commerce (with over 50 employees) 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) and 0.73% for mobility allowances (the share payable by the employer is not defined).</p> <p>No ceiling.</p>	6. Family allowances
<p>Contribution is included in the overall rate shown under "Sickness and maternity" above.</p>	<p><i>Contribution:</i> 5.4%, paid by the employer. No ceiling.</p> <p><i>C.S.G. tax:</i> 1.3% of total wage less 5%, of all replacement revenue and benefits and of all income received from property for all persons fiscally resident in France.</p> <p><i>As part of employment measures if:</i></p> <ul style="list-style-type: none"> • Wage is lower than or equal to 120% of the interprofessional minimum wage (SMIC) per month (FF 7,688 = ECU 1,186) or 150% (FF 9,610 = ECU 1,483) in new enterprises: No contribution to family allowances. • Wage is between 120% and 130% of the interprofessional minimum wage (SMIC) per month (FF 8,329 = ECU 1,285) or 180% (FF 10,251 = ECU 1,582) in new enterprises: Contribution rate is 2.7% of the total wage. 	<p>Tax financed.</p>	<p>2.48 % , paid by the employers. No ceiling. Lower contributions for certain types of employers.</p>	6. Family allowances

Table II

Financing

	Luxembourg	Netherlands	Austria	Portugal
5. Unemployment	<p>Financed by taxation. The employment fund is financed by solidarity taxes from individuals and legal persons and by a general annual contribution from the State.</p>	<p>7.70 % (total) 2.10 % employee 5.60 % employer. Ceiling: HFL 289 (ECU 134) per day. The contributions mentioned is an average; they may vary according to branch of industry.</p>	<p>6.00 % in total: 3.00 % employees 3.00 % employers Ceiling: S 39,000 (ECU 2,892) per month, S 78,000 (ECU 5,784) special payment per year.</p>	<p>Contribution is included in the overall rate shown under "Sickness and maternity" above.</p>
6. Family allowances	<p>1.7 % , paid by the employers. Ceiling: LFR 2,624,628 (ECU 66,559) per year. The State covers the cost of the employers' contributions.</p>	<p>Financed by the State.</p>	<ul style="list-style-type: none"> • <i>Family allowance and birth allowance:</i> no contributions, tax financed. • <i>Child-raising allowance (Karenzurlaubsgeld), special unemployment assistance (Sondermotstandshilfe):</i> contribution included in the contribution for "Unemployment" 	<p>Contribution is included in the overall rate shown under "Sickness and maternity" above.</p>

	Finland	Sweden	United Kingdom	
5. Unemployment	<p><i>Earnings-related security:</i></p> <ul style="list-style-type: none"> • Employer: 1 % on first 5 million FIM (ECU 854,632) of payroll, 4 % on exceeding amount • Insured: Membership fees to unemployment fund (Funds finance 5,5 % of costs for daily allowances). Employees' additional contribution: 1,5 % of salary. 	<p>5,42 % employer 2,20 % self employed. SEK 1,2 billion (ECU 143 mio.) as a special financing contribution from members of the different unemployment insurance funds, state subsidy.</p>	<p>Contribution is included in the overall rate shown under „Sickness and maternity“ above.</p>	5. Unemployment
6. Family allowances	Financed by the state.	Tax financed.	Government.	6. Family allowances

Table II

Financing

	Belgium	Denmark	Germany	Greece
7. Other contributions or deductions not allocated to a particular branch	<p><i>Other contributions or deductions are not allocated to a particular branch but to the social security system in general, for example:</i></p> <ul style="list-style-type: none"> • Special social security contributions: collection of lump-sum, progressive amounts related to household income. • Progressive solidarity contributions (between 0.5 % and 2 %) paid on pensions which exceed a certain amount. 	None.	None.	None.
Public authorities' contributions	80 % of medical expenses provided to widows, widowers, orphans, pensioners, recipients of invalidity benefits and their dependants.	Financed by local and regional authorities except for the participation by the insured.	No participation of public authorities. Subsidies according to § 9 KHG.	Annual subsidy to cover any deficit. State share to cover sickness or maternity for persons insured since 1.1.93: 3.8 %. Ceiling up to DR 285,538 (ECU 946) per month (earnings).
1. Sickness and maternity: Benefits in kind				
2. Sickness and maternity: Cash benefits	No participation of public authorities.	<p>In the case of sickness, the local authorities, reimbursed by the State for 50% of their expenditure, cover the costs of maternity allowances and of sickness periods exceeding 2 weeks, except for the public sector where the employers cover the whole sickness period (as regards the law on sickness benefits, state institutions and bodies as well as private institutions receiving at least 50 % State funding are considered "Public sector employers").</p> <p>The State reimburses 100 % of the costs incurred during the first 13 weeks of a period of sickness.</p> <p>40 % of the costs of the voluntary insurance are covered by contributions.</p> <p>Since 1.1.1994, contributions into the Labour Market Funds cover State costs.</p>	Lump sum payment of DM 400 (ECU 209) drawn from Federal funds for female employees who are not members of a health insurance scheme.	Annual subsidy to cover any deficit.

Spain	France	Ireland	Italy	
None.	Contribution for the repayment of the social debt: tax amounting to 0.5%, levied on all incomes	None.	None.	7. Other contributions or deductions not allocated to a particular branch
Progressive State contributions charged on a permanent basis to the general budget; contributions for exceptional expenses and for special circumstances due to the economic situation.	No participation of public authorities.	State contributions approximately 90 % of costs of benefits in kind. Workers' contributions and user charges account for remainder of costs.	Besides contributions to sickness insurance, the National Health Fund is financed by contributions from the regions, provinces, local communities and other public institutions as well as from the surplus of the tuberculosis insurance of up to 1.66 %.	Public authorities' contributions 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.	No participation of public authorities.	State subsidy to cover deficit.	No participation of public authorities.	2. Sickness and maternity: Cash benefits

Table II

Financing

	Luxembourg	Netherlands	Austria	Portugal
7. Other contributions or deductions not allocated to a particular branch	None.	None.	None.	VAT was increased by 1.0 % on 1.1.1996 in order to provide additional funds for social security.
Public authorities' contributions				
1. Sickness and maternity: Benefits in kind	The state pays a premium supplement of 250 % on the sum of the pensioners' contribution and a supplement of 10 % for all other insured. The state fully covers the flat rate of maternity care during normal childbirth.	Government grant for insurance under the Health Insurance Act (ZFW) and under the Exceptional Medical Expenses Act (AWBZ).	Subsidy from taxes for financing hospitals. 50 % of the expenses for the examinations of young persons are assumed by the State.	Financed by the State.
2. Sickness and maternity: Cash benefits	The state fully covers cash maternity allowance.	No participation of public authorities.	70 % of the expenses for maternity benefits (<i>Wochengeld</i>) are reimbursed by the Funds for the Compensation of Family Expenses.	No participation of public authorities.

	Finland	Sweden	United Kingdom	
7. Other contributions or deductions not allocated to a particular branch	None.	None.	None.	7. Other contributions or deductions not allocated to a particular branch
Public authorities' contributions				Public authorities' contributions
1. Sickness and maternity: Benefits in kind	<p>Financed by local authorities. Municipalities receive state subsidies for arranging health and social services. For health services the subsidy is paid in a lump sum, which is calculated on the basis of the number of municipal residents, age structure, area, population density, morbidity and the financial capacity of the municipality.</p>	<p>Health and maternity care is mainly financed by taxes to county councils and municipalities except from a minor part paid by patient fees.</p>	<p>Services provided by the National Health Service: Financed by the Government and (to a lesser extent) from the National Insurance Fund.</p>	1. Sickness and maternity: Benefits in kind
2. Sickness and maternity: Cash benefits	<p>State share is 13 % of cost of daily allowances, however temporarily abolished in 1996.</p> <p>Annual state subsidy to cover any deficit.</p>	<p>No participation of public authorities.</p>	<ul style="list-style-type: none"> • Maternity Allowance and Short-term Incapacity Benefit financed from the National Insurance Fund. • Statutory Maternity Pay by the Government (92 %) and employers (8 %). Small employers receive full reimbursement plus 5.5 % compensation. • Statutory Sick Pay funded by employers (but with Government relief in the case of exceptionally high sick absence). 	2. Sickness and maternity: Cash benefits

Table II

Financing

	Belgium	Denmark	Germany	Greece
3. Invalidity	50 % of expenses paid in the 2nd year, 75 % for the 3rd and 95 % from the 4th year of incapacity; 100 % of funeral expenses.	<i>National pension:</i> State covers all costs for pensions of persons over 60 years and reimburses 50 % of the costs for pensions to persons under the age of 60 to the local communities.	Annual Federal subsidies fixed according to variations in the general basic earnings. Financing of periods of children's education.	Annual subsidy to cover any deficit.
4. Old-age, survivors	For 1996 an amount of BFR 63.3 billion (ECU 1.6 billion).	<i>National pension:</i> State covers all costs. <i>Supplementary pensions:</i> No participation of public authorities.	Annual Federal subsidies amounting approx. 20 % of pension payments under workers' and salaried pension systems. Annual adjustment to meet development of wages and contribution rates.	Annual subsidy to cover any deficit. State share to cover invalidity, old age and survivors for persons insured since 1.1.93: 10 %. Ceiling up to DR 285.538 (ECU 946) per month (earnings).
5. Employment injuries and occupational diseases	No participation of public authorities.	No participation of public authorities. The registered insurance companies pay a lump sum for each case into the National Office (<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. Unemployment	Cover for any deficit.	The State covers the possible deficit.	The Federal government covers any insurance deficit and the cost of unemployment assistance.	Annual subsidy to cover any deficit.

Spain	France	Ireland	Italy	
<p>The minimum pension guaranteed by the contributory system is financed by state (see table XII). Non-contributory pensions are financed by the state to 100 %.</p>	<p>No participation of public authorities.</p>	<p>State subsidy to cover deficit.</p>	<p>A part of the total amount of pensions paid by the general system is financed by the State.</p>	<p>3. Invalidity</p>
<p>The minimum pension guaranteed by the contributory system is financed by the state (see table XII). Non-contributory pensions are financed by the state to 100 %.</p>	<p>Financing of expenditure which is part of the national solidarity principle through the Old-age Solidarity Fund.</p>	<p>State subsidy to cover deficit.</p>	<p>The State covers completely expenditure for social pensions, early retirement, topping-up pensions to minimum and a part of the total amount of pensions paid by the general system.</p>	<p>4. Old-age, survivors</p>
<p>No participation of public authorities.</p>	<p>No participation of public authorities.</p>	<p>No participation of public authorities. Cost met by employers' contribution.</p>	<p>No participation of public authorities.</p>	<p>5. Employment injuries and occupational diseases</p>
<p>The State covers the cost of unemployment assistance benefits.</p>	<p>Flat-rate subsidy by the State (solidarity scheme).</p>	<p>State subsidy to cover deficit.</p>	<p>Annual State subsidies.</p>	<p>6. Unemployment</p>

Table II

Financing

	Luxembourg	Netherlands	Austria	Portugal
3. Invalidity	State and local authorities: 1/3 of the total contribution rate fixed at 24%, and 50 % of the administrative and staff costs.	Annual subsidy to cover expenditure on handicapped young people.	See Table "Old-age, Survivors".	No participation of public authorities.
4. Old-age, survivors	State and local authorities: 1/3 of the total contribution rate fixed at 24 % and 50 % of the administrative and staff costs.	No participation of public authorities.	Liability of the State for loss (100.2%, as from 1.1.1998 100% of the amount by which the expenses outnumber the yield) and compensation of the total amount of compensation supplement (<i>Ausgleichszulage</i>) and care allowance (<i>Pflegegeld</i>).	No participation of public authorities.
5. Employment injuries and occupational diseases	1/3 of costs of adapting and adjusting pensions, and 50 % of the administrative and staff costs.	No application.	S 60 mil. (ECU 4.5 mill.) for the accident insurance of pupils and students from the <i>Familienlastenausgleichsfonds</i> and compensation of the expenses for care allowance, in so far as the need for care did not result from an employment injury or an occupational disease.	No participation of public authorities.
6. Unemployment	Financed by an employment fund, alimented - among others - by annual contributions from the state and a social contribution included in the price for fuel.	No participation of public authorities.	S 2.5 billion (ECU 185 mill.) federal contribution (also for the financing of individual promotions and the promotion of enterprises).	No participation of public authorities.

	Finland	Sweden	United Kingdom	
3. Invalidity	Included in the overall financing shown under „Old age, survivors“.	Basic pension, handicap allowance and care allowance are partly financed by taxes.	Full cost of Attendance Allowance, Disability Living Allowance, Non-Contributory Retirement Pension and Severe Disablement Allowance, financed by the Government.	3. Invalidity
4. Old-age, survivors	<p><i>National pension:</i> Annual state subsidy to cover any deficit plus some specific allowances. Local authorities pay 43.5 % of pensioners housing allowance. State finances national survivors' pension.</p> <p><i>Employment pension:</i></p> <ul style="list-style-type: none"> • Employees' schemes: no participation of public authorities • self-employed persons' and farmers' schemes: state covers any deficit. 	See above.	Non-Contributory Retirement Pension is financed by the Government.	4. Old-age, survivors
5. Employment injuries and occupational diseases	<p><i>Employees' accident insurance:</i> No participation of public authorities.</p> <p><i>For farmers:</i> state share 33.8 %</p>	No participation of public authorities.	Full cost of Disablement Benefit, Reduced Earnings Allowance, Retirement Allowance, Constant Attendance Allowance, Unemployment Supplement, Industrial Death Benefit and Hospital Treatment Allowance, financed by the Government.	5. Employment injuries and occupational diseases
6. Unemployment	<p><i>Basic security:</i> The state pays the expenditure.</p> <p><i>Earnings-related security:</i> The state pays 46.9 % of cost for daily allowance (+ any deficit due to prediction error in yield of additional employee contributions) plus subsidy for administration expenses.</p>	Partly financed by state subsidies (taxes).	Contribution based Jobseeker's Allowance (JSA): through National Insurance Fund. Income based JSA: from general taxation.	6. Unemployment

Table II

Financing

	Belgium	Denmark	Germany	Greece
7. Family allowances	No participation of public authorities.	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.
Financing systems for long-term benefits:				
1. Invalidity	Current income financing ('pay as you go').	Current income financing ('pay as you go').	Current income financing ('pay as you go').	Current income financing (pay as you go).
2. Old-age, survivors	Current income financing ('pay as you go').	<i>National Pension:</i> Current income financing ('pay as you go'). <i>Supplementary pensions:</i> mixed system ('pay as you go' and capital cover).	Current income financing ('pay as you go').	Current income financing (pay as you go).
3. Employment injuries and occupational diseases	<i>Employment injuries:</i> Capitalisation, financing systems of commercial insurance companies. <i>Occupational diseases:</i> Current income financing (pay as you go).	Mixed system: 'Pay as you go' and capital cover.	Special current income financing ('pay as you go') and creation of a reserve.	Current income financing (pay as you go).

Spain	France	Ireland	Italy	
<p>The non-contributory family allowances are financed by the state.</p>	<p>Compensation for employment measures.</p>	<p>Financed by the State.</p>	<p>Part of the benefits is financed by the State.</p>	<p>7. Family allowances</p>
<p>Current income financing by current revenue ('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.</p>	<p>Current income financing ('pay as you go').</p>	<p>Financing systems for long-term benefits: 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.</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>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') (financing is included in employers' social insurance contribution).</p>	<p>Mixed system: 'pay as you go' and capital cover system. Formation of a mathematical reserve representing the current values of permanent pensions.</p>	<p>3. Employment injuries and occupational diseases</p>

Table II

Financing

	Luxembourg	Netherlands	Austria	Portugal
7. Family allowances	<ul style="list-style-type: none"> • The State finances birth grants, maternity grants and education allowances and the administrative costs. • The State also pays a subsidy equal to the amount of the contributions. • Finally the State covers the cost of the employers' contributions and of the farmers. 	Financed by the State.	<ul style="list-style-type: none"> • Family allowances and birth allowances: State financed and partly by an appropriated tax. • Child-raising allowance (<i>Karenzurlaubsgeld</i>): 70 % of the expenses are borne by the <i>Familienlastenausgleichsfonds</i>. • Special unemployment assistance (<i>Sondernotstandshilfe</i>): One third of the expenses are refunded by the local communities. 	No participation of public authorities.
Financing systems for long-term benefits:				
1. Invalidity	System of common funding to the contributory pension scheme (invalidity, old-age, survivors), based on spreading charges over periods of seven years and the creation of a reserve fund (minimum: 1.5 times the amount of the annual benefits paid out by the four pension funds).	Current income financing ('pay as you go')	Current income financing (pay-as-you-go).	Current income financing and consolidation fund for social security (Statutory Order 259/89 of 14 August 1989).
2. Old-age, survivors	See "Invalidity".	Current income financing ('pay as you go')	Current income financing (pay-as-you-go).	Current income financing and consolidation fund (see "Invalidity").
3. Employment injuries and occupational diseases	System for spreading the charges and creation of a reserve fund (minimum: 2.5 times the amount of annual benefits, excluding the redemption of annuities).	No application.	Pay-as-you-go system.	<i>Employment injuries:</i> Mixed system ('pay as you go' and capital cover system). <i>Occupational diseases:</i> 'pay as you go'.

	Finland	Sweden	United Kingdom	
7. Family allowances	Financed by state.	Financed by taxes.	Financed by the State.	7. Family allowances
Financing systems for long-term benefits:				
1. Invalidity	<p><i>National pension:</i> Current income financing („pay as you go“).</p> <p><i>Employment pension:</i> Mixed system: partly funded and partly „pay as you go“.</p>	<p>Current income financing („pay as you go“).</p> <p>Supplementary pensions: Mixed system („pay as you go“ and capital cover).</p>	<p>Current income financing („pay as you go“).</p>	Financing systems for long-term benefits:
2. Old-age, survivors	<p><i>National pension:</i> Current income financing („pay as you go“).</p> <p><i>Employment pension:</i></p> <ul style="list-style-type: none"> • Old age: mixed system: partly funded and partly „pay as you go“. • Survivors: „pay as you go“. 	<p>Current income financing („pay as you go“).</p> <p>Supplementary pensions: Mixed system („pay as you go“ and capital cover).</p>	<p>Current income financing („pay as you go“).</p>	2. Old-age, survivors
3. Employment injuries and occupational diseases	<p>Mixed system: partly funded (pensions) and „pay as you go“ (index increases).</p>	<p>Mixed system: „Pay as you go“ and capital cover.</p>	<p>Financed by the Government.</p>	3. Employment injuries and occupational diseases

I. Organisation

II. Financing

III. Health care

IV. Sickness - Cash benefits

V. Maternity

VI. Invalidity

VII. Old-age

VIII. Survivors

IX. Employment injuries and occupational diseases

X. Family benefits

XI. Unemployment

XII. Guaranteeing sufficient resources

XIII. Social protection of self-employed

Table III

Health Care

	Belgium	Denmark	Germany	Greece
Legislation	Law of 28 December 1944.	Law of 1892.	Law of 15 June 1883	Law of 1934.
1. First law	Law on the compulsory insurance for Health care and Sickness Benefits, co-ordinated on 14 July 1994.	National health service: Law of 9 June 1971, amended.	Reich Insurance Code (RVO) of 19 July 1911 and amendments.	Law of 14 June 1951, modified.
2. Basic legislation	Law on hospitals, co-ordinated on 7 August 1987. Law of 29 June 1981.	Hospitals: Law of 19 June 1974, amended.	Social Code, Book IV, of 23 December 1976 and amendments. Social Code, Book V, introduced by the Health Reform Act of 20 December 1988 and developed by the Health Structure Reform Act of 21 December 1992. <i>Care-Insurance:</i> Law of 26 May 1994, last changed through the first amendment to the Social Code Book XI dated 24.06.1996.	
Beneficiaries				
1. Field of application	<ul style="list-style-type: none"> • All salaried workers and assimilated categories. • 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 otherwise unprotected. • 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 youth training institutions. • Students of recognised higher education. • Farmers, and helping members of their family. • Artists, and writers. • Personally insured etc. • Dependants. 	<ul style="list-style-type: none"> • Employees and persons assimilated thereto. • Pensioners. • Unemployed.
2. Membership ceiling	No ceiling.	No ceiling.	Old Länder: DM 72,000 (ECU 37,579); New Länder: DM 61,200 (ECU 31,942)	No ceiling.

Spain	France	Ireland	Italy	
<p>Law of 14 December 1942.</p> <p>Legislative Royal Decree 1/94 of 20 June, in which the amended version of the General Law on Social Security¹⁵ is approved.</p> <p>Decree no. 2766 of 16 November 1967.</p> <p>Decree no. 1088 of 8 September 1989.</p> <p>Law 14 of 25 April 1986 (General Health Law).</p>	<p>Laws of 5 and 30 April 1930.</p> <p>Social Security Code, Book III.</p> <p>Decree of 29 December 1945, amended.</p> <p>Law no. 92-772 of 29.7.92.</p> <p>Decree no. 93-887 of 27.3.93.</p>	<p>Law of 1911.</p> <p>1970 Health Act.</p> <p>1991 Health Amendment Act.</p>	<p>Law of 20 May 1928, no. 1132.</p> <p>Law of 23 December 1978, no. 833, instituting the National Health Service.</p> <p>Statutory Order of 30 December 1992, no. 502.</p>	<p>Legislation</p> <p>1. First law</p> <p>2. Basic legislation</p>
<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, unsalaried workers and salaried workers belonging to certain special regimes not covered by the general scheme. • Pensioners. • Unemployed persons. • Certain persons are included in the general scheme: beneficiaries of certain allowances (API, AAH, RMI); students; priests and members of religious congregations; prisoners; personally insured etc. 	<p>All persons "ordinarily resident" in Ireland. Full eligibility; needy persons whose incomes are below a certain threshold. Limited eligibility for remainder of population.</p>	<p>All residents (including foreign residents) who are registered at the National Health Services (S.S.N.).</p>	<p>Beneficiaries</p> <p>1. Field of application</p>
<p>No ceiling.</p>	<p>No ceiling.</p>	<p>No ceiling.</p>	<p>No ceiling.</p>	<p>2. Membership ceiling</p>

	Luxembourg	Netherlands	Austria	Portugal
Legislation	Law of 31 July 1901.	Law of 1 November 1941.	Law of 30 March 1888.	Law of 1935.
1. First law				
2. Basic legislation	Book I of Social Insurance Code (<i>Code des assurances sociales</i>), content stems from the law of 27 July 1992.	Health Insurance Act (<i>ZFW</i>): Law of 15 October 1964. Exceptional Medical Expenses Act (<i>AWBZ</i>): Law of 14 December 1967 introducing general insurance for serious risks.	General Social Insurance Act of 9 September 1955 (<i>ASVG</i>) and amendments. Federal Hospitals Act of 18 December 1956 (<i>KAG</i>) and Hospitals Acts of the Federal States and amendments.	Decree no. 45266 of 23 September 1963, as since amended on several occasions. Law 56/79 of 19 September 1979. Law 48/90 of 24 August 1990. Statutory Order No. 10/93, 15th January 1993. Statutory Order No. 11/93, 15th January 1993.
Beneficiaries				
1. Field of application	<ul style="list-style-type: none"> • All persons in paid employment (salaried or self-employed worker). • Pensioners. • Unemployed persons. • Persons in receipt of a replacement income from which contributions are deducted. • Beneficiaries of a supplement to the guaranteed minimum income. • Persons voluntarily insured. 	Health Insurance Act (<i>ZFW</i>): <ul style="list-style-type: none"> • All persons under 65 in paid employment. • Recipients of social security benefits up to the age of 65 • Persons of 65 or older drawing a state old age pension. Exceptional Medical Expenses Act (<i>AWBZ</i>): <ul style="list-style-type: none"> • All residents. • Non residents liable to Dutch wages and salaries tax in connection with employment in the Netherlands. 	<ul style="list-style-type: none"> • All employees in paid employment, trainees. • Pensioners. • Unemployed persons receiving benefits from unemployment insurance. • Participants of vocational rehabilitation. • Persons rendering their military or civilian service. • Family members working in the enterprises of self-employed persons. • Certain assimilated self-employed persons, such as teachers, musicians and artists. • Persons carrying out a contract for services similar to contract of employment. • Persons voluntarily insured. No compulsory insurance if the income is below the limit of S 3,600 (ECU 267) per month.	All residents. Subject to reciprocity principle where nationals of other states are concerned.
2. Membership ceiling	No ceiling.	Health Insurance Act (<i>ZFW</i>): <ul style="list-style-type: none"> • Insured persons under 65: HFL 59,700 (ECU 27,784) per year, • Insured persons of 65 or older: HFL 31,450 (ECU 14,637) per year. Exceptional Medical Expenses Act (<i>AWBZ</i>): No ceiling.	No ceiling.	No ceiling.

	Finland	Sweden	United Kingdom	
Legislation				Legislation
1. First law	Law of 1890.	Law of 1931.	Law of 1911.	1. First law
2. Basic legislation	Primary Health Care Act of 28 January 1972, amended. Sickness Insurance Act of 4 July 1963, amended. Hospital Act of 1 December 1989, amended. Act on Patient Fees of 3 August 1992, amended.	Law of 1962 on General Social Security with amendments.	National Health Service Act 1946, amended.	2. Basic legislation
Beneficiaries				Beneficiaries
1. Field of application	All residents are individually covered.	All residents.	All residents.	1. Field of application
2. Membership ceiling	No ceiling.	No ceiling.	No ceiling.	2. Membership ceiling

	Belgium	Denmark	Germany	Greece
3. Eligible dependants	Dependants, subject to certain conditions.	None.	Spouse and children, income not exceeding DM 590 (ECU 308) in old Länder and DM 500 (ECU 261) in new Länder per month, provided they are not insured in their own right, or active as self-employed. Age limit for children. Some other exclusions.	Dependant members of the insured family.
4. Special rules for pensioners	Reduction of 3.55 % in benefits as long as payment not reduced below BFR 45,097 (ECU 1,144) per month or BFR 38,008 (ECU 964) if no dependants.	No special rules for pensioners.	Same entitlement for the pensioner himself and for his (her) dependants. Pensioner's participation in obligatory contributions in old Länder amounts to 13.4 % of pension and 13.3 % in new Länder, half each being paid by pensioner and body granting pension.	No special rules for pensioners.
Conditions				
1. Qualifying period	The proof of payment of minimum contributions for the past year opens entitlement to benefits for the period from 1st of July of the current year to 30 June of the following year. In special cases: qualifying period of 6 months comprising 120 working days.	6 weeks for new residents.	<i>Sickness Insurance:</i> No period of work and membership required. <i>Care-Insurance:</i> Persons having been compulsorily insured since 1 January 1995 are eligible for benefits without any qualifying period. Persons whose membership starts after 31 December 1995 are entitled to benefits if they have been insured - either personally or as a member of the contributor's family - for a certain qualifying period. This period is increasing every year for one year until the end of 1999. As from 1 January 2000, they must have been insured for at least five years before claiming benefits. Children qualify for benefits, if one parent has completed the qualifying period.	50 days of work subject to contribution over the preceding year, or in the 12 first months of the 15 months preceding the illness.
2. Commencement of benefits	From beginning of illness, or exceptionally from end of qualifying period.	From beginning of illness.	As a rule from beginning of illness; exception: claimants must fulfil conditions of entitlement for receiving dentures (for certain categories of persons). <i>Care Insurance:</i> from the moment the application is filed, at the earliest from the time the need for care has been proven.	From beginning of illness.

Spain	France	Ireland	Italy	
<p>Persons living with and dependant on the insured person: spouse, children, brothers and sisters, relatives in the ascending line and their spouses and, exceptionally, de facto dependants. Divorcé and judicial separation do not forfeit entitlement to health care of spouse and descendants, or of cohabitants if they are not entitled to a benefit themselves.</p>	<p>Spouse, dependant children, relatives in the ascending, descending and collateral lines (subject to certain conditions), partner living together with and being economically dependent on the insured person. Any other person living with the insured for at least 12 consecutive months and dependent on him or her.</p>	<p>Dependant members of the insured person's family.</p>	<p>All residents.</p>	<p>3. Eligible dependants</p>
<p>Do not pay contributions. Are not required to contribute towards the cost of pharmaceutical products.</p>	<ul style="list-style-type: none"> • Holders of an invalidity pension are covered 100 %. • Those receiving a pension due to work injury at a rate > 66.66 % are covered 100 % together with their family members. 	<p>There are higher income guide-lines for persons aged 66 or over.</p>	<p>No special rules.</p>	<p>4. Special rules for pensioners</p>
<p>No qualifying period required.</p>	<p>The insured must have paid sufficient contributions (6.8 %) calculated on the basis of n times the minimum wage SMIC (FF 37.91 per hour = ECU 5.90 as of 1.7.1996):</p> <ul style="list-style-type: none"> • 2,030 times in a year, • 120 times in 3 months or • 60 times in a month. <p>It is also possible to apply on the basis of the number of hours worked.</p>	<p>Must be "ordinarily resident" in Ireland.</p>	<p>Membership as of registration with the national health service (S.S.N.).</p>	<p>Conditions 1. Qualifying period</p>
<p>From beginning of illness.</p>	<p>From beginning of illness.</p>	<p>From beginning of illness.</p>	<p>From beginning of illness.</p>	<p>2. Commencement of benefits</p>

	Luxembourg	Netherlands	Austria	Portugal
3. Eligible dependants	Spouse, relatives or non-blood relations of the 1st/2nd/3rd degree who, in the absence of a spouse, look after the insured person's house, children until they become entitled to family allowances (extensions are permitted in certain cases).	Subject to certain conditions covered under the Health Insurance Act can be extended to the partner of an insured person (subject to the insured person being the breadwinner) and children (depending on their being largely maintained by the insured person).	Spouse and children as far as they are not insured in their own right. Age limits for children.	
4. Special rules for pensioners	Compulsory contribution of 5 % of the pension, half being paid by the body granting the pension. If the beneficiary carries on an occupational activity, membership is required by reason of those activities. Same contribution ceiling as for employed insured persons. Minimum contribution payable on the minimum social salary plus 30 %, i.e. LFR 56,867 (ECU 1,442). If the pension is below the minimum, the pensioner pays the contribution in proportion to the pension he is receiving and the body granting the pension pays the difference.	Insurance under the Health Insurance Act (ZFW): • 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.	The same benefits in kind for themselves and dependants. The pension insurance funds transfers the amount of 7.61 % of the expenses for pensions to health insurance; to this pensioners contribute with a contribution of 3.75 % of their pensions.	No special rules for pensioners.
Conditions				
1. Qualifying 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 (Exception: certain benefits which are within the insurance funds' discretion; for voluntarily insured persons the qualifying period is 6 months).	No qualifying period required.
2. Commencement of benefits	From beginning of illness.	From beginning of illness.	From beginning of illness.	From beginning of illness.

	Finland	Sweden	United Kingdom	
3. Eligible dependants	All residents.	All residents.	All residents.	3. Eligible dependants
4. Special rules for pensioners	No special rules.	No special rules for pensioners.	Same rules as for the rest of the population except that when pensioners are in hospital their pension is reduced after the first 6 weeks, and further reduced after 52 weeks.	4. Special rules for pensioners
Conditions 1. Qualifying period	No qualifying period required.	No qualifying period required.	No qualifying period required.	Conditions 1. Qualifying period
2. Commencement of benefits	From beginning of illness.	From beginning of illness.	From beginning of illness.	2. Commencement of benefits

	Belgium	Denmark	Germany	Greece
3. Duration of benefits	Unlimited as long as conditions for entitlement are fulfilled.	Unlimited.	Unlimited. When an employee withdraws from the insurance scheme, benefits cease to be paid basically at the end of membership; for compulsory members entitlement to benefits continues for maximum one month after end of membership.	Unlimited.
Organisation				
1. Doctors	All doctors registered with the Order of Doctors.	All doctors qualified to practise (numbers limited by district according to number of inhabitants).	Contract doctors are formed into "associations of sickness fund doctors" at regional and national level. In certain cases, doctors in hospitals.	Doctors employed by the insurance institute (IKA).
• Approval				
• Payment	Scales of fees fixed by agreement between the insuring bodies and doctors' organisations or, failing this, laid down officially. If no contract exists or for non-approved doctors, fees fixed freely by doctors and the insurance refund is laid down by royal decree.	Fees are fixed by agreement between the Doctors' Organisation and the public health insurance. Fees are calculated according to the number of patients registered and of the medical services performed. Specialists are paid a flat-rate sum for each medical action.	Payment in full to the association by the fund: <ul style="list-style-type: none"> • Lump sum, or fixed amount per medical act, • Fixed amount per head, • Fixed amount per sick case or • Combination of above. The association of sickness fund doctors distributes the comprehensive payment between the contract doctors on the basis of a scale.	Doctors are paid by the insurance institution.

Spain	France	Ireland	Italy	
<p>Unlimited. In case of cessation of contributing membership, benefits will be continued (subject to condition of duration of membership in relation to seniority) for:</p> <ul style="list-style-type: none"> • 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. 	<p>Unlimited (or until 12 months after termination of membership).</p>	<p>Unlimited.</p>	<p>Unlimited.</p>	<p>3. Duration of benefits</p>
<p>Public Health Services (Servicios Públicos de Salud) appoint doctors to vacancies on the basis of competitive examinations.</p>	<p>All doctors qualified to practise.</p>	<p>Doctors participate in the general medical services on the basis of a contract agreed by the Department of Health with the "Irish Medical Organisation".</p>	<p>Doctors employed either by the regional health administrations, or by the hospitals. General practitioners and specialists approved under special contracts.</p>	<p>Organisation 1. Doctors <ul style="list-style-type: none"> • Approval </p>
<p>General practitioners and specialists working outside hospitals are, in general, paid on the basis of lump sum determined by the number of insured persons entered on their list, thereby guaranteeing a minimum level of earnings.</p> <p>Hospital doctors are, in general, paid on the basis of a monthly salary plus certain supplementary payments.</p>	<p>Scales of fees fixed by a national agreement or by interministerial decree. These scales may be exceeded: For agreed physicians working in the so-called "free fee" sector, or having acquired a special qualification before 1980.</p>	<p>Doctors are paid an annual capitation fee per eligible patient in accordance with a scale of fees agreed with the "Irish Medical Organisation".</p>	<p>Employed doctors: Variable monthly wages, determined by the government according to professional categories.</p> <p>Approved doctors: Fiat-rate amount per capita.</p>	<ul style="list-style-type: none"> • Payment

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

	Finland	Sweden	United Kingdom	
3. Duration of benefits	Unlimited.	Unlimited.	Unlimited.	3. Duration of benefits
Organisation 1. Doctors • Approval	All doctors must be approved by the National Board of Medicolegal Affairs.	All doctors qualified to practise are able to be affiliated to the sickness insurance.	Doctors under contract with Local Health Authorities.	Organisation 1. Doctors • Approval
• Payment	Doctors working at public hospitals or health centres are salaried by municipalities. Private doctors are paid on a fee-for-service basis.	Doctors employed by the public health authorities are paid an income. Private practitioners affiliated to the sickness insurance are paid according to a tax which is fixed after negotiations between the government and the doctors' organisations.	GPs are reimbursed all expenses associated with providing general practice and in addition are paid an income. Some particular expenses (for example, staff and premises costs) are reimbursed direct. Other expenses (such as purchase of equipment, heating and lighting and telephone costs) and the GP's income are delivered through a system of fees and allowances. These fees and allowances depend on, for example, the age and number of patients on the list, whether the patients live in a rural or deprived area, the provision of particular services (such as chronic disease management, minor surgery, contraceptive services, maternity services, etc.) and target payments for achieving particular levels of coverage for childhood immunisation and cervical cytology screening.	• Payment

	Belgium	Denmark	Germany	Greece
2. Hospitals	Establishments approved by the Minister of Health, scales of fees fixed by agreements or, failing this, by the public authorities.	Public hospitals established by regional health authorities. Private hospitals: the regional health authorities may conclude agreement with some of the private hospitals.	The sickness funds 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 care insurance.	Public hospitals and registered private clinics and hospitals of IKA.
Benefits 1. Choice and payment of doctor	Free choice of doctor. Advance on fees by insured person, or paying third party. Refund at the agreed or official rate. Direct payment of provider of care by the insurance fund, if beneficiary is hospitalised.	<i>Category 1:</i> Free choice of doctor (once in a period of 6 months) registered with the district. No fees payable for care given by the chosen doctor. <i>Category 2:</i> Free choice, but the insured person has to pay part of the costs.	Free choice among contracted sickness fund doctors. System based on benefits in kind. No fees paid by insured; fees are paid by the association of sickness fund doctors. Privately insured patients can choose cost repayment instead of benefits in kind for the duration of their private insurance contract.	There is no option for the doctor's choice. The insured goes to the local insurance institute doctor. No fees.

Spain	France	Ireland	Italy	
<p>Hospitals of the Public Health Services (<i>Servicios Públicos de Salud</i>).</p> <p>Public or private hospitals operating under agreement with the National Health Office.</p>	<p>Public hospitals: Rates fixed by the public authority.</p> <p>Private establishments: After approval by the regional committee, or partially by agreement on fees concluded with the sickness funds.</p>	<p>Public health care is provided by hospitals run by the regional Health Boards and by those run on a voluntary basis (e.g. by religious orders).</p> <p>Private hospitals do not provide public health care.</p>	<p>Financing: Hospitals are financed by the national health care fund on basis of per-capita-parameters for the population in each region aiming at a uniform level of health care. Hospitals are autonomous as regards their budgets; surpluses are reinvested, and in the case of deficit the hospital will be placed under state supervision.</p> <p>Access: Direct in cases of emergency or under prescription from a general practitioner.</p> <p>Planning: Based on the population residing in each region.</p>	<p>2. Hospitals</p>
<p>Free choice of general practitioner, paediatrician and obstetrician within area, provided choice would not bring number on doctor's list above maximum permitted. No fees are due.</p>	<p>Free choice of doctor. Advance on fees by insured person. Refund based upon agreed or official rate.</p>	<p>Persons with full eligibility may choose from a list of local doctors. Doctor's fees are paid by the local Health Board. See "Organisation: 1 Doctors - Payment".</p> <p>Persons with limited eligibility choose their own doctor and pay fees directly to doctor.</p>	<p>Free choice of general practitioner among those approved for the region. The choice is confirmed unless the insured decides otherwise. There is no payment made by the insured person for treatment but the doctor receives from the region a flat-rate lump sum per insured person.</p> <p>For specialists a prescription made out by a general practitioner is needed and only specialists who work at the health centres (USL) are covered for.</p>	<p>Benefits</p> <p>1. Choice and payment of doctor</p>

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

	Finland	Sweden	United Kingdom	
2. Hospitals	<p>Primary health care is given in local health centre wards and specialist treatment is given in public hospitals. These are provided by municipalities. There are only a small number of private hospitals.</p>	<p>Public hospitals established by regional health authorities (county councils). Private hospitals: the regional health authorities may conclude agreement with private hospitals.</p>	<p>All the hospitals administered by the National Health Service (most hospitals in the country).</p>	2. Hospitals
Benefits 1. Choice and payment of doctor	<p><i>Public Hospital and Health Centre:</i> Only limited possibility of choice. Doctors are employed by the municipality. Patients' fees see point 2.</p> <p><i>Private doctor:</i> Free choice and the patient pays the doctor directly in full.</p>	<p>Free choice of doctors in the public health and private practitioners affiliated to the National Sickness Insurance Scheme. The patient pays a part of the cost himself. The doctor, if it is a private practitioner, will be paid the rest from the regional health authorities.</p>	<p>Free choice for all persons aged 16 years or over; parents or guardians choose for children under 16. No fees (National Health Service).</p>	Benefits 1. Choice and payment of doctor

Table III

Health Care

	Belgium	Denmark	Germany	Greece
2. 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 upper-limit (social ceiling) the insured person no longer contributes to the insurance, thus treatment is free of charge for all members of the household. This ceiling depends on the household income. Only medicine is excluded from this ceiling.</p> <p>Preferential treatment for certain groups: the disabled, pensioners, widows/ widowers and orphans whose incomes are less than BFR 456,082 (ECU 11,566) per year (beneficiary) + BFR 84,433 (ECU 2,141) per dependant.</p>	<p><i>Category 1:</i> No charges. (Treatment by the chosen GP or a specialist to whom he refers the patient.)</p> <p><i>Category 2:</i> The part of expenses which exceeds the amount fixed by the public scheme for Category 1.</p>	<p>No participation 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, 10 % has to be paid by the patient, except for children or hardship cases.</p>	<p>No participation.</p>
3. Hospitalisation	<p>Free choice among approved hospitals.</p> <p>Complete refund (public ward) save for a participation of BFR 366 (ECU 9.30) per day (BFR 156 = ECU 4.00 for dependants, invalids, widowers, widows, orphans and pensioners). Patient's contribution modified from the 9th day and after 91st day in general hospital and from the 2nd and the 6th year in psychiatric hospitals.</p> <p>Fixed contribution by the insurance for approved homes for the aged, nursing homes and psychiatric homes.</p> <p>Hospitalisation fee: BFR 1,000 (ECU 25).</p>	<p>Free choice of regional public hospitals.</p> <p>Public hospitals and approved private establishments: No charge.</p> <p>Non-approved private establishments: patients pay all costs. In the case where a public hospital refers a patient to a private establishment: no charge.</p>	<p>Free hospitalisation in a shared room with exception of participation of DM 12 (ECU 6.30) (old "Länder") or DM 9 (ECU 4.70) (new "Länder") per calendar day during a maximum of 14 days.</p> <p>Duration of benefit: Unlimited, in principle.</p>	<p>The insured has the right to hospitalisation in a public hospital or in a registered clinic designated by the insurance institute or in an IKA hospital. No charge, in case of hospitalisation, for the insured.</p>

Spain	France	Ireland	Italy	
<p>No participation.</p>	<p>Share borne by insured person (statutory):</p> <ul style="list-style-type: none"> • 30 % for doctors' fees, • 25 % for consultations given in hospitals, • 20 % for hospital treatment. <p>Not required for certain complaints and for those complaints only.</p>	<p>General Medical Care: for persons with full eligibility no charge. Others pay the whole cost of services except in cases of certain serious or long-term diseases and disabilities.</p> <p>Specialists: Specialist services in hospitals are free of charge for everybody.</p>	<p>Tests, visits to a specialist and medication of group B are free of charge for:</p> <ul style="list-style-type: none"> • children up to 6 years, • and persons aged over 65 if they come from a family whose income is below LIT 70,000,000 (ECU 36,258); • recipients of minimal pensions aged over 60 and unemployed persons with an annual family income of less than LIT 16,000,000 (ECU 8,288); this limit amounts to LIT 22,000,000 (ECU 11,396) for a couple and is increased by LIT 1,000,000 (ECU 518) for each dependent child; • recipients of social pensions; • those with serious complaints of for patients waiting for a transplantation. <p>Other insured persons pay up to LIT 70,000 (ECU 36) for each prescription.</p> <p>In the case of pregnancy all tests are free of charge if carried out within the framework of the public health service.</p> <p>For each test carried out or each visit to a specialist the insured person is expected to contribute LIT 6,000 (ECU 3.10). If more than one service rendered in the same specialised field, the insured person contributes 50% of the costs, with a ceiling of LIT 70,000 (ECU 36).</p>	<p>2. Patient's participation</p>
<p>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.</p>	<p>Free choice among public and private (approved) hospitals. Participation of the insured:</p> <ul style="list-style-type: none"> • 20 % in general. • 0 % from 31st day of hospitalisation for treatment or series of treatments above K 50 (scale of sicknesses). • Flat-rate sum for hospitalisation: FF 70 (ECU 11) per day, including the day of discharge. <p>Duration of coverage: Unlimited, subject to sickness fund's prior approval.</p>	<ul style="list-style-type: none"> • Persons with full eligibility: No charge. • Persons with limited eligibility: Charge of IRE 20 (ECU 25) per night in a public ward up to a maximum of IRE 200 (ECU 254) 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 IRE 12 (ECU 15) 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. Unlimited duration. 	<p>Free choice of public or private hospital among those registered under the scheme. Direct assistance free (sharing a room).</p>	<p>3. Hospitalisation</p>

	Luxembourg	Netherlands	Austria	Portugal
2. Patient's participation	Share borne by insured person: 20 % of the ordinary tariff for visits for the first medical visit in any 28 day period; 5 % for other visits or consultations. No charge in cases of hospitalisation. No restriction for seeing a specialist.	No share borne by insured person, except for some benefits. Under the Exceptional Medical Expenses Act (<i>AWBZ</i>) a share must be borne by insured persons over 18, for nursing home care with a maximum of HFL 2,200 (ECU 1,024) per month.	As of 1.1.1997 patients will pay a contribution amounting to S 50 (ECU 3.70) on each certificate for treatment by a doctor or a dentist (except in the case of children, pensioners and the needy).	Variable insured person's share set by government. Exemption for some specific groups, e.g. pregnant women, children under 12 years, pensioners with income below the national minimum wage, persons responsible for certain handicapped young people, the socially and economically disadvantaged.
3. Hospitalisation	Free choice of hospital (hospital abroad subject to approval of sickness fund). Participation in maintenance costs: LFR 214 (ECU 5.40) per day of hospitalisation.	Free choice among hospitals or institutions approved by the Minister of Health. No share borne by the beneficiary in the lower class of accommodation. Admission must be authorised by the health insurance fund. Duration of benefit: as long as indicated (after a year taken over by cover under the Exceptional Medical Expenses Act <i>AWBZ</i>).	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. S 67 (ECU 5) per day which can only be claimed for a maximum of 28 days per calendar year. For the hospitalisation of a dependant a 10 %-contribution for a period of 4 weeks. Duration of benefit: as long as required.	Free choice among public hospitals and, if there is a waiting list, institutions approved by the Ministry of Health. No participation in charges in public ward (or in private room if recommended by the doctor). If in private room freely chosen by beneficiaries, charges are payable in full by the beneficiaries, as well as private hospital and clinic charges.

	Finland	Sweden	United Kingdom	
2. Patient's participation	<p><i>Health Centre:</i> Physician services maximum FIM 50 (ECU 8.50) for the first three visits in a calendar year or an annual fee of maximum FIM 100 (ECU 17) for 12 months depending on the municipality; most other services free of charge. Children under the age of 15 are exempt from the fee.</p> <p><i>Hospital:</i> The fee for an out-patient visit is FIM 100 (ECU 17). The fee for in-patient care is FIM 125 (ECU 21) a day.</p> <p><i>Private doctor:</i> The patient pays doctor's basic fee which, as far as it does not exceed a fixed tariff, is refunded by 60 % from the sickness insurance. For treatment costs on prescription by certain other medical staff, the patient's own liability is FIM 70 (ECU 12) and 25 % of the excess amount within a fixed tariff.</p>	<p>The insured person pays between SEK 60-140 (ECU 7.20-17) per visit to a doctor. For specialist care the patient pays SEK 100-260 (ECU 12-31). Emergency cases: SEK 100-260 (ECU 12-31).</p>	No charge.	2. Patient's participation
3. Hospitalisation	<p><i>Public hospital:</i> Hospital fee of FIM 125 (ECU 21) a day. 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.</p> <p><i>Private hospital:</i> Part of the doctor's fee and costs for examination and care are refunded by the sickness insurance.</p>	<p>Free choice of regional public hospitals and approved private establishments. The patient will be charged maximum SEK 80 (ECU 9.60) per 24 hours.</p>	No charge, except where the patient asks for special amenities or for extra treatment which is not clinically necessary.	3. Hospitalisation

Table III

Health Care

	Belgium	Denmark	Germany	Greece
4. Sanatoriums	See "Hospitalisation".	See "Hospitalisation".	Treatment in sanatoriums may be provided if necessary. Participation of insured: DM 12 (ECU 6.30) (old "Länder") and DM 9 (ECU 4.70) (new "Länder") per day.	See "Hospitalisation".
5. Courses of treatment	Preventive health centres and centres for underdeveloped children: Daily contribution of insurance calculated by INAMI on real cost.	See "Hospitalisation".	Payment of medical services for ambulatory preventive or rehabilitative courses; contribution to the other costs (accommodation, nursing, transportation) up to DM 15 (ECU 7.80) per day. Full compensation with DM 12 (ECU 6.30) (old "Länder") and DM 9 (ECU 4.70) (new "Länder") paid by the insured patient per (calendar) day or contribution of Sickness Funds for preventive and curative courses for mothers. Full compensation for institutional preventive or rehabilitative courses, except for copayment of insured person of DM 12 (ECU 6.30) (old "Länder") and DM 9 (ECU 4.70) (new "Länder") per day.	Partial contribution by the insured.
6. Dental treatment	Comprising preventive and conservative treatment, extractions, dental prosthesis, orthodontic treatment. Refund: • Of cost of treatment: See medical care. • Of cost of dental plates, etc., subject to sickness fund doctor's approval, up to 100 % if patient is over 50, or if younger, affected by specific complaints justifying the intervention of the insurance.	Cost to insured person in both categories: From 35 % to 60 % of cost of treatments on list. 100 % for treatment not included in the list. Treatment is free for children and partially covered for handicapped persons.	Individual or joint prophylaxis for certain groups, designed to prevent dental disease. Full compensation of conservative dental treatment, including dental prophylaxis. For dentures reimbursement of 50 % of medically necessary technical services and dental treatment. When the insured person takes measures to maintain healthy teeth, the benefit is increased by a bonus of 10 %.	As for health care but charge of 25 % for dental prosthesis.

Spain	France	Ireland	Italy	
See "Hospitalisation".	Subject to sickness fund's prior approval: No share borne by insured person.	See "Hospitalisation".	See "Hospitalisation".	4. Sanatoriums
Precautionary measures. Thermal baths possible under certain conditions.	Subject to sickness fund's prior approval: refund of medical fees and cost of treatment in a thermal centre. No daily allowances in principle (except for social and medical treatment provided by the sickness fund).	Health examination service for pre-school children and pupils of national schools. All necessary follow-up services for defects discovered at such examinations. A national screening service for scoliosis. Immunisation, diagnostic and hospital services for infectious diseases available without charge to all. See also "Other benefits".	Thermal cures: subject to prior approval of the local health unit. Participation: LIT 6,000 (ECU 3,10) for the prescription, plus 50 % of fixed rates, with a maximum of LIT 70,000 (ECU 36) for each course of treatment.	5. Courses of treatment
Comprising extractions and certain types of treatment. Certain financial aids for dental prosthesis. In the event of an employment injury or in the case of an occupational disease, oral and facial surgery are also covered.	Comprising preventive and conservative treatment, extractions and (submit to approval) dental prosthesis, orthodontic treatment. Refund: according to fixed rate as for medical care. Share borne by the insured person: 30 %.	No charge for persons with full eligibility, children under 6 years of age and persons who attend national school up to the age of 14 years. No charge for insured persons who satisfy certain contribution conditions for scalings, examinations, and polishing. Limited charge for fillings, extractions and other services.	Free treatment in the centres of the national health service and from registered doctors.	6. Dental treatment

	Luxembourg	Netherlands	Austria	Portugal
4. Sanatoriums	No specific provisions.	See "Hospitalisation".	May be granted if necessary. Contribution amounts to S 70 (ECU 5.20) per day and lasts for a maximum of 28 days per calendar year. The needy are exempt from participation.	See "Hospitalisation".
5. Courses of treatment	Subject to approval.	No benefits.	May be granted if necessary (in institutions of the insurance funds, contract institutions or in the form of supplements). Contribution amounts to between S 70 (ECU 5.20) and S 180 (ECU 13) per day and lasts for a maximum of 28 days per calendar year. The needy are exempt from participation.	Reimbursement of cost of treatment in thermal centres in line with prevailing official scale, after receiving permission.
6. Dental treatment	Comprising preventive and conservative treatment, extractions, orthodontic treatment, and prostheses. Refund of tariffs as established in the collective agreements. 80 % reimbursement in excess of an annual sum of LFR 1,200 (ECU 30) which is fully covered. Prostheses are 100 % covered, unless the insured person did not regularly consult a dentist, in which case patient's participation is 80 %. Supplements for prostheses and benefits are for necessary treatment only, any extra treatment is not covered.	Comprising dental care for children including preventive maintenance work, fluoride applications up to twice a year from the age of six, sealing, periodontal care and surgical treatment. Comprising for adults preventive dental care (check up at least one a year) plus specialist surgical treatment.	Dental treatment and (indisponible) dental prosthesis are granted according to the statutes. Medical treatment includes conservative, surgical and orthodontic treatments. The patient's or family member's contribution towards orthodontic treatment and removable dental prosthesis such as braces is between 25% and 50% (as of 1.1.1997 a contribution amounting to S 50 = ECU 3.70 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 S 325 (ECU 24) and S 2,400 (ECU 178) per unit.	Medical treatment in health centres. Reimbursement by health service in line with scale laid down by government, in the event of recourse to private health services. Dental prosthesis prescribed by Health Service: benefit of 75 % of the price of the dental prosthesis according to scale. Dental prosthesis prescribed by private specialist: Fees paid by patient. Refund of 75 % of the fee according to official scale.

	Finland	Sweden	United Kingdom	
4. Sanatoriums	See „Hospitalisation“.	See „Hospitalisation“.	See „Hospitalisation“.	4. Sanatoriums
5. Courses of treatment	See "patients' participation".	See „Hospitalisation“.	No charge, except where the patient asks for special amenities or for extra treatment which is not clinically necessary.	5. Courses of treatment
6. Dental treatment	<p><i>Health Centre:</i> The patient normally pays a fee according to a basic fee and a fixed tariff for each intervention. Health Centres are allowed to fix their tariff within certain limits. They are all lower than those by private dentists. Persons under the age of 19 and war veterans receive dental treatment free of charge.</p> <p><i>Sickness insurance:</i> Dental expenses are partly refunded to persons born in 1956 or thereafter. For examination and preventive treatment, the rate of refund is 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.</p>	<p>For children up to 20 years of age dental care is free of charge in the public dental care.</p> <p>For a visit to a private dentist the patient's part of the costs are: 75 % of costs above SEK 700 (ECU 84) 60 % of costs above SEK 3,000 (ECU 359) 30 % of costs above SEK 7,000 (ECU 837)</p>	<p>Proportional charges for NHS dental treatment, including examination. 80% of cost of a course of treatment up to a maximum of £325 (ECU 402).</p> <p>No charge for:</p> <ul style="list-style-type: none"> • 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 job seekers allowance (IB), family credit or disability working allowance and their partners. <p>People on a low income may be able to get help with the cost of treatment.</p>	6. Dental treatment

	Belgium	Denmark	Germany	Greece
7. 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 BFR 365 (ECU 9.30). • Cat. C (less useful drugs): 50 %, ceiling BFR 605 (ECU 15). • Cat. CS (ease drugs): 60 %. • Cat. Cx (f.e. the pill): 80 %. <p>Patients in hospital: BFR 25 (ECU 0.60) per day.</p> <p>Refund of cost of preparations by pharmacist: Maximum share of insured person BFR 35 or 70 (ECU 0.90 or 1.80). Exemption made for long lasting treatments.</p> <p>Charge reduced for widows, widowers, invalids, pensioners, orphans:</p> <p>Cat. B: 15 %, ceiling BFR 240 (ECU 6.10). Cat. C: Ceiling BFR 365 (ECU 9.30). Refund of cost of preparations by pharmacist: BFR 0, BFR 10, BFR 20 or BFR 70 (ECU 0; ECU 0.30, ECU 0.50 or ECU 1.80) depending on social and therapeutic usefulness.</p>	<p>Cost to insured according lists of products:</p> <p>Very important products: 25 % of cost; Less important products: 50 % of cost.</p> <p>Insulin: No charge to the insured person.</p> <p>For each category, the proportion of the cost payable by the insurance schemes is calculated with reference to two similar medicines on the market at the lowest end of the price scale.</p>	<p>Insured person's contribution: A charge of DM 3 (ECU 1.60), DM 5 (ECU 2.60), DM 7 (ECU 3.70), depending on the packet size of the pharmaceutical product prescribed, except for children and hardship cases. If there is a fixed-price for a group of products, the amount of contribution payable depends on this fixed price. In such cases, the patient must pay the difference between the fixed price and the prescribed product, in addition to the set prescription charge.</p> <p>Insured persons must pay for comfort drugs. Certain uneconomical drugs are not paid by the insurance.</p> <p>Members of family: As for insured persons.</p>	<p>Charge of 25 % for medicaments prescribed by doctor.</p> <p>No charges payable in the event of an employment accident or for medication during pregnancy.</p> <p>No patient charges for chronic illnesses (cancer, diabetes etc.).</p> <p>10 % contribution towards cost of medication prescribed for certain illnesses (Parkinson's disease, Paget's disease, Crohn's disease, etc.).</p>
8. Prosthesis, spectacles, hearing-aids	Full refund of fees fixed by agreement.	Partial reimbursement.	For spectacles: Subsidy to the cost of frame: DM 20 (ECU 10). Full payment for correcting glasses, correcting hearing aids, prosthesis and other aids. If fixed amounts have been established, up to the rate of that amount.	Charge limited to 25 % maximum.

Spain	France	Ireland	Italy	
<p>Beneficiaries pay 40 % of the price of medicaments. There is a 10 % reduction of the price for certain special medicaments, with a maximum limit of PTA 400 (ECU 2.50).</p> <p>No charge whatsoever for: pensioners, persons accorded provisional invalid status, patients undergoing residential hospital care, residents over 65 years of age with insufficient means of existence, as well as conscientious objectors performing social work.</p>	<p>Insured person's share: 35 %, or 65 % for drugs mainly meant for troubles or affections normally without gravity. 100% for ease drugs. No share required from long-term patient, only for the illness concerned.</p>	<p>No charge for persons with full eligibility. For those with limited eligibility, a refund of expenses over IR£ 90 (ECU 114) per quarter. Persons suffering from a long-term condition are obliged only to pay IR£ 32 (ECU 41) per month. 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>Classification of medication into three groups:</p> <ul style="list-style-type: none"> • Group A: Medication termed "essential" for the treatment of more serious complaints. Free for all insured persons. • 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. <p>Each prescription may not include more than 2 items. The patient is expected to contribute LIT 4,000 (ECU 2.10) for the prescription of 1 item and LIT 6,000 (ECU 3.10) for the prescription of 2 items; only the 100% disabled are exempt from making a contribution, and all medication essential for the treatment of very serious illnesses.</p>	<p>7. Pharmaceutical products</p>
<p>Provision and normal replacement of prosthesis, orthopaedic apparatus and wheelchairs free of charge. Grants may be made towards spectacles, hearing aids and other special types of prosthesis.</p>	<p>Subject to sickness fund's prior approval: refund of established fees (65 %) and for major fittings (100 %).</p>	<p>No charge for persons with full eligibility and for children under 6 years of age and national school pupils.</p> <p>Limited charges only levied on insured persons who satisfy certain contribution conditions.</p>	<p>No benefits.</p>	<p>8. Prosthesis, spectacles, hearing-aids</p>

	Luxembourg	Netherlands	Austria	Portugal
7. Pharmaceutical products	<p>Reimbursement according classification of drugs:</p> <ul style="list-style-type: none"> • Normal reimbursement: 80 %. • 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.</p> <p>Benefit in kind. Insured person is entitled to a qualitatively good package of medicines without it being necessary to make additional payment. Besides this medical package medicines can be supplied and charged to the health insurance funds up to the average price per standard dosage of medicines which belong to a certain classified medical package, with an additional payment to be paid by the insured himself.</p>	<p>Coverage of expenses for medically prescribed registered pharmaceutical products included in the List of Pharmaceutical Products (others: approved by medical superintendent or supervisory medical doctor). The charge amounts to S 35 (ECU 2.60) and from 1.1.1997 onwards to S 42 (ECU 3.10) per item prescribed (free of charge for notifiable infectious diseases or in case of need).</p>	<p>Depending on type of illness, the state contributes 70 % or 40 % of the cost of medicines on the official list drawn up by the health services. This percentage is increased by 15 % for pensioners whose pensions are less than the minimum wage.</p>
8. Prosthesis, spectacles, hearing-aids	<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 HFL 386 (ECU 180). • Orthopaedic shoes: share in the cost of HFL 106 (ECU 49) per year up to age 16; HFL 212 (ECU 99) 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 HFL 1,237.50 (ECU 576). • Wigs: payment of cost in excess of HFL 540.50 (ECU 252). 	<p>Insured person's contribution 10 %, minimum S 259 (ECU 19) (free of charge in case of need).</p> <p>The maximum amount to be covered by the insurance funds amounts up to S 12,900 (ECU 957) for prostheses up to S 32,300 (ECU 2,395) according to the statutes of the insurance funds.</p>	<p>80 % charge for prosthesis on the official list.</p> <p>Spectacles under health service prescription: 75 % charge for spectacles (contact lenses if certified necessary by doctor). Spectacles prescribed by specialists in private practice: Paid for by patient subject to 75 % reimbursement on prices according to official scale.</p>

	Finland	Sweden	United Kingdom	
7. Pharmaceutical products	<p><i>Public hospitals:</i> Costs included in fee.</p> <p><i>Sickness insurance:</i> Patient's own liability is FIM 50 (ECU 8.50) + 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 (ECU 4.30). If patient's own costs for pharmaceutical products during one calendar year exceed FIM 3,166.24 (ECU 541), the excess amount is fully reimbursed.</p>	<p>The patient pays SEK 170 (ECU 20) for the first item on a prescription and SEK 70 (ECU 8.40) for each additional item thereafter.</p>	<p>Charge of £ 5.50 (ECU 6.80) per prescribed item except 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 Income Support, Family Credit or Disability Working Allowance (with capital of £ 8000 = ECU 9,587 or less - until 7.10.96) and their partners, some other people on low incomes, and people suffering from specified conditions.</p> <p>An annual (or 4 months) season ticket can be bought entitling the holder to an unlimited number of prescribed items without charge in the period of its validity. The cost of the ticket is £ 28.50 (ECU 35) for 4 months and £ 78.40 (ECU 97).</p>	7. Pharmaceutical products
8. Prosthesis, spectacles, hearing-aids	<p><i>Health Centre:</i> In certain cases free of charge.</p> <p><i>Sickness insurance:</i> Not refundable.</p>	<p>General state subsidies are paid for appliances.</p>	<p><i>Spectacles:</i> No spectacles supplied free. Vouchers available to help with purchase of spectacles for certain groups: to children under 16 or under 19 and still in full-time education, or people receiving income-based Jobseeker's Allowance, Income Support, Family Credit or Disability Working Allowance and their partners. Also for those on low incomes or requiring complex lenses; also War Pensioners (for their accepted disability) and Hospital Eye Service patients. No charge for sight tests for the above categories, plus registered blind or partially sighted, diagnosed diabetic or glaucoma patient, or aged 40 or over and the brother, sister, parent or child of a diagnosed glaucomed patient.</p> <p>Others pay privately.</p> <p><i>Prosthesis and hearing-aids:</i> No charge for provision and fitting of National Health Service appliances.</p>	8. Prosthesis, spectacles, hearing-aids

	Belgium	Denmark	Germany	Greece
9. Other benefits	<p>As laid down in by-laws of insurance fund. Flat-rate contribution from a special solidarity fund of the National Institute (INAMI), for certain expensive treatments not provided under the official list of reimbursable services.</p>	<p>Free assistance and treatment given by nurse at home if recommended by a doctor. Free transport to doctor or hospital for pensioners who are insured in Category 1, and in certain other cases and circumstances.</p> <p>For both categories of insured persons, part of cost met for treatment by chiropractor and physiotherapy.</p>	<p><i>Home care:</i> Basic nursing and treatment as well as household assistance.</p> <p><i>Household aid,</i> i.e. replacement in the household, or payment of cost of household assistant. In certain cases the cost for rescue and transport back to the hospital or the doctor are covered; DM 20 (ECU 10) participation per journey.</p> <p><i>Examination of children</i> for early discovery of diseases.</p> <p><i>Medical examination</i> of insured persons after the age of 35 for early discovery of heart-, circulation- or kidney diseases and of diabetes.</p> <p><i>Examinations for early discovery of cancer.</i></p> <p><i>Prescribed items</i> other than medicines: Insured person pays 10 %, except for children and hardship cases.</p> <p><i>Care-Insurance:</i> Benefits for persons permanently and to a large extent in need of help because of a physical illness or a mental disease or due to any other handicap. <i>Domiciliary care:</i> Basic nursing and household assistance by non-residential care institutions up to the amount of DM 750/1,800/2,800 (ECU 391/939/ 1,461) per month, depending on the nursing level; in special „hardship cases“ up to DM 3,750 (ECU 1,957) p.m. <i>Care allowance:</i> Instead of availing of the help of professional care services, the person in need of care may apply for a nursing allowance, if he/she personally ensures that the necessary basic care and assistance is provided by a carer; depending on the nursing level, the rate of the allowance is equal to DM 400/800/1,300 (ECU 209/ 418/679) per month. <i>Combined benefit:</i> If the insured person does not claim the full benefit in kind to which he/she is entitled, a proportionate nursing allowance is paid at the same time. <i>Carer's substitute:</i> If the carer is temporarily unable to ensure the care because of a holiday, sickness or other reasons, the costs of providing a substitute are taken over for a maximum of four weeks and up to the amount of DM 2,800 (ECU 1,461) per year. <i>Partially residential care:</i> As a supplement to domiciliary care, the care in institutions providing care during day and night is paid up to the value of DM 750/1,200/2,100 (ECU 391/783/1,096) per month. If the insured person does not claim the full amount of the benefit in kind, he/she is entitled to a proportionate nursing allowance. <i>Short-time care:</i> Provided that there is no other possibility to ensure domiciliary care, the costs of accommodation in a residential institution are taken over for a maximum of 4 weeks and up to DM 2,800 (ECU 1,461) per year during the transitional period following to an in-patient treatment or if the carer is unavailable.</p> <p><i>In-patient care:</i> DM 2,000/2,500/2,800 (ECU 1,044/1,305/1,461) during the transitional period to 31.12.1997; from 1.1.1998 the costs for care, for medical treatment and also for social assistance will be covered to a sum of DM 2,800 (ECU 1,461), in extreme cases the sum increases to DM 3,300 (ECU 1,722).</p>	<p>Various benefits, such as cost of travelling for the sick living in distant regions, subject to certain conditions.</p>

Spain	France	Ireland	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 for retired people, invalids, the mentally handicapped, etc. • Transport to hospital for sick people, in emergencies and under other special circumstances. 	<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. 	<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. • Free home help service, subject to certain conditions. • Free transport to hospital, subject to certain condition. 	<p>No other benefits.</p>	<p>9. Other benefits</p>

	Luxembourg	Netherlands	Austria	Portugal
9. Other benefits	Transportation cost reimbursable under certain conditions.	<ul style="list-style-type: none"> • Transport of patients by ambulance, taxi or private car: share in the cost of HFL 141.50 (ECU 66) per 12 months. • Maternity care: <ul style="list-style-type: none"> * home maternity care for at least 24 hours, with a maximum of 80 hours divided over a maximum of 10 days: share in the cost of HFL 6 (ECU 2,80) per hour. * in a maternity clinic or a hospital (without a medical indication): HFL 48 (ECU 22) per day, plus the cost in excess of HFL 341.50 (ECU 159) per day • Haemodialysis. • Services for patients with chronic recurring respiratory problems. • Services of thrombosis prevention unit. • Services of a genetic testing centre. • Care and nursing for the physically disabled and mentally handicapped. • Services of a home nursing association. Share in the cost for insured persons who are not members of a home nursing organisation of HFL 125 (ECU 58). Insured persons who use the services of a home nursing association within thirteen weeks of becoming a member are obliged to pay HFL 75 (ECU 35). • Rehabilitation. • Psychiatric care (clinical or non clinical, Regional Institute for Out-patient Mental Health Care, sheltered accommodation etc.). Non-clinical psychotherapeutic treatment: <ul style="list-style-type: none"> * monodisciplinary or multidisciplinary psychotherapy: HFL 20 (ECU 9.30) per session up to HFL 900 (ECU 419) a year. * Partner-relation psychotherapy: HFL 10 (ECU 4.70) per session, up to HFL 900 (ECU 419) a year. • Physiotherapy (including Mensendieck and Cesar): except for certain chronic diseases entitlement to physiotherapy of 9 treatments per indication per year, with an additional 9 treatments Mensendieck or Cesar if necessary. • Vaccinations. 	<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. 	Payment of travel costs for patients living in remote areas, subject to certain conditions.

	Finland	Sweden	United Kingdom	
9. Other benefits	<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 (ECU 7.70). • If the patient's share of travel costs during the same calendar year is more than FIM 900 (ECU 154), the excess amount is fully refunded. • Accommodation is refunded up to a maximum of FIM 120 (ECU 21) per night. 	<ul style="list-style-type: none"> • Free transportation in case of hospitalisation. Reimbursement for other transportation costs on certain conditions. • Limitation for high costs. When a person within a 12-months period has costs for medical care and pharmaceuticals exceeding SEK 2,200 (ECU 263) then the person is entitled to a free pass for the remainder of the period. 	<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>	9. Other benefits

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

	Belgium	Denmark	Germany	Greece
Legislation	Law of 28 December 1944.	Law of 1892.	Law of 15 June 1883.	Law of 1934.
1. First law	Law on Compulsory Insurance for Health care and Sickness Benefits, co-ordinated on 14 July 1994.	Law of 20 December 1989 and amendments.	Reich Insurance Code (RVO) of 19.7.1911 and amendments.	Law of 14 June 1951, modified.
2. Basic legislation	Law on hospitals, co-ordinated on 7 August 1987. Law of 29 June 1981.		Sozialgesetzbuch (Social Code), Book 4, of 23.12. 1976 and amendments. Sozialgesetzbuch (Social Code), Book 5, introduced by the Health Reform Act of 20.12.1988 and developed by the Health Structure Reform Act of 21.12. 1992.	
Beneficiaries				
1. Field of application	All workers bound by a contract of service and categories assimilated thereto.	All employees and self-employed, including spouse if helping.	All persons in paid employment and assimilated.	Employees and assimilated.
2. Membership ceiling	No membership ceiling.	No membership ceiling.	DM 72,000 (ECU 37,579) in old Länder and DM 61,200 (ECU 31,942) in new Länder.	No membership ceiling.

Spain	France	Ireland	Italy	
<p>Law of 14 December 1942.</p> <p>Royal Legislative Decree 1/94 of 20 June, in which the amended version of the General Law on Social Security is approved.</p> <p>Decree No 3158 of 23 December 1966 and other provisions.</p> <p>Law No 42 of 30 December 1994 on Fiscal, Administrative and Social Policy Measures.</p>	<p>Laws of 5 and 30 April 1930.</p> <p>Social Security Code, Book III.</p> <p>Decree of 29 December 1945, amended.</p> <p>Law no. 92-772 of 29.7.92.</p> <p>Decree no. 93-587 of 27.3.93.</p>	<p>Law of 1911.</p> <p>Social Welfare Consolidation Act 1993, amended.</p>	<p>Law of 11 January 1943, No 138.</p> <p>Law of 23 December 1978, No 833, instituting the National Health Service.</p>	<p>Legislation</p> <p>1. First law</p> <p>2. Basic legislation</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>Notable exceptions: civil servants and other public service employees recruited prior to 6 April 1995.</p>	<p>Industrial staff or persons assimilated thereto. For TB: member of insured person's family.</p> <p>Non-industrial staff do not receive cash benefits in the event of sickness but employers must by law continue to pay their salaries for at least three months.</p>	<p>Beneficiaries</p> <p>1. Field of application</p>
<p>No membership ceiling.</p>	<p>No membership ceiling.</p>	<p>No membership ceiling, but employees do not pay contributions on any earnings above an upper limit of IR£ 22,300 (ECU 28,349).</p>	<p>No membership ceiling.</p>	<p>2. Membership ceiling</p>

Table IV

Sickness - Cash Benefits

	Luxembourg	Netherlands	Austria	Portugal
Legislation	Law of 31 July 1901.	Law of 1913.	Law of 30 March 1888.	Law of 1935.
1. First law				
2. Basic legislation	Book I of Social Insurance Code (<i>Code des assurances sociales</i>), content stems from the law of 27 July 1992.	Law of 5 June 1913 on sickness insurance, amended and supplemented.	General Social Insurance Act of 9 September 1955 (<i>ASVG</i>) and amendments. Continued payment of wages and salaries: Employees Act 1921 and Continued Payment of Wages and Salaries Act (<i>EFZG</i>) of 26 June 1974 and amendments.	Statutory Order 132/88 of 20 April 1988.
Beneficiaries				
1. Field of application	All active persons and pensioners in paid employment.	All persons under 65 in paid employment.	<ul style="list-style-type: none"> • All employees in paid employment. • Unemployed persons receiving benefits from unemployment insurance. • Participants of vocational rehabilitation. • Certain assimilated self-employed persons, such as teachers, musicians and artists. No compulsory insurance if the income is below the limit of S 3.600 (ECU 267) per month.	All insured employees.
2. Membership ceiling	No membership ceiling.	No membership ceiling.	No compulsory ceiling.	No membership ceiling.

	Finland	Sweden	United Kingdom	
Legislation				Legislation
1. First law	Law of 1897	Law of 1891.	Law of 1911.	1. First law
2. Basic legislation	Sickness Insurance Act of 4 July 1963, as amended.	Law of 1962 on General Social Security with amendments. Law of January 1 st 1992 on Sick Pay from the employer.	Social Security Contributions and Benefits Act 1992. Social Security (incapacity for work) Act 1994.	2. Basic legislation
Beneficiaries				Beneficiaries
1. Field of application	All residents aged 16-64.	Employees and self-employed.	<ul style="list-style-type: none"> • Short-term incapacity Benefit (IB): Employed and self-employed persons (except married women who opted before April 1977 not to be insured) and unemployed. • Statutory Sick Pay (SSP): Employees only. 	1. Field of application
2. Membership ceiling	None.	No membership ceiling.	No membership ceiling, but employees do not pay contributions on any earnings above the upper earnings limit £ 455 (ECU 562) per week, or below the lower earnings limit £ 61 (ECU 75) per week.	2. Membership ceiling

Table IV

Sickness - Cash Benefits

	Belgium	Denmark	Germany	Greece
Conditions	<ul style="list-style-type: none"> • Period of work and membership required: Six 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 %. • To have provided the sickness fund doctor with a "notice of cessation of work" within 2 days. 	<p><i>Employees:</i></p> <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). <p><i>Self-employed:</i></p> <ul style="list-style-type: none"> • Professional activity of a certain importance 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). 	Incapacity for work certified by doctor. No work period nor qualifying period required.	<p>Incapacity for work certified by the Institute's doctor.</p> <p>Contributions required:</p> <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).
Waiting period	<p>One working day.</p> <p>No waiting period: If the insured person has been unemployed for at least 9 days within the 21 days prior to the incapacity for work; if incapacity is due to pregnancy or confinement; for unemployed persons in the employment of the public authorities; if the worker has been in contact with someone suffering from an infectious disease.</p>	<p><i>Employees:</i> No waiting period.</p> <p><i>Self-employed:</i> 3 weeks. Voluntary insurance for self-employed and helping spouse may cover the first 3 weeks.</p>	No waiting period if incapacity to statutory sick pay under labour law or if sickness is due to a work injury or a professional disease or if hospital treatment is required.	3 days.

Spain	France	Ireland	Italy	
<ul style="list-style-type: none"> • Contributions paid for 180 days during 5 years immediately preceding illness (with the exception of accidents). • Receiving health care paid for by social security scheme. • Doctor's certificate to be sent to employing firm, and received within 5 days of its dispatch. • Doctor's certificate confirming unfitness for work to be sent on 4th day of absence and received by employing firm within 2 days following its dispatch. 	<p>The insured must have paid sufficient contributions (6.8 %) on the basis of n times the SMIC (FF 37.91 = ECU 5.90 per hour on 1.7.96).</p> <ul style="list-style-type: none"> • For the first 6 months: 1,015 SMIC in the 6 preceding months. • After 6 months and having been registered for a minimum of 12 months since having stopped working: 2,030 SMIC in the 12 previous months, including 1,015 SMIC in the first 6 months. <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>No work period nor qualifying period required.</p> <p>For TB: TB in active phase.</p>	<p>Conditions</p>
<p>3 days.</p>	<p>3 days.</p>	<p>3 days.</p>	<p>3 days. For TB: None.</p>	<p>Waiting period</p>

Table IV

Sickness - Cash Benefits

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

	Finland	Sweden	United Kingdom	
Conditions	Incapacity for work due to sickness certified by a doctor.	Incapacity for work due to sickness certified by a doctor from the 7 th day of sickness. No work period nor qualifying period required. For sickness cash benefit the insured person must be 16 years old and have an income above SEK 6,000 (ECU 718) per year, and be registered with a local Social Insurance Office. The sickness must be reported to the local Social Insurance Office from the first day of absence.	<ul style="list-style-type: none"> • Incapable of carrying out normal occupation. Usually based on medical certificates from family doctor. For short-term incapacity benefit, 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. (See Table VI). • Statutory Sick Pay: Employees' earnings before sickness must have reached the lower earnings limit for payment of National Insurance Contributions. • Short-term IB: Must have paid sufficient contributions in any one tax year, and have been paid or been credited with sufficient contributions in two relevant tax years; normally the two preceding the year of the claim. • Employees have to satisfy the contribution conditions where they claim short-term incapacity benefit on cessation of SSP. • Those employees entitled to SSP for less than 28 weeks can receive lower rate short-term incapacity benefit for the remainder of the 28 weeks. They may then become eligible for higher rate short-term incapacity benefit and then long-term incapacity benefit, subject to medical test. 	Conditions
Waiting period	9 days (excluding Sundays) following the day on which the illness begins.	<p><i>Employees:</i> one day waiting period.</p> <p><i>Self-employed:</i> may decide on different waiting periods himself (3 or 30 days).</p>	3 days.	Waiting period

	Belgium	Denmark	Germany	Greece
Benefits				
1. Duration of benefits	Maximum of 1 year (= period of "primary incapacity for work").	52 weeks in 18 months; pensioners or people who have reached the age of 67 not more than 13 weeks in a 12-month period. Not included: the first two weeks of a period of sickness (covered by employer). Benefits can be paid for a longer period under certain conditions, for example when beginning a reeducation process, when applying for early retirement and in the case of employment injury.	For the same illness, limited to 78 weeks over a 3-year period.	Duration of benefits dependent on the length of the period of contributions: 182, 360 or 720 days. See above "conditions".
2. Amount of the benefits	60 % of earnings. Ceiling of earnings: BFR 3,625.58 (ECU 92) per day.	<i>Employees:</i> Calculated upon the basis of the hourly wage of the worker (contributions to Labour Market Funds deducted), with a maximum of DKR 2,617 (ECU 354) per week or DKR 70.73 (ECU 9.60) per hour (37 hours per week), and upon the number of hours of work. Period to be covered by the employer: two weeks. <i>Self-employed workers:</i> The daily benefits are calculated on the basis of the earnings from the occupational activity of the self-employed person, with the same maximum as mentioned above. The self-employed persons who have taken out a voluntary insurance (see above), are entitled to at least 2/3 of the maximum amount. The <i>unemployed</i> and persons in receipt of various anti-unemployment benefits are entitled to the same amount they previously would have received had they not fallen ill.	80 % of the normal salary but not exceeding the net salary. <i>Normal salary:</i> Wages and income from work, normally received (during last 3 months), insofar as subject to contribution. Continued payment of wages and salaries by the employer for 6 weeks. After 1 year adjustment as for pensions.	<ul style="list-style-type: none"> • For the first 15 days: The total ceiling for benefits plus supplement for dependants (max. 4) is DR 3,190 (ECU 11) per day (daily wage assumed for 3rd insurance category). • After 15 days: The total ceiling for benefits plus supplements for dependants (max. 4) is DR 5,890 (ECU 20) per day (daily wage assumed for 8th insurance category).
3. Continuation of payments in case of sickness	<i>Workers:</i> law on the minimum wage for 14 days 80 %, (the collective agreements extend thus to a 30 days' minimum wage and to 100 %). <i>Employees:</i> law on contracts of employment = 100 % for 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 daily allowance of the employees.	Industrial and non-industrial staff: 6 weeks.	No continuation of payment of wage in case of sickness.

Spain	France	Ireland	Italy	
<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> <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>	<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"> 50 % of daily earnings, maximum of FF 225.66 (ECU 35). With 3 children, 66.66 % from 31st day with ceiling, maximum FF 300.88 (ECU 46). Minimum for protracted complaint after 7th month: 1/365th of minimum invalidity pension = FF 46.41 (ECU 7.20). <p>Depending on collective agreement.</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>IR£ 64.50 (ECU 82) per week. Family supplements:</p> <ul style="list-style-type: none"> Adult dependant: IR£ 38.50 (ECU 49) per week. Each child dependant: IR£ 13.20 (ECU 17) per week. 	<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> <p><i>Without hospitalisation:</i> 50 % From 21st day 66.66 % (earnings taken as basis: Real earnings).</p> <p><i>With hospitalisation:</i> Allowance is reduced to 2/5 for insured without dependants.</p> <p>TB:</p> <ul style="list-style-type: none"> daily allowance during treatment: Insured person: As the sickness benefit for 180 days, then LIT 13,256 (ECU 6.90); members of the family: LIT 6,628 (ECU 3.40). daily post-sanatorium allowance: Insured person: LIT 22,091 (ECU 11); members of the family: LIT 11,046 (ECU 5.70). allowance for a cure: LIT 89,130 (ECU 46) per month. The allowance is granted after the post-sanatorium treatment and is completed where earnings capacity is reduced by at least half. <p>Workers: none. Employees: The employer is obligated by law to continue paying wages for at least three months.</p>	<p>Benefits</p> <p>1. Duration of benefit:</p> <p>2. Amount of the benefit:</p> <p>3. Continuation of payments in case of sickness</p>

	Luxembourg	Netherlands	Austria	Portugal
Benefits				
1. Duration of benefits	Maximum: 52 weeks. Payment ends if an invalidity pension is granted.	12 months (52 weeks).	<i>Sick pay:</i> Generally the legally stipulated minimum time period is 52 weeks. According to the insurance funds' statute, however, the sick pay can be extended to 78 weeks.	Maximum 1,095 days (then, possibly, invalidity). In the event of tuberculosis: Unlimited.
2. Amount of the benefits	The full salary which the insured person would have earned if he had continued to work.	70 % of the daily wage, maximum daily wage considered: HFL 289 (ECU 134). With the minister's approval this percentage can be increased by the industrial boards.	<i>Sick pay:</i> 50 % of gross wage or salary, 60 % from 43rd day of illness. Ceiling: S 39,000 (ECU 2,892) per month.	Daily benefit: <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 % if insured has 2 or more dependants. Minimum amount: 30 % of the minimum wage or the average earning if it is lower than this percentage.
3. Continuation of payments in case of sickness	In the case of sickness, non-manual employees in the private sector continue to receive pay by the employer for the month in which the disease occurs and for the following three months. No continuation of payment for manual workers.	Continued payment of 70 % of wages by the employer for 52 weeks.	For workers according to the duration of work relationship between 4 and 10 weeks, employees between 6 and 12 weeks, entitlement to continued payment of wages; afterwards employees are entitled to the payment of half their salaries for a period of 4 weeks. No sick pay during 100 % continued payment of wages, half of sick pay for the period in which half of the salaries are paid.	No legal regulations for the continuation of payment of salaries.

	Finland	Sweden	United Kingdom	
Benefits				Benefits
1. Duration of benefits	For the same illness, limited to 300 days (excluding Sundays) over a 2-year period.	Sick pay from the employer is paid for the 14 first days in a sickness period, thereafter sickness cash benefit is paid from the insurance. There is no formal limitation but the sickness cash benefit may be converted into a disability pension if the sickness will continue for a long time.	<ul style="list-style-type: none"> • Statutory Sick Pay: paid by employer in case of illness lasting at least 4 consecutive days up to a maximum of 28 weeks, or • Short-term incapacity benefit: 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. 	1. Duration of benefits
2. Amount of the benefits	<p>Daily amounts dependent on annual earnings:</p> <ul style="list-style-type: none"> • earnings under FIM 5,000 (ECU 855): benefit is means-tested and payable only if sick leave lasts more than 60 days with limitations; • FIM 5,000 - 130,000 (ECU 855 - 22,220): 70% of 1/300 earnings; • FIM 130,000 - 200,000 (ECU 22,220 - 34,185): FIM 303.33 (ECU 54) plus 40% of 1/300 earnings exceeding FIM 130,000 (ECU 22,220); • above FIM 200,000 (ECU 34,185): 396.66 (ECU 68) plus 25% of 1/300 of earnings exceeding FIM 200,000 (ECU 34,185). 	<p>The sick pay from the employer is 75 % of the wages.</p> <p>From day 15 in the sickness period the sickness cash benefit from the insurance will be 75 % of the income carrying sickness cash benefit rights.</p> <p>Incomes exceeding SEK 271,500 (ECU 32,482) per year does not carry benefit rights.</p> <p>Unemployed persons are entitled to sickness cash benefit with the same amount they received before the employment ended as long as they are looking for a job.</p>	<ul style="list-style-type: none"> • Statutory Sick Pay: Standard rate of £ 54.55 (ECU 67) per week. Earnings less than £ 61 (ECU 75): No benefit. No additions for dependants. • Short-term incapacity benefit paid at two rates: lower rate of £ 46.15 (ECU 57) per week for first 28 weeks; higher rate of £ 54.55 (ECU 67) thereafter, if over pension age, up to £ 61.15 (ECU 76) per week. <p>Additions: Spouse aged 60 or over or adult caring for dependent child £ 28.55 (ECU 35), or if over pension age £ 35.15 (ECU 43). Child dependency increase with higher rate benefit, or from first day if over pension age: £ 9.90 (ECU 12) for first child, £ 11.15 (ECU 14) for each other.</p>	2. Amount of the benefits
3. Continuation of payments in case of sickness	No legal regulation for the continuation of payments.	See above. The employer pays the sick pay from the 2 nd to the 14 th day of sickness. The amount is 75 % of the wages.	See Statutory Sick Pay (SSP).	3. Continuation of payments in case of sickness

	Belgium	Denmark	Germany	Greece
4. Other benefits	Death grant: BFR 6,000 (ECU 152), unindexed.	Reduced (partial) benefits in the event of partial incapacity to work. Death grant: See Table VIII "Survivors" (other benefits).	<ul style="list-style-type: none"> Sickness benefit: Maximum of 10 working days (for single parents, 20 working days) if a child under 12 years is ill and needs supervision, care or assistance of the insured person. However, maximum of 25 working days per year per insured parent (50 days for single parent). As a transitory measure: death benefit for persons insured under the legal sickness insurance on 1 January 1989. Members: DM 2,100 (ECU 1,096); dependants included on the member's insurance: DM 1,500 (ECU 783). 	<ul style="list-style-type: none"> Death grant: At least 8 times the reckonable earnings of the lowest group, i.e. DR 152,720 (ECU 506). Private nurse in hospital: Amount of DR 5,560 (ECU 18) per working day and DR 6,950 (ECU 23) on Sundays and public holidays.
Taxation				
1. Taxation of cash benefits	Benefits are fully liable to taxation.	Benefits are fully liable to taxation.	Benefits are not liable to taxation (subject to progression). Benefits for care insurance 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.
2. Limit of income for tax relief or tax reduction	<p>No tax relief for incomes below a certain threshold. However, there is the possibility of a tax reduction.</p> <p>The basic amount of the tax reduction corresponds to the tax that would be paid by a beneficiary who is neither in receipt of any taxable income nor has any dependants. Marital status is taken into account. The basic amount is determined according to total net income:</p> <ul style="list-style-type: none"> Single person: BFR 440,341 (ECU 11,167). Couple with no children: BFR 549,341 (ECU 13,931). Couple with two children: BFR 653,341 (ECU 16,568). <p>If these net income values are not exceeded, then tax reduction for social security benefits is not limited and social security benefits are consequently not subject to taxation.</p>	No limit of income and no tax reductions.	The minimum income levels are not subject to taxation under any circumstances. The tax-free minimum income levels for 1996 are DM 11,876 (ECU 6,197) for adults and DM 6,288 (ECU 3,282) for children. The corresponding annual amounts exempt from income tax for 1996 are the following: DM 12,095 (single persons) /DM 24,191 (married couples) (ECU 6,313/12,626), also including child allowance amounting to DM 200 (ECU 104) monthly for the first two children, DM 300 (ECU 157) for the third and DM 350 (ECU 183) for each additional child.	<p>Tax is levied on benefits where total annual income exceeds the DR 1 million (ECU 3,312) ceiling.</p> <p>Tax reduction according to the number of children:</p> <p>For 1 child: DR 20,000 (ECU 66). For 2 children: DR 40,000 (ECU 132). For 3 children: DR 90,000 (ECU 298).</p>

Spain	France	Ireland	Italy	
<p>Death Grant: See Table VIII "Survivors".</p>	<p>Death grant: see table VIII "Survivors".</p>	<p>Death grant: See Table VIII "Survivors".</p>	<p>Death grant: LIT 20,000 (ECU 10). TB: Special Christmas grant of LIT 25,000 (ECU 13) + LIT 3,000 (ECU 1.60) per dependent person, if the beneficiary is insured; LIT 15,000 (ECU 7.80) if the beneficiary is a member of the family of the insured.</p>	<p>4. Other benefits</p>
<p>Benefits are fully liable to taxation.</p>	<p>Benefits are liable to taxation after deduction of 10 % and 20 %. Tax relief for sickness benefits is possible in the event of a long-term illness certified by the medical control commission of the local sickness insurance fund when paid to insured persons affected by a disease requiring prolonged medical treatment or a particularly costly therapy.</p>	<p>Benefits are fully liable to taxation (including supplement for adult dependants but excluding supplements for child dependants).</p>	<p>Benefits are liable to taxation. Tax relief is applicable for the part of the income corresponding to social security contributions.</p>	<p>Taxation 1. Taxation of cash benefits</p>
<p>Tax is levied on benefits where total annual income exceeds the PTA 1.1 million (ECU 6,821) ceiling or PTA 1,200,000 (ECU 7,441) for pensioners. Tax reduction according to number of dependants. Tax is deducted at source for incomes in excess of PTA 1,071,300 (ECU 6,643) per year.</p>	<p>Tax is levied on benefits where taxable annual net income exceeds a certain ceiling:</p> <ul style="list-style-type: none"> • Single person: FF 42,270 (ECU 6,523). • Couple with no children: FF 64,880 (ECU 10,012). • Couple with one child: FF 76,180 (ECU 11,756). • Couple with two children: FF 87,490 (ECU 13,501). 	<p>The extent of taxation depends on total annual income of the individual or of the family. The annual tax exemption limits for 1996/97 are:</p> <p><i>People under 65:</i></p> <ul style="list-style-type: none"> • Single person: IR£ 3,900 (ECU 4,958). • Married couple with no children: IR£ 7,800 (ECU 9,916). • Married couple with: 1 child: IR£ 7,850 (ECU 9,979). 2 children: IR£ 8,300 (ECU 10,552). 4 children: IR£ 9,600 (ECU 12,204). <p><i>People aged between 65 and 74:</i></p> <ul style="list-style-type: none"> • Single person: IR£ 4,500 (ECU 5,721). • Married couple: IR£ 9,000 (ECU 11,441). <p><i>People over 75:</i></p> <ul style="list-style-type: none"> • Single person: IR£ 5,100 (ECU 6,483). • Married couple: IR£ 10,200 (ECU 12,967). 	<p>The extent of taxation depends on total annual income of the individual or of the family. The annual tax exemption limits:</p> <ul style="list-style-type: none"> • Single person: LIT 8,607,400 (ECU 4,459). • Married couple with no children: LIT 12,323,600 (ECU 6,384). • Married couple with 1 child: LIT 12,572,800 (ECU 6,513). • Married couple with 2 children: LIT 13,182,100 (ECU 6,828). 	<p>2. Limit of income for tax relief or tax reduction</p>

	Luxembourg	Netherlands	Austria	Portugal
4. Other benefits	<p>Death grant: LFR 37,470 (ECU 950). For children under 6: 50 %. For children dead at birth: 20 %.</p>	<ul style="list-style-type: none"> • <i>Death grant</i>: Daily wage multiplied by the number of days between day of death and the last day of second following month. • If 70 % of the daily wage is less than the social minimum, a supplement can be claimed under the Supplementary Benefits Act (means tested). The maximum supplementary benefit amounts to 30 % of the minimum wage for couples, 27 % of the minimum wage for single-parent families and 21 % of the minimum wage for single persons. Lower rates apply to single persons under 23 (see table XI). 	<p>Support towards funeral costs up to a maximum of S 6,000 (ECU 445) in case of need according to the statutes of the insurance funds.</p>	<ul style="list-style-type: none"> • Death grant: See Table X "Family benefits". • Sickness allowances for single parents payable in the event of illness of a child under age 10 (means tested), amount equivalent to sickness benefit (maximum 30 days per year and child). • 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.
Taxation				
1. Taxation of cash benefits	<p>Benefits are liable to taxation.</p>	<p>Benefits are generally fully liable to taxation.</p>	<p>Continued payment of wages and sick pay are both fully liable to taxation.</p>	<p>Benefits are not subject to taxation.</p>
2. Limit of income for tax relief or tax reduction	<p>For tax purposes social security benefits replacing income are treated as wages.</p>	<p>The income tax structure is progressive. In general, taxation applies if a certain minimum income is exceeded.</p>	<p>For tax purposes social security benefits are in general treated as wages or salaries. Tax is levied on the income after the deduction of social security contributions. A monthly amount of S 11,500 (ECU 853) (S 9,600 (ECU 712) for pensioners) is not subject to taxation. The individual tax due depends in particular on the individually applicable free allowances; including a general free allowance of S 8,840 (ECU 656) and for example annual free allowances for pensioners or persons who solely provide for the income of their households to the amount of S 5,500 (ECU 438). The free allowances are deducted from the annual tax due.</p>	<p>Not applicable.</p>

	Finland	Sweden	United Kingdom	
4. Other benefits	None.	Rehabilitation benefit is paid after a sickness period if a person takes part in vocational training. The benefit is paid with the same amount as sickness cash benefit.	No other benefits.	4. Other benefits
Taxation 1. Taxation of cash benefits	Benefits are liable to taxation.	Benefits are fully liable to taxation.	Statutory Sick Pay is subject to taxation. Lower rate short-term incapacity benefit is not subject to taxation. Higher rate short-term incapacity benefit is subject to taxation.	Taxation 1. Taxation of cash benefits
2. Limit of income for tax relief or tax reduction	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: £ 3,765 (ECU 4,653). Aged between 65 and 74: £ 4,910 (ECU 6,068). Aged over 75: £ 5,090 (ECU 6,291). • Supplement for married couples and single parents: Aged under 65: £ 1,790 (ECU 2,212). Aged between 65 and 74: £ 3,115 (ECU 3,850). Aged over 75: £ 3,155 (ECU 3,899). These supplementary allowances are restricted to give tax relief at a fixed rate of 15 per cent (e.g. £ 1,720 = ECU 2,126 allowance gives relief of £ 258 = ECU 319).	2. Limit of income for tax relief or tax reduction

- I Organisation
- II Financing
- III Health care
- IV Sickness - Cash benefits
- V Maternity
- VI Invalidity
- VII Old-age
- VIII Survivors
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- X Family benefits
- XI Unemployment
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- XIII Social protection of self-employed

Table V

Maternity

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

Spain	France	Ireland	Italy	
<p>Law of 14 December 1942.</p> <p>Legislative Royal Decree 1/94 of 20 June, in which the amended version of the General Law on Social Security is approved.</p> <p>Legislative Decree No 1 of 24 March 1995.</p> <p>Law No 42 of 30 December on Fiscal, Administrative and Social Policy Measures.</p>	<p>Law of 5 and 30 April 1930.</p> <p>Social Security Code, Book III.</p> <p>Decree of 29 December 1945, amended.</p> <p>Law No. 94-629 of 25 July 1994.</p> <p>Decree No. 95-1381 of 30 December 1995.</p>	<p>National Insurance Act, 1911.</p> <p>Social Welfare (Consolidation) Act 1993.</p>	<p>Statutory Order of 13 May 1929 No. 850.</p> <p>Law of 30 December 1971 No. 1204</p> <p>Law of 9 December 1977 No. 903.</p>	<p>Legislation</p> <p>1. First law</p> <p>2. Basic legislation</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. 	<ol style="list-style-type: none"> Insured women. Spouse and daughters of insured person. 	<p>All women residents.</p>	<p>All female residents who are registered with the national health service (S.S.N.).</p>	<p>Field of application</p> <p>1. Benefits in kind</p>
<p>All employed women.</p>	<p>Insured women.</p>	<ul style="list-style-type: none"> Maternity allowance for insured women in employment. In addition to this scheme, a maternity grant is paid by the health services to women with full eligibility (see Table III for explanation of eligibility). 	<p>Insured women or alternatively the father.</p>	<p>2. Cash benefits</p>
<p>Beneficiaries dependent on insured person entitled to health care:</p> <ul style="list-style-type: none"> Must live with or be supported by insured person. Must neither undertake paid work nor draw a pension or annuity exceeding twice the minimum wage. Must not be entitled to medical help of the social security on any other count. 	<p>See Table III "Health care".</p> <p>The entitlement to benefits begins either with the date of conception or with maternity leave.</p>	<p>Residence.</p>	<p>Registered with the national health service (S.S.N.).</p>	<p>Conditions</p> <p>1. Benefits in kind</p>

Table V

Maternity

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

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

Table V

Maternity

	Belgium	Denmark	Germany	Greece
2. Cash benefits	Contributions paid for six months.	See table IV "Sickness - cash benefits".	<p><i>Maternity benefit:</i> Membership for 12 weeks between 10th and 4th month before confinement. In case of incapacity to work: Entitlement to sickness benefit.</p> <p><i>Confinement grant:</i> Insured without entitlement to maternity benefit.</p>	200 days work resulting in contributions during the last 2 years.
Benefits				
1. Benefits in kind	See Table III "Health care".	Free maternity services or hospital care.	See Table III "Health care". Medical care and midwife care, maternity hospital, home care, family assistance, drugs and appliances, etc.	<ul style="list-style-type: none"> • For birth expenses: At least 30 x the minimum wage of an unskilled worker = DR 172,590 (ECU 572). • For the costs of in vitro fertilisation: DR 120,000 (ECU 397).
2. Cash benefits:				
<ul style="list-style-type: none"> • Kind and duration 	<p><i>Maternity allowance:</i> Prenatal leave (7 weeks: 6 being optional and the week immediately preceding delivery being compulsory) is determined on the basis of expected date of delivery. The part of the optional prenatal leave that has not been used up before delivery can be taken after the postnatal leave (8 mandatory weeks after delivery) or at the time when the child comes home after a long period of hospitalisation. In the case of death of the mother, part of the postnatal leave may be changed into a paternity leave under certain conditions.</p> <p><i>Birth grant.</i> See Table X "Family benefits".</p>	<ul style="list-style-type: none"> • For employed or self-employed women: Weekly payments during 4 weeks before expected confinement and for 24 weeks after (the last 10 weeks of 24 weeks may be in favour of the father). • Male employed or self-employed: Weekly payments for 2 weeks within the 14 weeks following birth. • 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. • Hours or days during pregnancy where work was interrupted for preventive medical examinations. 	<p>Maternity allowance (only in case of cease of salary): 6 weeks prior to and 8 weeks after confinement (12 weeks in cases of premature or multiple birth).</p> <p>One-time confinement grant.</p>	Maternity allowance payable to insured women 56 days before and 56 days after confinement.

Spain	France	Ireland	Italy	
<ul style="list-style-type: none"> • Affiliated employees with active contributor or equivalent status. • Contributions paid for at least 180 days in the five years immediately preceding the delivery or the date of the administrative decision of the reception or the judicial decision of the adoption. • Presentation of a doctor's certificate giving the forecast date of birth for the commencement of the period of voluntary or compulsory maternity leave and presentation of the notification of delivery for the purpose of calculating the period of post-natal leave. <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 III "Health care".</p>	<ul style="list-style-type: none"> • See table IV "Sickness - cash benefits". • Registration under insurance scheme for at least 10 months at the expected date of confinement. <p>The entitlement to benefits begins either with the date of conception or with maternity leave.</p> <p>See Table III "Health care". Rate: 100 %.</p> <p>Obligatory medical checks before and after birth.</p> <p>Medical benefits during the final four months of pregnancy.</p> <p>No flat-rate sum for maternity confinement.</p>	<p><i>Maternity allowance:</i> 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>Maternity services and hospital care for infants under 6 weeks are free.</p>	<p>No qualifying conditions.</p> <p>See Table III "Health care".</p>	<p>2. Cash benefits</p> <p>Benefits</p> <p>1. Benefits in kind</p>
<p>Maternity allowance for a maximum of 16 weeks (18 weeks in case of multiple birth). If employee in receipt of benefit continues to require medical care beyond this 16-week period, she will be treated as temporarily unfit for work.</p> <p>In the case of multiple births, a special allowance is paid for six weeks.</p> <p>In the case of adopted and foster-children, allowance is paid for 8 weeks (child under 9 months). Allowance is paid for 6 weeks with a child aged between 9 months and 5 years.</p> <p>If both parents work, 4 weeks (leave and allowance) may be in favour of the father.</p> <p>In the event that the mother dies during childbirth, the father has the right to post-natal maternity leave, (six weeks).</p>	<p>Daily allowance only for employees interrupting their work:</p> <ul style="list-style-type: none"> • 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 third child. • 34 weeks (12 before confinement) in case of twins. • 42 weeks (24 before confinement) for multiple births (more than 2 children). <p>In case of adoption: Maternity leave. This leave can be divided between the father and the mother, on condition that both are entitled to it.</p> <p>If mother dies during childbirth: Father entitled to paternity leave.</p>	<p><i>Maternity allowance:</i> 14 weeks - at least 4 must be taken before and 4 weeks after confinement. In addition, grants are available for multiple births (see Table X "Family Benefits").</p>	<p>Maternity allowance (only if wage is discontinued): 2 months before the presumed confinement date and 3 months after (optionally, 6 supplementary months).</p> <p>The optional supplementary leave may be requested by the father if the mother does not claim, or if the father has sole charge.</p>	<p>2. Cash benefits:</p> <ul style="list-style-type: none"> • Kind and duration

	Luxembourg	Netherlands	Austria	Portugal
2. Cash benefits	<p><i>Maternity cash benefit:</i> must have been affiliated for 6 months in the year preceding the birth.</p> <p><i>Maternity allowance:</i> Residence on the national territory and not having entitlement to insured women's maternity cash benefit.</p>	No qualifying conditions.	<p><i>Maternity benefit:</i> None.</p> <p><i>Birth allowance:</i> See Table X "Family Benefits".</p>	6 months membership, with registered remuneration.
Benefits				
1. Benefits in kind	<p>See Table III "Health care".</p> <p>Midwife and medical assistance, stay in maternity hospital. Drugs and baby foods are covered by lump sum payment.</p>	<p>See Table III "Health care".</p> <p>Obstetric care is normally provided by a midwife but may be provided by a general practitioner or specialist, if necessary in a clinic or hospital when no midwife is available or when medically indicated.</p>	<p>See Table III "Health care".</p> <p>Medical care and midwife care, hospital or maternity hospital care, care provided by certified children's nurses and baby nurses and pharmaceutical products, drugs and appliances, etc.</p>	See Table III "Health care".
2. Cash benefits:				
• Kind and duration	<p><i>Maternity cash benefit</i> (only if wage is discontinued): 8 weeks before presumed date of confinement and 8 weeks after effective date of confinement; 4 weeks supplement for nursing mothers and in case of premature birth or multiple births.</p> <p><i>Maternity allowance:</i> 16 weeks. Non-cumulative with similar benefits or with earnings.</p> <p><i>Birth grant:</i> See Table X "Family benefits"</p>	<p><i>Confinement allowance:</i> 16 weeks (only in the case of cease of payment of salary).</p>	<p><i>Maternity benefit</i> (if there is no continued payment of wages and salaries): 8 weeks before and after confinement (12 weeks in case of premature and multiple birth or Caesarean sections) and for the duration of an individual employment prohibition.</p> <p><i>Birth allowance:</i> See Table X "Family benefits".</p>	<ul style="list-style-type: none"> • <i>Maternity benefit:</i> During maternity leave for 98 days (60 of which have to be after confinement) 14 to 30 days after miscarriage or delivery of a stillborn child. • <i>Paternity benefit:</i> <ul style="list-style-type: none"> a) In case of physical or mental incapacity of the mother; b) in case of the mother's death; c) 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> • <i>Benefit in case of adoption:</i> 60 days. • <i>Benefit in the event of a particular risk:</i> in the case of night-shifts or work entailing contact with dangerous substances.

	Finland	Sweden	United Kingdom	
2. Cash benefits	<p>Mother (maternity and parents' allowance) and father (paternity and parents' allowance) must have been resident in Finland for at least 180 days immediately before the expected date of confinement.</p> <p>In case of adoption, same condition applies to the time immediately before the adoptive parent took over the care of the child.</p>	<ul style="list-style-type: none"> • Pregnancy cash benefit is paid to expectant mothers, who are unable to continue with their normal task during the last stages of pregnancy. • For parental cash benefit the parent must have been insured for 180 consecutive days before the claim. To receive a cash benefit above SEK 60/day (ECU 7.20) (the guarantee amount) the parent must have been insured for 240 consecutive days before confinement. • Temporary parental benefit is paid if the child is ill and a parent or the person normally caring for the child has to refrain from work to take care of the child. 	<ul style="list-style-type: none"> • SMP: continuously employed by her employer for 26 weeks by the end of the 15th week before the week baby due and has earnings which average at least £ 61 (ECU 75) a week. • Maternity Allowance: cannot get SMP and has been employed or self-employed and has paid contributions for at least 26 weeks in the 66 weeks before week baby due. 	2. Cash benefits
Benefits				Benefits
1. Benefits in kind	<ul style="list-style-type: none"> • <i>Maternity grant</i>: Either a maternity package containing necessities for care of the child, or a lump sum of FIM 760 (ECU 130). See table X „Family benefits“. • Medical checks at maternity and child health care centres during and after pregnancy are free of charge. • Other benefits: see table III „Health care“. 	Free maternity services. Hospital care see table III „Health care“.	Free health care under the National Health Service.	1. Benefits in kind
2. Cash benefits:				2. Cash benefits:
• Kind and duration	<ul style="list-style-type: none"> • <i>Maternity allowance</i> paid to the mother for 105 consecutive calendar days except Sundays, 30-50 of which before expected date of confinement. • <i>Paternity allowance</i> paid to a father for 6-12 days (excluding Sundays) in connection with childbirth and 6 days during allowance period. • <i>Parents' allowance</i> paid immediately after the maternity allowance to either the mother or father for 158 days (excluding Sundays). 60 days are added to this period if more than one child is born. 	<ul style="list-style-type: none"> • Pregnancy cash benefit is paid for maximum 50 days. The benefit is payable 60 days before expected confinement. • Parents cash benefit is payable during 450 days. The days may be taken out 60 days before expected confinement by the mother and by either of the parents until the child is 8 years old. When the parents both have custody of the child they can divide the days with benefit between them except for 30 days each which are reserved for the father respectively the mother. • Temporary parental benefit may be taken out for maximum 60 days/year until the child is 12 years old. (In certain cases the benefit could be extended) • The father is entitled to 10 special days with temporary parental benefit in connection with childbirth. 	SMP and Maternity Allowance are payable for up to 18 weeks. Working women can start their maternity benefits at any time from the 11 th week before their expected date of confinement right up to the baby's birth. If they fall sick with a pregnancy related illness in the 6 weeks before the week the baby is due, their maternity benefits (and leave) start automatically.	<ul style="list-style-type: none"> • Kind and duration

Table V

Maternity

	Belgium	Denmark	Germany	Greece
• Amount	<p><i>Maternity allowance:</i> 82 % of wages (without ceiling) in the first 30 days, and 75 % or 60 % of wages up to ceiling respectively, for period from 31st day, and for period exceeding the 15 weeks. Special regulations for unemployed workers and for disabled.</p> <p><i>Birth grant:</i> See Table X "Family benefits".</p>	<p>See Table IV "Sickness - cash benefits". Maximum DKR 2,617 (ECU 354) per week or DKR 70.73 (ECU 9.60) per hour. Voluntary insurance: See table IV "Sickness - Cash Benefits. At least 2/3 of the maximum during the whole period of leave.</p>	<p><i>Maternity benefit:</i> Average net wage of insured person, reduced with legal contributions, with maximum of DM 25 (ECU 13) per day. Difference covered by supplement paid by employer (in case of suppression of this supplement, complement paid by the State). Women employees who are not compulsorily insured receive a maximum of DM 400 (ECU 209).</p> <p><i>Confinement grant:</i> Fixed grant of DM 150 (ECU 78) to insured persons not entitled to maternity benefit.</p>	<p>Maximum (no dependants): DR 9,545 (ECU 32) per day. Maximum (4 dependants): DR 13,363 (ECU 44) per day.</p>
<p>Taxation 1. Taxation of cash benefits</p>	<p><i>Maternity allowance:</i> see Table IV "sickness-cash benefits". <i>Birth grant:</i> not subject to taxation.</p>	<p>Benefits are fully liable to taxation.</p>	<p><i>Maternity benefit:</i> benefits are not generally liable to taxation (subject to progression). <i>Confinement grant:</i> benefits not subject to taxation (regardless of progression).</p>	<p>In general, benefits are fully liable to taxation. Tax relief: See table IV "Sickness - cash benefits".</p>
<p>2. Limit of income for tax relief or tax reduction</p>	<p><i>Maternity allowance:</i> see Table IV "sickness-cash benefits".</p>	<p>No limit of income and no tax reduction.</p>	<p><i>Maternity benefit:</i> see table IV "Sickness - cash benefits". <i>Confinement grant:</i> not applicable.</p>	<p>See table IV "Sickness - cash benefits".</p>

Maternity

Table V

Spain	France	Ireland	Italy	
<p>100 % of the contribution basis. Contribution basis: daily salary subject to contributions of the month preceding the termination of work.</p>	<p>Net salary with ceiling. Maximum: FF 357.46 (ECU 55) per day. Minimum: FF 46.41 (ECU 7.20) per day.</p>	<ul style="list-style-type: none"> • 70 % of average weekly earnings in the relevant tax year. Minimum IR£ 75.70 (ECU 96), maximum IR£ 162.80 (ECU 207) per week). • or the amount of Disability Benefit including increases for adult and children dependents which the person would be entitled to if absent from work through illness, whichever amount is greater. 	<p>80 % of earnings for the compulsory period, and 30 % for the supplementary period.</p>	<ul style="list-style-type: none"> • Amount
<p>Benefits are fully liable to taxation.</p>	<p>Benefits are not subject to taxation.</p>	<p>Benefits are not subject to taxation.</p>	<p>Benefits are subject to taxation. Tax relief: See table IV "Sickness - cash benefits".</p>	<p>Taxation 1. Taxation of cash benefits</p>
<p>See table IV "Sickness - cash benefits".</p>	<p>Not applicable.</p>	<p>Not applicable.</p>	<p>See table IV "Sickness - cash benefits".</p>	<p>2. Limit of income for tax relief or tax reduction</p>

Table V

Maternity

	Luxembourg	Netherlands	Austria	Portugal
• Amount	<p><i>Maternity cash benefits:</i> 100 % of the salary the insured received during the maternity leave.</p> <p><i>Maternity allowance:</i> LFR 6,423 (ECU 163) per week, payable over a period of 16 weeks.</p> <p><i>Birth grant:</i> see Table X "Family benefits".</p>	100 % of the daily wage. Maximum daily wage considered: HFL 289 (ECU 134).	<p><i>Maternity benefit:</i> To the amount of the average net income of the last 13 weeks or 3 months.</p> <p><i>Birth allowance:</i> See Table X "Family benefits".</p>	<ul style="list-style-type: none"> • <i>Daily allowances:</i> 100 % of the average daily wages on same conditions as for sickness benefit (see Table IV). Minimum amount: 50 % of the average daily wages. In case of particular risks: amount equivalent to sickness benefit. • <i>Birth grant.</i> • <i>Allowance for nursing mothers:</i> See table X "Family benefits".
Taxation				
1. Taxation of cash benefits	Maternity cash benefits are subject to taxation.	In general, benefits are fully liable to taxation.	<p><i>Maternity benefit:</i> Fully liable to taxation.</p> <p><i>Birth allowance:</i> See Table X "Family benefits".</p>	Benefits are not subject to taxation.
2. Limit of income for tax relief or tax reduction	For tax purposes social security benefits replacing income are treated as wages.	See table IV "Sickness - cash benefits".	See Table IX "Sickness - cash benefits".	Not applicable.

	Finland	Sweden	United Kingdom	
• Amount	Minimum cash benefit is FIM 60/day (ECU 10). Otherwise, see table IV „Sickness - cash benefits“.	The compensation is the same as for sickness cash benefits, except for 30 days the parents have each which is 85 %.	<ul style="list-style-type: none"> • SMP: 90 per cent of earnings for the first 6 weeks of the maternity pay period; £ 54.55 (ECU 67) for the remaining weeks (up to 12). • Maternity Allowance: £ 54.55 (ECU 67) per week if employed in the 15th week before baby is due; £ 47.35 (ECU 59) a week if she is self-employed or has given up her job by then. 	• Amount
Taxation 1. Taxation of cash benefits	Benefits are liable to taxation.	Benefits are fully liable to taxation.	Statutory Maternity Pay is subject to taxation. Maternity Allowance is not subject to taxation.	Taxation 1. Taxation of cash benefits
2. Limit of income for tax relief or tax reduction	No tax reductions.	No tax reductions.	Statutory Maternity Pay: see table IV „Sickness - cash benefits“. Maternity Allowance: Not applicable.	2. Limit of income for tax relief or tax reduction

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

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

Spain	France	Ireland	Italy	
<p>Decree of 18 April 1947.</p> <p>Legislative Royal Decree 1/94 of 20 June, in which the amended version of the General Law on Social Security is approved.</p> <p>Law No. 13 of 7 April 1982, elements of which have ceased to be in force.</p> <p>Decree No. 3158 of 23 December 1966.</p> <p>Ministry of Labour Order of 15 April 1969.</p> <p>Law No 42 of 30 December 1994 on Fiscal, Administrative and Social Policy Measures.</p> <p>Royal Decree 1300/1995.</p>	<p>Law of 5 April 1930.</p> <p>RAP of 29 December 1945.</p> <p>Social Security Code</p> <p>Decree of 12 September 1960.</p> <p>Decree of 28 March 1981.</p> <p>Law no. 92-772 of 29.7.92.</p> <p>Decree no. 93-887 of 27.3. 93.</p>	<p>Law of 1911.</p> <p>Social Welfare (Consolidation) Act 1993, amended.</p>	<p>Statutory Order of 21 April 1919, No. 603.</p> <p>Law of 12 June 1984, No. 222.</p>	<p>Legislation</p> <p>1. First law</p> <p>2. Basic legislation</p>
<p>Permanent invalidity: Situation of a worker who, after having undergone prescribed treatment, suffers from physical or functional disabilities, capable of objective assessment and probably definitive in character, which render him/ her partially or totally incapable of work.</p>	<p>A worker who, as a result of sickness or infirmity, can no longer in any occupation whatsoever earn more than one third of the normal earnings of a worker in the same category with the same training and in the same region.</p> <p>The worker is classified under Group 1 if he is none the less still considered capable of being gainfully employed, and under Group 2 if he is not. He is classified under Group 3 if he requires the help of another person.</p>	<p>Insured persons who have been receiving sickness benefit for at least 12 months and whose incapacity is likely to be permanent.</p>	<p>A worker whose earning ability, in occupations suited to his capacity, is permanently reduced to at least one third as a result of sickness or infirmity (physical or mental) is considered as invalid for the purpose of invalidity allowance.</p> <p>The incapacity pension is payable to the insured person who is absolutely and permanently incapable of any occupational activity, as a result of sickness or infirmity (physical or mental).</p>	<p>Risks covered</p> <p>Definitions</p>

Table VI

Invalidity

	Luxembourg	Netherlands	Austria	Portugal
Legislation	Law of 6 May 1911.	Law of 5 June 1913.	See Table VII "Old-age"	Law of 1935.
1. First law				
2. Basic legislation	Book III of Social Insurance Code, in the terms following the Law of 27 July 1987 as amended.	Law of 18 February 1966, as amended. Law of 11 December 1975 introducing a general insurance, as amended.		Statutory Order 329/93 of 25 September 1993.
Risks covered				
Definitions	An insured person who, as a result of prolonged sickness or infirmity, has lost the working capacity to such a degree that he/she is unable to carry on the occupation of the last post or another occupation suited to his/her capacity.	A person is considered completely or partially incapable of working when, as a result of sickness or infirmity, he/she cannot earn the same as healthy workers with similar training and equivalent skills normally earn at the location where he/she works or most previously worked, or in the vicinity. No distinction is made as to the cause of incapacity (invalidity or employment injury).	As invalid considered: <ul style="list-style-type: none"> • A worker or an employee, who (in the last 15 years) has mainly worked (for more than half of the time) in the occupation he was trained for or has acquired skills for is deemed invalid if, because of his physical or mental state, his earning capacity has been reduced to less than 50 % of a healthy person's earning capacity who has a similar education and working experience; • A worker who has mainly worked in occupations other than the occupation he was trained for or has acquired skills for is deemed invalid if, because of his physical or mental state, this person will no longer be able to earn at least half of the income when performing any activity whatsoever which a healthy person could earn performing this activity; • A person is deemed invalid if, because of his physical or mental state, he is no longer able to earn more than half of the income which an insured healthy person regularly earns performing such an activity, if this activity has been performed for more than 50 % of the time during the last 15 years, in order to acquire an entitlement to early retirement pension on the grounds of reduced earning capacity after the completion of age 55 in the case of women and 57 years for men (the same for workers and employees). 	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.

	Finland	Sweden	United Kingdom	
Legislation				Legislation
1. First law	Law of 31 May 1937 Law of 8 July 1961	Law of 1913.	Law of 1911.	1. First law
2. Basic legislation	National Pension Act of 1956 Seamen's Pensions Act of 1956 Private-sector Employees' Pensions Act of 1961 Private-sector Temporary Employees' Pensions Act of 1962 Local Government Employees' Pensions Act of 1964 State Employees' Pensions Act of 1966 Evangelical-Lutheran Church Pensions Act of 1966 Self-employed Persons' Pensions Act of 1969 Farmers' Pensions Act of 1969 Private-sector Freelance Employees' Pensions Act of 1985 Disability Allowance Act of 1988.	Law of 1962 on General Social Security and amendments.	Social Security Contributions and Benefits Act 1992. Social Security (Incapacity for work) Act 1994.	2. Basic legislation
Risks covered				Risks covered
Definitions	<p><i>Both national and employment pensions:</i></p> <ul style="list-style-type: none"> • Disability pension: an insured person who has lost his work capacity through illness and whose incapacity is estimated to last for at least one year. • Rehabilitation benefit: an insured Person whose ability to work is assessed to be restorable by rehabilitation. • Individual early retirement pension: an insured person who has reached the age of 58, has had a long working career and who is incapable of continuing at his/her present employment because of work-related stress and fatigue and other factors. 	<p>Permanent incapacity for work with at least 25%.</p> <p>Disabled children up to 16 years of age.</p>	<p>Incapacity for work by reason of physical or mental illness or disability in a period of incapacity for work where there has been entitlement, or deemed entitlement, to short-term incapacity benefit for 52 weeks.</p>	Definitions

Table VI

Invalidity

	Belgium	Denmark	Germany	Greece
Field of application	Industrial and non-industrial staff.	All resident nationals.	Industrial and non-industrial staff. Handicapped persons incapable for work.	Employees and assimilated.
Conditions				
1. Minimum level of incapacity for work	66.66 %.	50 %.	Occupational invalidity: 50 %. General invalidity: 100 %.	50 %.
2. Period for which cover is given	From the day after the end of the primary period of incapacity until retirement age.	Maximum age: 66 years. From the 1st day of the month following the decision, or at the latest, the first day of the fourth month following the decision. It is the date of the claim which determines the pension granted.	From the end of the month in which the conditions are fulfilled. At the age of 65, pension is converted into old-age pension when the conditions are fulfilled.	From the date when invalidity is deemed to exist. Periodically (after 1 or 2 years depending on circumstances) the insured persons are reassessed by the health committees.

Invalidity

Table VI

Spain	France	Ireland	Italy	
<p>Employees and assimilated.</p>	<p>Employees and assimilated.</p>	<p>With some exceptions, all persons aged 16 years and over, employed under a contract of service or apprenticeship. Notable exceptions: civil servants and other permanent public service workers recruited prior to 6 April 1995 and Self-employed people.</p>	<p>All wage earners of the private sector, below pension age.</p>	<p>Field of application</p>
<p>33 %.</p>	<p>66.66 %.</p>	<p>None.</p>	<p>Invalidity allowance: 66 %. Incapacity pensions: 100 %.</p>	<p>Conditions 1. Minimum level of incapacity for work</p>
<p>Permanent invalidity: from the date on which the responsible body declares claimant to be permanently incapable (Normally this will be an assessment of the existing permanent invalidity).</p>	<p>From the date when the state of invalidity is deemed to exist. At the age of 60, the pension is replaced by the old-age pension.</p>	<p>From the date when the state of permanent invalidity is deemed to exist (normally after sickness benefit period of at least 12 months). Unlimited duration. Maximum age: None.</p>	<p>From the month following the application of the party concerned. Maximum age: Retirement age.</p>	<p>2. Period for which cover is given</p>

	Luxembourg	Netherlands	Austria	Portugal																		
Field of application	All persons carrying on a professional activity and voluntary insured persons.	<ul style="list-style-type: none"> • <i>Law of 18 February 1966:</i> All employees under 65. • <i>Law of 11 December 1975:</i> All residents under 65. 	<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 carrying out a contract for services similar to contract of employment. • Persons voluntarily insured. <p>No compulsory insurance if the income is below the limit of S 3,600 (ECU 267).</p>	All insured employees.																		
Conditions	None.	<ul style="list-style-type: none"> • Law of 18 Feb. 1966: 15 %. • Law of 11 Dec. 1975: 25 %. 	50 %.	Earnings less than 1/3 of normal occupation.																		
1. Minimum level of incapacity for work																						
2. Period for which cover is given	<ul style="list-style-type: none"> • <i>For permanent incapacity:</i> immediately. • <i>For temporary incapacity:</i> on expiry of entitlement to sickness benefits or, failing such entitlement on expiry of an invalidity period of 6 months without interruption. <p>At 65, replaced by old-age pension.</p>	<p><i>Law of 18 Feb. 1966:</i> From the end of the period for which sickness benefit is paid.</p> <ul style="list-style-type: none"> • <i>Initial Benefit:</i> varies according to the age at which invalidity benefit is paid: <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> <ul style="list-style-type: none"> • <i>Continuing benefit:</i> Until the age of 65. <p><i>Law of 11 Dec. 1975:</i> After 52 weeks of incapacity until the age of 65.</p>	Age when qualifying for WAO-benefit	Duration of the benefit	up to 32	0 years	33 - 37	0.5 year	38 - 42	1 year	43 - 47	1.5 year	48 - 52	2 years	53 - 57	3 years	58	6 years	59 and over	until age of 65	<p>From the 1st day of the month following the contingency or the application. 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.</p>	From first day of month in which claim was submitted or day determined by medical board until retirement age.
Age when qualifying for WAO-benefit	Duration of the benefit																					
up to 32	0 years																					
33 - 37	0.5 year																					
38 - 42	1 year																					
43 - 47	1.5 year																					
48 - 52	2 years																					
53 - 57	3 years																					
58	6 years																					
59 and over	until age of 65																					

	Finland	Sweden	United Kingdom	
Field of application	<p><i>National pension:</i> All residents aged 16 to 65.</p> <p><i>Employment pension:</i> All insured employed and self-employed persons aged 14 to 65.</p>	<p>All resident persons between the age of 16-65 years and disabled children under 16 years of age.</p>	<p>Employed and self-employed persons (except married women who chose before April 1977 not to be insured) and unemployed.</p>	Field of application
Conditions 1. Minimum level of incapacity for work	<p><i>National pension:</i> No level specified.</p> <p><i>Employment pension:</i></p> <ul style="list-style-type: none"> • Disability pension: no more than 2/5 of working capacity left. • Partial disability pension: no more than 3/5 of working capacity left. • Individual early retirement pension: no level specified. 	<p>25 %.</p>	<p>Incapable of all work.</p>	Conditions 1. Minimum level of incapacity for work
2. Period for which cover is given	<p><i>Both national and employment pensions:</i></p> <ul style="list-style-type: none"> • Disability pension: from the end of the period of payment of sickness benefit (300 days) for as long as the conditions are fulfilled. At the age of 65 the disability pension is automatically converted into old-age pension. • Rehabilitation benefit: from the end of the period of payment of sickness benefit (300 days) when the disability pension is awarded on a temporary basis as a rehabilitation benefit. • Individual early retirement pension: from the entitlement to the pension for as long as the conditions are fulfilled, converted automatically to old-age pension at the age of 65. 	<ul style="list-style-type: none"> • Disability pension: From the day the person is 16 years old until 65 years. • Care allowance is payable to a parent who takes care of a disabled child under 16 years of age. • Handicap allowance payable to persons from 16-64 years. 	<p><i>Long-term incapacity benefit:</i> After one year of incapacity until state pension age.</p>	2. Period for which cover is given

	Belgium	Denmark	Germany	Greece
3. Minimum period of membership for entitlement	6 months, with 120 days worked.	At least 3 years of residence between the age of 15 and 67. At the age of 67 the pension is automatically converted into an old-age pension.	Workers and salaried staff: 60 months, of which 36 contribution months in the 5 years before onset of complaint. Requirement considered to be fulfilled when the insured person's capacity for work has been impaired by certain occurrences (e.g. employment injury) or under certain circumstances or his death has been induced by these circumstances. Handicapped: 240 months of insurance.	<p><i>Persons insured until 31 December 92:</i></p> <ul style="list-style-type: none"> • 4,500 working days during the whole active life required, or • Period of contributions depending on age: <ul style="list-style-type: none"> 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 • If none of these conditions are fulfilled, 1,500 working days are required, 600 of those in the 5 years preceding the invalidity. • 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 employment the following are required: 2,225 or 750 working days (of which 300 in the last 5 years preceding the invalidity). <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.

Spain	France	Ireland	Italy	
<p>For permanent invalidity:</p> <ul style="list-style-type: none"> • Regularly insured person under 26 years: Half time between the age 16 and the date of onset of condition giving rise to invalidity. • Regularly insured person over 26 years: A quarter of the time between the age of 20 and the event giving rise to invalidity, subject to a minimum of 5 years. <p>One fifth of contribution period must fall within the 10 years prior to the causal event.</p> <p>Larger qualifying period if not regularly insured.</p> <p>No qualifying period of invalidity results from non-employment related injury if the insured person is regularly insured or assimilated thereto.</p>	<ul style="list-style-type: none"> • Regularly insured for at least 12 months before the 1st day of the month of interruption of work due to invalidity, or of an accident followed by invalidity, or of the medical declaration of invalidity due to a precocious attrition. • The insured must have paid sufficient contributions (6.80 %) on 2,030 times the SMIC (guaranteed minimum wage) in the 12 months preceding the realisation of the risk, of which 1,015 times the SMIC during the first six months or prove 800 working hours in the last 12 months, of which 200 hours during the first three months preceding the 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>See Table IV "Sickness - cash benefits".</p>	<ul style="list-style-type: none"> • General invalidity: 5 contribution years with at least 3 during the last 5 years. • Occupational invalidity (caused by circumstances of employment other than industrial injury): No conditions 	<p>3. Minimum period of membership for entitlement</p>

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

	Finland	Sweden	United Kingdom	
<p>3. Minimum period of membership for entitlement</p>	<p><i>National pension:</i> 3 years of residence after the age of 16.</p> <p><i>Employment pension:</i> employees: 1 month self-employed: 4 months</p>	<ul style="list-style-type: none"> • <i>Disability basic pension:</i> periods of residence. • <i>Disability supplementary pension:</i> at least 3 years with income carrying pensions rights in the supplementary pensions scheme. • <i>Care allowance:</i> residence. • <i>Handicap allowance:</i> residence. 	<p>Must have been entitled or deemed entitled to short-term incapacity benefit payments for 52 weeks in the period of incapacity for work.</p>	<p>3. Minimum period of membership for entitlement</p>

	Belgium	Denmark	Germany	Greece
Benefits				
1. Amount of pension	<p><i>Normal allowance:</i></p> <ul style="list-style-type: none"> • 65 % of the lost earnings (subject to ceiling) if there are dependants, • 45 % if single without dependants, • 40 % if cohabiting person without dependants. <p><i>Minimum for regularly employed:</i></p> <ul style="list-style-type: none"> • With dependants: BFR 1,311 (ECU 33) per day, • Without dependants: single: BFR 1,049 (ECU 27) per day; cohabits: BFR 939 (ECU 24) per day. <p><i>Minimum for non-regularly employed:</i></p> <ul style="list-style-type: none"> • With dependants: BFR 1,052 (ECU 27) per day, • Without dependants: BFR 789 (ECU 20) per day. <p>If incapacity commenced on or after 1 July 1983, the minimum daily amount cannot exceed 75 % of lost wages.</p>	<p>Pension according to incapacity level:</p> <ul style="list-style-type: none"> • at least 50 % and/or social reasons: early pension = basic amount + pension supplement + amount of early pension, if applicable. • 67 to 99 %: medium invalidity pension = basic amount + amount of invalidity + pension supplement. • 100 %: maximum invalidity pension = basic amount + invalidity pension + amount for work incapacity + pension supplement. <p><i>Basic amount:</i> DKR 45,576 (ECU 6,173) per year, if income is not above a certain level.</p> <p><i>Invalidity amount:</i> DKR 22,176 (ECU 3,004) per year. Married persons: DKR 18,876 (ECU 2,557) per year each, if both qualify for this supplement or the invalidity allowance.</p> <p><i>Incapacity of work amount:</i> DKR 30,612 (ECU 4,146) per year. For married persons: DKR 22,140 (ECU 2,999) per year each, if both qualify for this supplement.</p> <p><i>Supplement payable to pensioners:</i> DKR 20,016 (ECU 2,711) per year on condition that the earnings of the pensioner and his/her spouse do not exceed a certain level. For single pensioners the supplement amounts to DKR 27,216 (ECU 3,686) per year.</p> <p><i>Special pension supplement:</i> for pensioners living alone, DKR 17,964 (ECU 2,433) per year. This supplement can also be paid to single persons who are in receipt of an invalidity allowance.</p> <p><i>Early retirement amount:</i> If the early pension is given to a person under 60, a "pre-retirement amount" is paid as a supplement to the basic amount: DKR 11,580 (ECU 1,569) per year.</p>	<p>Pension formula:</p> <p>For occupational invalidity: PIP x 0.6667 x CPV.</p> <p>For general invalidity: PIP x 1.0 x CPV.</p> <p>PIP = Personal Income Points. The number of Income Points is based on the level of income on which contributions were paid and the allowance credited for certain non-contributory periods. Credited: periods of sickness, rehabilitation, unemployment, studies over 16 years of age, periods of completed technical training or higher education. Supplementary periods: added when the worker qualifies for invalid insurance before reaching the age of 60. Mothers and fathers born in 1921 or later are credited with the first 12 months after the birth as an insured period, if they stayed at home to look after the child. For children born from 1992 onwards, the period credited for bringing up children has been increased to 36 calendar months.</p> <p>CPV = Current pension value: Corresponds to the monthly pension paid to an average earner for each year he has been insured. It is adjusted annually to keep pace with net wages and salaries.</p>	<p><i>Persons insured until 31.12.1992:</i></p> <ul style="list-style-type: none"> • For full pension, see Table VII "Old-age". • If 50 % incapacity, amount of pension reduced by 50 %. • If 67 % incapacity, amount of pension reduced by 25 %. • If 100 % incapacity, pension is increased by 50 % for care by a third person. The maximum increase is DR 115,060 (ECU 381) per month. <p><i>Persons insured from 1.1.1993:</i> The maximum increase is equal to ¼ of the monthly mean of the GNP per head in 1991, readjusted in line with rises in civil servants' pensions.</p>

Spain	France	Ireland	Italy	Benefits
<ul style="list-style-type: none"> • <i>Permanent partial incapacity for habitual occupation:</i> lump sum equal to 24 times monthly reference wage used for calculation of sickness (see Table IV). • <i>Permanent total incapacity for habitual occupation:</i> 55 % of reference wage. Increased by 20 % if over 55 and out of work (pension of 75 %). Pension may, at request of beneficiary, be commuted to a lump-sum payment equal to 84 times monthly pension (minus 12 months for every year the claimant's age exceeds 55, subject to a minimum of 12 months). Minimum pension for persons over 65: PTA 62,870 (ECU 390) with dependent spouse and PTA 53,435 (ECU 331) without dependent spouse. • <i>Permanent total incapacity for work:</i> 100 % of reference wage. Minimum pension PTA 53,435 (ECU 331) per month or PTA 62,870 (ECU 390) for beneficiaries with dependent spouse. • <i>Severe disablement:</i> amount payable for permanent total incapacity for work plus 50 %. Minimum pension: PTA 80,155 (ECU 497) per month. For beneficiaries with dependent spouse: PTA 94,305 (ECU 585). All pensioners receive 14 times monthly pension payment each year and monthly pension must in no case exceed PTA 276,996 (ECU 1,718). <p>Reference wage: Reference wage obtained by dividing by 110/112 the sum of the contribution assessment figures for 96 months preceding the event giving rise to invalidity. The 72 contribution months which are the farthest off the event giving rise to invalidity are adjusted according to the development of the consumerprice index.</p> <p>In case of an accident other than at work and in case the employee was regularly insured or in a situation assimilated thereto, the reference wage is obtained by deviding by 28 the income subject to contributions of a continuous period of 24 month within the last 7 years preceding the event giving rise to invalidity.</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: FF 66,362.37 per year (ECU 10,241). 	<p><i>Invalidity pension:</i></p> <ul style="list-style-type: none"> • IR£ 66.20 (ECU 84) per week, if aged under 65. • IR£ 75.00 (ECU 95) per week if aged between 65 and 80 years. • IR£ 80.00 (ECU 102) per week if recipient is aged 80 or over. 	<p><i>Invalidity allowance:</i></p> <ul style="list-style-type: none"> • Up to LIT 60,572,000 (ECU 31,376) (ceiling): 2 % x n x S • LIT 60,572,000 - 80,560,760 (ECU 41,730 (ceiling x 1.33): 1.6 % x n x S • LIT 80,560,760 - 100,549,520 (ECU 52,084) (ceiling x 1.66): 1.35 % x n x S • LIT 100,549,520 - 115,086,520 (ECU 59,614) (ceiling x 1.90): 1.1 % x n x S • Over LIT 115,086,520 (ECU 59,614): 0.9 % x n x S. <p>n = number of years of insurance (max. 40) S = Reference salary:</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 after the 31.12.92: average earnings during the entire period worked, with ceiling. <p>"S" readjusted in line with the consumer price index, increased each year by 1 % for each year worked.</p> <p>The minimum pension amount (LIT 8,567,650 = ECU 4,438) is paid if the annual taxable earnings of the person concerned are less than double the minimum social pension on the 1st January each year or less than triple the social pension if the person is married.</p> <p><i>Incapacity pension formula:</i> see above for "Invalidity allowance". As well as actual insurance years, the years between the date of liquidation of the pension and retirement age are also taken into account.</p> <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, but the minimum pension no longer exists.</p>	<p>1. Amount of pension</p>

	Luxembourg	Netherlands	Austria	Portugal												
Benefits																
1. Amount of pension	<p>Comprises lump sum supplements of 1/40 per year of insurance (max. 40) and of proportional supplements.</p> <ul style="list-style-type: none"> • Lump sum supplements: LFR 9,183 (ECU 233) per month for 40 years' insurance. • Proportional supplements: 1.78 % of total wage taken into account. <p><i>For invalidity before age of 55:</i> special lump sum supplements of 1/40 for each year between commencement of entitlement to pension and age 65 (max. 40 years) and special proportional supplements for years remaining from commencement of entitlement until age 55. The rate of supplement is 1.78 % of average salary gained between age 25 and the year of cessation.</p>	<p><i>Law of 18 Feb. 1966:</i></p> <ul style="list-style-type: none"> • <i>Initial benefit:</i> Daily allowance for incapacity level between: <ul style="list-style-type: none"> 15 - 25 %: 14.00 % of 100/108 E 25 - 35 %: 21.00 % of 100/108 E 35 - 45 %: 28.00 % of 100/108 E 45 - 55 %: 35.00 % of 100/108 E 55 - 65 %: 42.00 % of 100/108 E 65 - 80 %: 50.75 % of 100/108 E 80 % and over: 70 % of 100/108 E • <i>Continuing benefit:</i> For full disablement: 70 % of the minimum wage plus a supplement. The amount of the supplementary benefit increases with age. For partial disablement the continuing benefit is proportionally lower. In addition holiday allowance of 8 %, payable in May. <p><i>Law of 11 Dec. 1975:</i> Daily allowance for incapacity level between:</p> <table> <tr> <td>25 - 35 %:</td> <td>21.00 % of M</td> </tr> <tr> <td>35 - 45 %:</td> <td>28.00 % of M</td> </tr> <tr> <td>45 - 55 %:</td> <td>35.00 % of M</td> </tr> <tr> <td>55 - 65 %:</td> <td>42.00 % of M</td> </tr> <tr> <td>65 - 80 %:</td> <td>50.75 % of M</td> </tr> <tr> <td>80 % and over:</td> <td>70.00 % of M.</td> </tr> </table> <p>M = the basic amount: HFL 101.31 (ECU 47) for persons aged 23 and over. Lower rates apply to persons under 23. In addition holiday allowance of 8 %, payable in May.</p>	25 - 35 %:	21.00 % of M	35 - 45 %:	28.00 % of M	45 - 55 %:	35.00 % of M	55 - 65 %:	42.00 % of M	65 - 80 %:	50.75 % of M	80 % and over:	70.00 % of M.	<p>See Table VII "Old-age".</p> <p>If invalidity occurs before the age of 56 the beneficiary annually receives an additional supplement of 1.83 % of the assessment ceiling (maximum: pension + additional supplement = 60% of the upper limit of the assessment ceiling). Reduction of the additional supplement for earned income above individual limits.</p>	<p>Monthly pension: For each calendar year covered by contributions, 2 % of average monthly wage (= R/140) for the 10 years with the highest remuneration of the last 15 years.</p> <p>Maximum 80 % and minimum 30 % of this average wage, in any case ESC 29,000 (ECU 147) per month.</p> <p>Earnings taken into account are readjusted according to the consumer price index, and the 2 % rate does not apply for years with less than 120 registered days of paid work.</p> <p>If the pensioner is entitled to a social supplement to the pension, this amount may not exceed the state old-age pension (ESC 20,000 = ECU 101).</p> <p>Christmas and holiday bonuses: amounts equal to the pension amount paid for the corresponding month.</p>
25 - 35 %:	21.00 % of M															
35 - 45 %:	28.00 % of M															
45 - 55 %:	35.00 % of M															
55 - 65 %:	42.00 % of M															
65 - 80 %:	50.75 % of M															
80 % and over:	70.00 % of M.															

	Finland	Sweden	United Kingdom	
Benefits				Benefits
1. Amount of pension	<p><i>National pension:</i></p> <ul style="list-style-type: none"> • Basic amount: Full amount FIM 446 (ECU 76) per month • Basic amount addition: Full amount FIM 1,681 - 2,066 (ECU 287 - 357) according to marital status and municipality. <p>A full pension (basic amount plus basic amount addition) 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.</p> <ul style="list-style-type: none"> • Care allowance: 3 categories: FIM 278 (ECU 48), 691 (ECU 118) and 1,382 (ECU 236) per month. Payable to compensate for costs arising from home care or other special expenses caused by illness or injury. • Pensioners' housing allowance: may be awarded to a pensioner residing in Finland. The amount is proportional to the pensioner's income and housing costs and some other factors. <p><i>Employment pension:</i></p> <ul style="list-style-type: none"> • Disability pension: Full projected old age pension. • Partial disability pension: 50 % of the full disability pension. • Individual early retirement pension: equals to the disability pension. <p>Within certain limits, the beneficiary is allowed to work while receiving the pension. In the case of disability pension, if earnings are 40 % but not 60 % of the pensionable salary, the full disability pension is changed to a partial disability pension. If earnings are over 60 % of the pensionable salary, the pension is withdrawn. In the case of individual early retirement pension, if earnings exceed FIM 1,115 (ECU 191) 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>	<p>A disability pension is paid according to the grade of incapacity with a 100 %, 75 %, 50 % or 25 % compensation level.</p> <ul style="list-style-type: none"> • Disability pension from the basic scheme: maximum SEK 2,661/month (ECU 318). • Disability pension from the supplementary scheme: maximum SEK 11,530/month (ECU 1,379). • Care allowance: maximum SEK 7,542/month (ECU 902). • Handicap allowance: maximum SEK 2,082/month (ECU 249). • Housing supplement for pensioners: 85% of the housing costs per month of the costs between SEK 100-4000 (ECU 12-479). The supplement is income-tested. 	<p><i>Long-term incapacity benefit:</i> £ 61.15 (ECU 76). Age addition: £ 12.90 (ECU 16) if incapacity began before age 35; £ 6.45 (ECU 8) if it began between 35 and 44.</p>	1. Amount of pension

Table VI

Invalidity

	Belgium	Denmark	Germany	Greece
2. Annual earnings ceiling	BFR 1,087,320 (ECU 27,574).	No earnings ceiling.	No earnings ceiling.	<i>Persons insured until 31.12.1992:</i> DR 477,250 (ECU 1,581) per month. <i>Persons insured since 1.1.1993:</i> The sum of the monthly pension may not exceed an amount equal to four times the monthly mean of the GNP per head in 1991, readjusted in line with rises in civil servants' pensions: DR 571,076 (ECU 1,892) per month.
3. Supplements for dependants:	No supplements.	No supplements.	No supplements.	see Table VII "Old-age".
• Spouse				
• Children	See Table X "Family benefits".	See Table X "Family benefits".	See Table X "Family benefits".	See Table VII "Old-age".
4. Adjustment	Automatic adjustment of allowances by 2 % when the index of consumer prices varies by 1.02 in relation to the preceding index. Rates of allowances are adapted in line with the evolution of the general standard of living by fixing an annual adjustment coefficient or flat-rate charge via benefit grant.	The rate of adjustment (<i>satsreguleringsprocenten</i>) of social pensions and other transfer incomes (<i>overførselsindkomster</i>) is fixed once a year, on the basis of the evolution of wages.	Adjustment of the current pension value according to the net salary development in the past calendar year compared to the calendar year preceding the past year; in the new Länder adjustments to the current development of net wages and salaries.	See Table VII "Old-age".

Spain	France	Ireland	Italy	
PTA 3,877,944 (ECU 24.047).	FF 181,220 (ECU 24,879).	No earnings ceiling.	LIT 60,572,000 (ECU 31,376). The part of the wages above the ceiling is taken into consideration according to the indicated percentages (see above). New System: LIT 132,000,000 (ECU 68,375); amount adjusted according to consumer price index.	2. Annual earnings ceiling
See "Benefits: Amount of pension".	No supplements.	IR£ 43.60 (ECU 55) per week.	No supplements.	3. Supplements for dependants: • Spouse
See Table X "Family benefits".	See Table X "Family benefits".	For each child: IR£ 15.20 (ECU 19) per week.	See Table X "Family benefits".	• Children
Pensions are adjusted at the beginning of each year in line with forecast changes in the consumer price index for the year in question. Adjustment is automatic.	Annual adjustment by way of order fixing the coefficient of increase.	Invalidity pensions are normally increased once a year.	From 1 January 1995 the annual adjustment based on the development of the cost of living according to the following modalities: annual adjustment • for the pension category up to twice the minimum pension: 100 % • for pension category between twice and three times the minimum pension: 90 % • for pension category exceeding three times the minimum pension: 75 %.	4. Adjustment

Table VI

Invalidity

	Luxembourg	Netherlands	Austria	Portugal
2. Annual earnings ceiling	LFR 2,624,628 (ECU 66,559).	<i>Law of 18 Feb. 1966:</i> HFL 74,646 (ECU 34,740) per year or HFL 289 (ECU 134) per day.	S 546,000 (ECU 40,490).	No earnings ceiling.
3. Supplements for dependants:	No supplements.	No supplements.	No supplements.	ESC 4,400 (ECU 22) per month.
• Spouse				
• Children	No supplements.	See Table X "Family benefits".	See Tables VII "Old-age" and X "Family Benefits".	No supplements.
4. Adjustment	<ul style="list-style-type: none"> • Pensions automatically index-linked to price development whenever the index varies by 2.5 % in relation to the preceding index. • Adjustment of pensions to earnings level by special law. 	Adjustment on 1 January and 1 July in accordance with the average development of contract-wages.	See Table VII "Old-age".	Normally increased once a year by government decision with regard to the inflation rate.

	Finland	Sweden	United Kingdom	
2. Annual earnings ceiling	None.	No earnings ceiling.	No earnings ceiling.	2. Annual earnings ceiling
3. Supplements for dependants: • Spouse	See Table VII "Old-Age".	Wife's supplement is payable to women born 1931-1934.	<i>Long-term incapacity benefit:</i> Increase for spouse aged 60 or over or adult caring for dependent child: £ 36.60 (ECU 45).	3. Supplements for dependants: • Spouse
• Children	See Table VII "Old-Age".	Child's supplement is payable to persons who were entitled to the benefit in December 1989. It is payable for every child under 16 years.	Increase for dependent child: £ 9.90 (ECU 12) for the first, £ 11.15 (ECU 14) for each other.	• Children
4. Adjustment	<i>National pension:</i> annually according to price changes. <i>Employment pension:</i> annually according to the average of price and wage changes (TEL-index).	The rate of adjustment is fixed every year on the basis of the evolution of prices (the base amount).	Adjustment by legislation at least annually in line with movements in the general level of prices.	4. Adjustment

	Belgium	Denmark	Germany	Greece
5. Other benefits	None.	<ul style="list-style-type: none"> • Outside assistance allowance: given for the personal aid of a third person and in case of blindness or extreme short-sightedness: DKR 23,160 (ECU 3,137) per year. This allowance can be replaced by: • Constant attendance allowance: when the claimant needs constant surveillance or care by a third person: DKR 46,200 (ECU 6,258) per year. • Invalidity allowance: given when earnings are too high for a pension, but when invalidity (66 - 100 %) is medically certified, and in cases of deafness resulting in serious problems of communication: DKR 22,296 (ECU 3,020) per year; if the spouse receives the same invalidity allowance or invalidity pension: DKR 18,108 (ECU 2,453) per year. The supplement of single persons receiving invalidity allowance <u>and</u> assistance allowance or outside assistance amounts to DKR 25,152 (ECU 3,407) per year. • Personal allowance: See Table VII "Old-age". 	None.	<p><i>Pension:</i> Totally blind persons and insured persons suffering from quadriplegia or paraplegia, having accomplished 4,050 days of contribution, receive a pension corresponding to 10,500 working days regardless of their age. This amount increases according to the increase of the employees' salaries. Pension increased in line with rises in civil servants' pensions.</p> <p><i>Allowance:</i> Insured persons or members of their family, suffering from quadriplegia-paraplegia, are entitled to a special benefit under the following conditions: 350 days of contribution in the 4 calendar years preceding the disability of which 50 days in the last 12 or 15 months, or 1,000 days of total contribution. Same conditions required as under 1. above. Amount of allowance: 20 times the minimum wage of an unskilled worker, i.e. DR 115,060 (ECU 381) per month.</p>

Spain	France	Ireland	Italy	
None.	None.	<p><i>Living alone allowance:</i> paid to pensioner aged 66 or over living alone: IR£ 6.00 (ECU 7.60) per week.</p>	<p>Invalidity pensioners who need help to move around or who need permanent attendance to accomplish daily tasks are entitled to a monthly allowance equal to that paid under the employment injury scheme.</p>	5. Other benefits

	Luxembourg	Netherlands	Austria	Portugal
5. Other benefits	None.	<p><i>Death allowance:</i></p> <ul style="list-style-type: none"> • Law of 18 Feb. 1966: 100/108 % of daily wages. • Law of 11 Dec. 1975: 100 % of basic amount from the day of death until the last day of the second month which follows this; if incapacity rate was fixed at 80 % or over. <p><i>Supplement:</i> If invalidity benefits, together with any unemployment benefits, are lower than the social minimum, a supplement can be claimed under the supplementary Benefits Act (means tested). The maximum amount of this supplement is 30 % of the minimum wage for a couple, 27 % for single-parent families and 21 % of this wage for single persons. Lower rates apply for single persons under age 23.</p>	<p><i>Care allowance (Pflegegeld):</i> See Table VII "Old-age".</p> <p><i>Increased family allowance:</i> See Table X "Family benefits".</p>	<ul style="list-style-type: none"> • Christmas bonus and Holiday bonus amounts equal to those of the pension for December. • Supplement paid to invalids definitely incapacitated for all forms of gainful employment and requiring constant attendance: ESC 10,100 per month (ECU 51).

	Finland	Sweden	United Kingdom	
5. Other benefits	<ul style="list-style-type: none"> • <i>Rehabilitation</i> allowances are paid if the pensioner is referred to rehabilitation. <i>National pension:</i> The rehabilitation allowance is 10 % extra to the amount of the pensioner's national pension or the person's sickness or unemployment benefit. <i>Employment pension:</i> The rehabilitation allowance amounts to the full disability pension plus a rehabilitation increment of 33% for periods of active rehabilitation arranged by the employment pension institution. • <i>Disability allowance for non-pensioners:</i> 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 414/ FIM 967/FIM 1,796 (ECU 71/165/307) per month. 	<p>Attendance allowance is payable to a person who has severe functional disabilities and is in need of personal attention or assistance for more than 20 hours per week.</p>	<ul style="list-style-type: none"> • Severe Disablement Allowance may be paid to severely disabled people with insufficient national insurance contributions for Incapacity Benefit. The „all work“ test for incapacity benefits is applied to new claimants. Rate £ 36.95 (ECU 46) a week. Plus age additions: 3 rates varying according to the age when incapacity began: <ul style="list-style-type: none"> aged under 40: £ 12.90 (ECU 16) aged 40 - 49 £ 8.10 (ECU 10) aged 50 - 59: £ 4.05 (ECU 5.0) Plus increases for dependants: <ul style="list-style-type: none"> Adult £ 21.95 (ECU 27). Child £ 11.15 (ECU 14); rate reduced by £ 1.26 (ECU 1.50) in respect of a child for whom the higher rate of child benefit is payable (see Table X - „Family Benefits“). • Attendance Allowance: Is paid to disabled people over 65 who have personal care needs as a result of illness or disability. Amount: £ 48.50 (ECU 60) or £ 32.40 (ECU 40) per week dependent on the amount of care a person needs. • Disability Living Allowance 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: £ 48.50 (ECU 60) or £ 32.40 (ECU 40) or £ 12.90 (ECU 16) and two rates for mobility needs: £ 33.90 (ECU 42) or £ 12.90 (ECU 16) depending on the amount of help a person needs. • Invalid Care Allowance £ 36.60 (ECU 45) per week payable to a person under pension age (and not earning more than £ 50 = ECU 62 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. 	5. Other benefits

Table VI

Invalidity

	Belgium	Denmark	Germany	Greece
Taxation				
1. Taxation of cash benefits	See Table IV "Sickness-cash benefits".	Basic pensions, pension supplements, special pension supplements and amounts for work incapacity are fully liable to taxation. Invalidity pensions, early pension, amount of invalidity, constant attendance allowances and outside assistance allowances are not subject to taxation.	In general, pensions are liable to taxation. The taxation is partial: only the returns on the pension are liable to taxation (i.e. hypothetical interests on the pension capital, calculated degressively according to the age of the beneficiary at the commencement of pension payments).	In general, benefits are fully liable to taxation. Tax relief: See table IV "Sickness - cash benefits".
2. Limit of income for tax relief or tax reduction	See Table IV "Sickness - cash benefits".	No upper limit of annual income and no reduction of taxation.	See table IV "Sickness - cash benefits".	See table IV "Sickness - cash benefits".
Accumulation with other social security benefits	Accumulation with employment injuries' or occupational diseases' pension is possible up to a variable maximum.	Accumulation possible, but some specific parts of a pension depend on the earnings of the pensioner. Limited duration of cash benefits to pensioners. An early retirement pension calculated according to unemployment regulations cannot be granted to a pensioner. It is possible to go from an early-retirement pension to a partial pension, see Table VII.	If combined with an employment injury pension, the pension payable for reduced capacity to work is suspended if the total pensions would exceed the former net income of the insured (calculated on a flat rate, adjusted to match average wage development).	<i>Persons insured until 31.12.92:</i> Accumulation possible with widow's pension or with other Social Security benefits. <i>Persons insured since 1.1.93:</i> See Table VIII "Survivors".
Prevention and 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 Social Assistance Act of 1974. 	Rehabilitation: medical benefits and occupational training as well as other measures, including transitional benefits.	None.

Spain	France	Ireland	Italy	
<p>As of 1994, permanent incapacity benefits are fully liable to taxation. Permanent total incapacity (for work) benefits and benefits for severe disablement are not subject to taxation.</p>	<p>Invalidity pension benefit is liable to taxation after deduction of 10% and then of 20%. Tax relief if the pension amount does not exceed that of the old-age allowance for workers (FF 16,943 = ECU 2,615) and if other sources of income do not exceed FF 42,834 (ECU 6,610) for a single person or FF 71,525 (ECU 11,038) for a couple (declaration of incomes is not necessary). Supplement for assistance by a third party: not subject to taxation.</p>	<p>Benefits are fully liable to taxation (including supplements for adult and child dependants).</p>	<p>Benefits are fully liable to taxation. Tax relief: see Table IV "Sickness - cash benefits".</p>	<p>Taxation 1. Taxation of cash benefits</p>
<p>See table IV "Sickness - cash benefits".</p>	<p>Invalidity pension: See table IV "Sickness - cash benefits". Supplement for assistance by a third party: not applicable.</p>	<p>See Table IV "Sickness - cash benefits".</p>	<p>See Table IV "Sickness - cash benefits".</p>	<p>2. Limit of income for tax relief or tax reduction</p>
<p>Invalidity pensions may not be drawn concurrent with any other pension under the general scheme except a widow's pension. They are also incompatible with lump-sum payments in respect of lesions, mutilations and deformities, except where the latter are entirely unconnected with the factors giving rise to invalidity.</p>	<p>Accumulations with employment injuries' or occupational diseases' pension limited to the normal earnings of a worker in the same category.</p>	<p>Not payable with any pension under the social welfare acts with the exception of Disablement Benefit (see Table IX).</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 INPS) is higher than the employment injury pension (paid by the INAIL), 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.</p>	<p>Accumulation with other social security benefits</p>
<ul style="list-style-type: none"> • Rehabilitation measures: medical treatment (functional rehabilitation); vocational guidance; vocational training (rehabilitation for habitual occupation or retraining for another occupation). • Rehabilitation allowance paid to persons not in receipt of periodic cash benefits. • Preferential access to employment in certain situations. 	<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>People receiving Invalidity Pension may engage in work for therapeutic purposes.</p>	<p>The National Institute for Social Protection (INPS) is able to grant medical care etc. to prevent or reduce invalidity and to restore capacity for work. Hospitalisation is free and charged to the region.</p>	<p>Prevention and rehabilitation</p>

Table VI

Invalidity

	Luxembourg	Netherlands	Austria	Portugal
Taxation 1. Taxation of cash benefits	Benefits are subject to taxation.	In general, benefits are fully liable to taxation.	See Table VII "Old-age".	The majority of invalidity pensions are subject to taxation.
2. Limit of income for tax relief or tax reduction	For tax purposes social security benefits replacing income are treated as wages. Special tax reduction for employed persons and pensioners respectively.	See Table IV "Sickness - cash benefits".	See Table VII "Old-age".	Pensions less than or equal to ESC 1,653,600 (ECU 8.389) are not subject to taxation. For pensions in excess of this sum, the deduction is equivalent to the reference amount.
Accumulation with other social security benefits	In case of receipt of employment injury pension, reduction of invalidity pension if both pensions exceed either the average of the five highest annual earnings in the insurance cycle or, if more favourable, the earnings on which employment injury pension was based.	Reduction of the invalidity pension where combined with a benefit granted by foreign legislation for the same incapacity for work. <i>Law of 18 Feb. 1966:</i> Deduction of amount of general insurance indemnity.	Accumulation of benefits on the grounds of employment injuries and occupational diseases and survivor's pensions possible. Other care-related benefits are offset against care allowance.	Subject to certain limits, payable in addition to employment injury and occupational disease pensions and survivors' pensions.
Prevention and rehabilitation	Insured person must, until age 50, comply with such rehabilitation or retraining measures as may be laid down by the pension fund; otherwise pension may be suspended.	<i>Law of 18 Feb. 1966:</i> None. <i>Law of 11 Dec. 1975:</i> Possibility for the person concerned of measures to maintain, restore or improve his capacity for work, such as rehabilitation, training or retraining. Measures may also be taken to improve his living conditions.	<ul style="list-style-type: none"> • Several measures of health prevention, such as spa treatment and treatment in sanatoriums. • Several measures of medical, vocational and social rehabilitation, inter alia transitional allowance (60% of the invalidity pension paid out or still due, supplements for spouses and other family members). • 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). 	None.

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

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

Table VII

Old-Age

	Belgium	Denmark	Germany	Greece
Legislation	Law of 10 May 1900.	<i>National pension:</i> Law of 1891.	Law of 22 June 1889.	Law of 1934.
1. First law	Royal Order No. 50 of 24 October 1967.	Law of 16 May 1984, amended.	Social Code (<i>Sozialgesetzbuch</i>), Book 6, introduced by the pension reform law of 18 December 1989, amended in the Pension Adaption Law - Supplement (" <i>Rentenüberleitungs-Ergänzungsgesetz</i> ") of 24 June 1993.	law of 14 June 1951, amended.
2. Basic legislation	Law of 20 July 1990.	<i>Supplementary pension:</i> Law of 7 March 1964, amended.		
Field of application	All employees.	<i>National pension:</i> All resident nationals. <i>Supplementary pension:</i> <ul style="list-style-type: none"> • All employees aged 16 - 66 working 9 hours or more per week. • Salaried workers who take up a non-salaried activity may remain, on a voluntary basis, in the scheme if they have made contributions over a period of 3 years. • Persons who receive daily allowances due to illness or unemployment. 	Industrial and non-industrial staff.	Employees and assimilated.

Spain	France	Ireland	Italy	
<p>Royal Decree of 11 March 1919.</p> <p>Legislative Royal Decree 1/94 of 20 June, in which the amended version of the General Law on Social Security is approved.</p> <p>Decree No. 3158 of 23 December 1966.</p> <p>Ministry of Labour Order of 18 January 1967.</p>	<p>Law of 5 April 1910.</p> <p>RAP of 29 December 1945, amended.</p> <p>Social Security Code.</p> <p>Decree of 12 September 1960.</p> <p>Decree of 28 March 1961.</p> <p>Law no. 92-772 of 29 July 1992.</p> <p>Decree no. 93-936 of 22 July 1993.</p>	<p>Law of 1908.</p> <p>Social Welfare (Consolidation) Act 1993, amended.</p>	<p>Statutory Order of 21 April 1919, No. 6032.</p> <p>Law of 30 April 1969, No. 153.</p> <p>Law of 3 June 1975, No. 160.</p> <p>Law of 29 March 1982, No. 297.</p> <p>Law of 11 November 1983, No. 638.</p> <p>Law of 15 April 1985, No. 140.</p> <p>Law of 9 March 1989, No. 88.</p> <p>Statutory Order of 30 December 1992, No. 503.</p> <p>Law of 8 August 1995, No. 335.</p>	<p>Legislation</p> <p>1. First law</p> <p>2. Basic legislation</p>
<p>Employees.</p>	<p>Employees and assimilated.</p>	<p>With some exceptions, all persons aged 16 years and over employed under a contract of service or apprenticeship.</p> <p>Also self-employed people aged 16 and over.</p>	<p>All employees of the private sector.</p>	<p>Field of application</p>

	Luxembourg	Netherlands	Austria	Portugal
Legislation	Law of 6 May 1911.	Law of 5 June 1913.	Act of 16 December 1906 (employees). Act of 26 March 1938 (workers).	Law of 1935.
1. First law				
2. Basic legislation	Book III of Social Insurance Code, in form resulting from Law of 27 July 1987 as amended.	General old-age insurance: Law of 31 May 1956.	General Social Insurance Act of 9 September 1955 (ASVG) and amendments. Care allowance: Federal Care Allowance Act (BPGG) of 19 January of 1993 and amendments.	Statutory Order 329/93 of 25 September.
Field of application	All persons carrying on a professional activity and voluntary insured persons.	All residents under 65 whatever their income or nationality.	<ul style="list-style-type: none"> • 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 carrying out a contract for services similar to contract of employment. • Persons voluntarily insured. No compulsory insurance if the income is below the limit of S 3,600 (ECU 267).	All insured employees.

	Finland	Sweden	United Kingdom	
Legislation				Legislation
1. First law	Law of 31 May 1937 Law of 8 July 1961	Law of 1913.	Law of 1908.	1. First law
2. Basic legislation	National Pension Act of 1956 Seamen's Pensions Act of 1956 Private-sector Employees' Pensions Act of 1961 Private-sector Temporary Employees' Pensions Act of 1962 Local Government Employees' Pensions Act of 1964 State Employees' Pensions Act of 1966 Evangelical-Lutheran Church Pensions Act of 1966 Self-employed Persons' Pensions Act of 1969 Farmers' Pensions Act of 1969 Private-sector Freelance Employees' Pensions Act of 1985.	Law of 1962 on General Social Security and amendments.	Social Security Contributions and Benefits Act 1992 and the regulations thereunder.	2. Basic legislation
Field of application	<i>National pension:</i> all residents aged 16 and over. <i>Employment pension:</i> all employees and self-employed persons aged 23 to 65.	<i>Basic pension:</i> All residents <i>Supplementary pension (ATP):</i> All employees and self-employed aged 16-64 years with pension carrying income.	<ul style="list-style-type: none"> • Basic pension: All persons entitled to pay full rate contributions. • Graduated Retirement Benefit: All employed persons who paid graduated contributions between 6 April 1961 and 5 April 1975. • State Earnings Related Pension (SERPS) based on earnings from April 1978 on which full rate contributions are paid between the lower and upper earnings limits. 	Field of application

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

Spain	France	Ireland	Italy	
<p>Entitlement dependent on a contribution record of the last 15 years, including at least 2 years in the 8 immediately preceding retirement.</p> <p>Until 1 August 1995, the minimum contribution record is 10 years plus half the time between 1 August 1985 and retirement, where the period thus determined exceeds the 15 years required by Law No 26/85 in force since 1 August 1985.</p>	<p>Eligibility is dependant on the payment of contributions enabling the validation of at least one quarter's insurance (1 quarter's insurance is acquired when the remuneration of the person concerned = 200 hours of the minimum wage (SMIC) as of 1 January).</p>	<p><i>Retirement pension:</i> Must have become insured before the age of 55; at least 156 contribution weeks of insurable employment for which the appropriate contributions have been paid; annual average of at least 24 contribution weeks registered (paid or credited) from 1953 (or from first entry into insurable employment, if later) to the end of the tax year before attaining age 65.</p> <p><i>Old-age pension:</i> Must have become insured before the age of 56; at least 156 contribution weeks of insurable employment for which the appropriate contributions have been paid; annual average of at least 20 contribution weeks registered (paid or credited) from 1953 (or date of first entry into insurable employment, if later) to the end of the relevant tax year prior to attaining age 66.</p>	<p>17 years of contribution. This will be gradually increased by one year every 2 years. <i>New System:</i> 5 years of contributions.</p>	<p>Conditions 1. Minimum period of membership</p>
<p>65 years.</p>	<p>60 years.</p>	<p>Retirement Pension: 65 years. Old-Age Pension: 66 years.</p>	<p>Men: 62 years. Women: 57 years. Pension age will progressively be increased by one year every 18 months until the age is 65 for men and 60 for women. A "seniority pension" is granted after 36 years of contributions and at 52 years of age. As of the year 2008 there is a progressive yearly increase of contributions which continues up to 40 years and to the age of 57. <i>New System:</i> ages 57-65. The pension amount varies according to age.</p>	<p>2. Legal retirement age</p>

Table VII

Old-Age

	Luxembourg	Netherlands	Austria	Portugal
Conditions				
1. Minimum period of membership	120 months of effective insurance. If this condition is not fulfilled at the age of 65, contributions (except the part of the State) are reimbursed.	No qualifying conditions.	"Eternal qualifying period" in case of 180 contribution months or 300 insurance months, with assimilated periods (substitute periods) only counting from January 1st 1956, or 180 insurance months within the last 360 calendar months.	Contributions paid or credited for 15 years. It is necessary to prove 120 registered days of pay for each year to be taken into account.
2. Legal retirement age	65 years.	65 years.	65 years for men. 60 years for women. Progressive increase of age limit for women until the same retirement age as for men will have been reached from the year 2024.	65 years. The age for women was 62. In view of the fact that women are expected to be entitled to the pension at the age of 62, a transition period has been fixed. Therefore the age of entitlement will be raised by 6 months each year until 1999.

	Finland	Sweden	United Kingdom	
Conditions 1. Minimum period of membership	<p><i>National pension:</i> 3 years of residence after the age of 16.</p> <p><i>Employment pension:</i> employees: 1 month self-employed persons: 4 months and other special rules under various pension acts.</p>	<p><i>Basic pension:</i> At least 3 years residence or 3 years with pensionable income in the supplementary scheme.</p> <p><i>Supplementary pension:</i> At least 3 years with pensionable income above the base amount for the income year. Base amount for 1996: SEK 36,200 (ECU 4,331).</p>	<p><i>Basic pension:</i></p> <ul style="list-style-type: none"> • Must have paid at any time before 8 April 1975 at least 50 flat-rate contributions or must have paid in any one tax year since 6 April 1975 at least 50 (from 6 April 1976, 52) contributions as a self-employed or non-employed person or must have paid contributions, in any one tax year from 6 April 1975, on earnings of at least 50 times (from 6 April 1976, 52) the lower earnings level for that year. • For full pension, must have requisite number of qualifying years depending on length of the contributor's working life: 10 years or less: number of years of working life, minus 1; 11 to 20 years: number of years of working life, minus 2; 21 to 30 years: number of years of working life, minus 3; 31 to 40 years: number of years of working life, minus 4; more than 40 years: number of years of working life, minus 5. <p><i>Graduated Retirement Benefit:</i> Must have paid graduated contributions between April 1961 and April 1975.</p> <p><i>SERPS:</i> Must have surplus earnings, i.e. in excess of the lower earnings limit in at least one year since April 1978.</p>	Conditions 1. Minimum period of membership
2. Legal retirement age	65 years.	65 years.	Men: 65 years. Women: 60 years.	2. Legal retirement age

	Belgium	Denmark	Germany	Greece
Benefits				
1. Amount of pension	<p>For each year taken into consideration, a pension amount is paid as follows:</p> <p><i>Single or married without dependent spouse:</i> Man: $S \times 60\% \times 1/45$. Woman: $S \times 60\% \times 1/40$.</p> <p><i>Married with dependent spouse:</i> Man: $S \times 75\% \times 1/45$. Woman: $S \times 75\% \times 1/40$.</p> <p>S = earnings; considered amounts:</p> <ul style="list-style-type: none"> • Before 1 January 1955: BFR 410,078 (ECU 10,399). • Between 1955 and 1980: Manual workers: Gross earnings without ceiling. Other employees: Gross earnings without ceiling (except for 1955-57: flat-rate amount). • Years after 1980: gross earnings with ceiling. <p>Guaranteed minima for complete schedule of contributions: Households: BFR 416,502 (ECU 10,562); Single: BFR 333,297 (ECU 8,452).</p>	<p>National pension:</p> <ul style="list-style-type: none"> • <i>Basic amount:</i> DKR 45,576 (ECU 6,173) per year. A full pension is paid if 40 years of residence after the age of 15 and before the age of 67, otherwise pension is reduced. • <i>Pension supplement:</i> DKR 20,016 (ECU 2,711) per year on condition that the income of the pensioners and his/her spouse do not exceed a certain ceiling. For single pensioners: DKR 27,216 (ECU 3,686). • <i>Special pension supplement:</i> for pensioners living alone, DKR 17,964 (ECU 2,433) per year. • A <i>personal allowance</i> may be granted to pensioners whose living conditions are exceptionally difficult, e.g. to cover medication or heating costs. <p>Supplementary pension:</p> <ul style="list-style-type: none"> • DKR 14,628 (ECU 1,981) per year if affiliated to complementary scheme since April 1st, 1964. • Supplementary pensions of less than DKR 1,100 (ECU 150) per year will be replaced by a lump-sum payment. 	<p>Pension formula: $PIP \times 1,0 \times CPV$. PIP = Personal Income Points. CPV = Current pension value.</p> <p>PIP = Personal Income Points. The number of Income Points is based on the level of income on which contributions were paid and the allowance credited for certain non-contributory periods. Credited: periods of sickness, rehabilitation, unemployment, studies over 16 years of age, periods of completed technical training or higher education. Supplementary periods: added when the worker qualifies for invalid insurance before reaching the age of 60. Mothers and fathers born in 1921 or later are credited with the first 12 months after the birth as an insured period, if they stayed at home to look after the child. For children born from 1992 onwards, the period credited for bringing up children has been increased to 36 calendar months.</p> <p>CPV = Current pension value: Corresponds to the monthly pension paid to an average earner for each year he has been insured. It is adjusted annually to keep pace with net wages and salaries.</p>	<p><i>Persons insured until 31.12.92:</i></p> <ul style="list-style-type: none"> • <i>Basic pension:</i> Earnings percentage for each of 28 insurance categories, corresponding to average gross earnings in previous 5 years. This percentage varies between 70 and 30 in inverse relationship to earnings. • <i>Supplement:</i> After 3,000 days of insurance, supplement of 1% of earnings for every 300 contribution days (after 7,800 days, this percentage varies between 1.5% to 2.5% of earnings, depending on their amount). Minimum amount: DR 97.960 (ECU 320). <p><i>Persons insured since 1.1.93:</i> Income from employment during the last 5 years is taken into account for the calculation of pensions. The level of pension depends on the number of years of insurance. Each year corresponds to 1.714% of pensionable income. The pension corresponds to 60% of pensionable income for an insurance period of 35 years.</p> <p><i>Minimum amount:</i> In any case the amount of the pension cannot be inferior to the pension paid after 15 insurance years. The pension is calculated on the monthly average of the Gross National Product per capita of 1991 revalued according to the augmentation of the civil servants' pensions.</p>

Spain	France	Ireland	Italy	Benefits
<p>Percentage of reference wage corresponding to claimant's contribution record, on a scale running from 50 % for 10 years to 100 % for 35 years, with increase of 2 % for each year within this range.</p> <p>Reference wage obtained by dividing by 112 the sum of the contribution assessment figures for the 96 months immediately preceding retirement. The figures for the 72 contribution months most distant from retirement are adjusted in line with consumer price trends between the month in question and that 25 months from retirement.</p> <p>Maximum pension: PTA 276,996 (ECU 1,718) per month.</p> <p>Minimum pension: PTA 53,435 (ECU 331) per month for single pensioner, PTA 62,870 (ECU 390), for pensioner with dependent spouse.</p> <p>Annual pension = 14 x monthly figure.</p>	<p>Formula: $SAM \times t \times n / 150$ SAM = average annual wage. The 11 best years are taken into account for insured persons born in 1934. This period is increased by 1 year every year until 25 is reached in 2008, regardless of the year of birth of the insured person.</p> <p>t = pension payments rate. Based on the age of the insured person and the number of years of contributions. Maximum rate of 50 % for insured persons born in 1934 who have made contributions over a period of 151 quarters; period increased by 1 year every year. In 2003, 160 quarters regardless of the birth year of the insured person. 5 % reduction for missing years until the age of 65 or for a requisite period based on the year of birth.</p> <p>The 50 % rate is applicable for certain groups, regardless of the number of years of contributions (for example, for employees with 50 % incapacity, manual workers having raised three children, veterans or war victims) or if the insured person has reached the age of 65 at the moment of the pension payment due.</p> <p>n = number of contribution quarters taken into account for the calculation if the pension, maximum 150 quarters.</p> <p>Minimum pension: FF 38,068.09 (ECU 5,875) per year for a full career comprising 37.5 contribution years (150 quarters). Reduction of this amount for incomplete careers.</p> <p>Minimum (means tested): FF 16,943 (ECU 2,615) per year for single persons.</p>	<p><i>Retirement Pension:</i> IR£ 75.00 (ECU 95) per week (max.). An extra allowance of IR£ 6.00 (ECU 7.60) per week is granted to a pensioner aged 66 or over living alone. IR£ 80.00 (ECU 102) (max.) where the pensioner is aged 80 or over.</p> <p>If average number of annual contribution weeks registered is more than 24, but less than 48, a reduced pension is payable.</p> <p><i>Old-Age Pension:</i> IR£ 75.00 (ECU 95) per week (max.). An extra allowance of IR£ 6.00 (ECU 7.60) per week is granted to a pensioner aged 66 or over living alone. IR£ 80.00 (ECU 102) (max.) where the pensioner is aged 80 or over.</p> <p>If average number of annual contribution weeks registered is more than 20, but less than 48, a reduced pension is payable.</p>	<p>Up to LIT 80,572,000 (ECU 31,375) (ceiling): $2 \% \times n \times S$ LIT 80,572,000 - LIT 80,560,760 (ECU 41,730) (ceiling $\times 1.33$): $1.8 \% \times n \times S$ LIT 80,560,760 - LIT 100,549,520 (ECU 52,084) (ceiling $\times 1.66$): $1.35 \% \times n \times S$ LIT 100,549,520 - LIT 115,086,520 (ECU 59,814) (ceiling $\times 1.90$): $1.1 \% \times n \times S$ Over LIT 115,086,520 (ECU 59,814): $0.9 \% \times n \times S$.</p> <p>n = number of years of insurance (max. 40) S = Wage of reference:</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 less than 15 years: Average earnings over a variable period of between the last 10 years and the entire period worked, with ceiling; * for those first employed after the 31.12.92: average earnings during the entire period worked, with ceiling. <p>*S* readjusted in line with the consumer price index, increased by 1 % for each year worked.</p> <p><i>Minima:</i> <i>Old age pension:</i> The minimum pension amount (LIT 8,567,650 = ECU 4,438) is paid if the annual taxable earnings of the person is less than twice the minimum pension.</p> <p><i>Social Security pension:</i> LIT 12,000 \times 13 = LIT 156,000 (ECU 81) of the annual contributory pension is provided by the Social Fund in the form of a social security pension.</p> <p><i>Social pension:</i> Persons aged over 65 whose earnings are \leq LIT 4,882,150 (ECU 2,529) if single or LIT 20,299,000 (ECU 10,515) if married are entitled to a social pension, paid by the State, of LIT 4,882,150 (ECU 2,529) (non-revertible) per year. See table XII.</p> <p><i>Supplements:</i> The following annual adjustment has been intended for the recipients of a minimum pension: LIT 390,000 (ECU 202) for recipients aged between 60 and 65 if their annual income is less than LIT 8,957,650 (ECU 3,640) if single or LIT 13,839,800 (ECU 7,169) if married. LIT 1,040,000 (ECU 539) for recipients aged over 65 if their annual income is less than LIT 9,607,650 (ECU 4,977) if single or less than LIT 14,489,800 (ECU 7,506) if married. Recipients of a social pension with annual income of \leq LIT 6,507,150 (ECU 3,371) if single or \leq LIT 15,074,800 (ECU 7,809) if married receive a yearly supplement of LIT 1,625,000 (ECU 842).</p> <p><i>New System:</i> For each contribution year the conventional contribution constitutes 33% of the income. 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 pension has been discontinued under the reform.</p>	<p>1. Amount of pension</p>

	Luxembourg	Netherlands	Austria	Portugal
Benefits				
1. Amount of pension	<p>Comprises lump sum supplements of 1/40 per year of insurance (max. 40 years) and of proportional supplements.</p> <ul style="list-style-type: none"> • Lump sum supplements: LFR 9,183 (ECU 233) per month for 40 years' insurance. • Proportional supplements: 1.78 % of total earnings taken into account. 	<p><i>Pension:</i></p> <ul style="list-style-type: none"> • Single person: HFL 1,489.96 (ECU 693) per month; • Married and unmarried persons, both 65 and over (also 2 men or 2 women sharing a household): HFL 1,037.74 (ECU 482) 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: HFL 1,489.96 (ECU 693); if the AOW pension took effect on 1 February 1994 or later: HFL 1,034.74 (ECU 482). <p>Full pension payable after 50 years of insurance, otherwise reduced.</p> <p><i>Supplement:</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 earn less than HFL 1,232.88 (ECU 574) gross per month, can receive a supplementary benefit of maximum 30 % of the minimum wage (gross HFL 579.52 (ECU 270)). • If the AOW pension took effect on 1 February 1994 or later: Pensioners with a partner younger than 65 who earn less than HFL 1,915.71 (ECU 892) gross per month, can receive a supplementary benefit of maximum 50 % of the gross AOW pension for married persons (HFL 1,034.74 (ECU 482)). <p>Pension + maximum supplementary benefit: HFL 2,069.48 (ECU 963). Single-parent family: HFL 1,861.99 (ECU 867) per month. In addition a "holiday allowance" amounting to HFL 120.94 (ECU 56) per month for couples (each partner HFL 60.47 = ECU 28), HFL 84.66 (ECU 39) per month for single persons and HFL 108.85 (ECU 51) per month for one-parent family is paid.</p>	<p>1.83 % of E per year for the first 30 insurance years; 1.675 % of E per year for further insurance years (maximum: 80 % of E).</p> <p>E = assessment ceiling; it is formed by the average of the (revalued) contribution assessment ceilings (income up to the upper limit of the contribution assessment ceiling) of the best 180 insurance months.</p> <p>An actuarial supplement is due if the old-age pension is claimed after the age of 61 (men) or 56 (women), so that when the normal old-age pension is claimed after completion of the legal retirement age only 480 insurance months are necessary instead of 540 for the maximum pension of 80 % of E. If a pension is claimed prior to this period, an actuarial reduction is applied to the months which are missing from the sum of 480 insurance months. A supplement to the pension to the amount of 1.83 % per year of a set assessment ceiling (S 6,500 = ECU 482) is due for child-raising periods (maximum of 4 years for each child).</p> <p>As far as the monthly pension or pensions including other income (also of the spouses living in the same households) are below the following amounts, a compensation supplement is due to the amount of the respective different sum:</p> <p>Single pensioner: S 7,887 (ECU 585).</p> <p>Pensioner living in the same household with spouse: S 11,253 (ECU 834).</p> <p>Increase of the amount by S 840 (ECU 62) for each children up to the completion of age 18 or up to the completion of age 27 for children engaged in training or university education, no age limit in case of children with disabilities. See also Table XII.3.</p> <p>Entitlement to care allowance in addition to the pension in case of a permanent need of care and help on the grounds of a physical, mental or emotional disability.</p> <p>According to the need for care 7 categories of care allowance have been provided for (between S 2,000 and S 21,074 (ECU 148-1,563) per month).</p> <p>The pension will be granted 14 times a year, care allowance 12 times a year.</p>	<p>Monthly pension: for each calendar year covered by contributions, 2 % of average monthly wage (= R/140) for the 10 years with the highest remuneration of the last 15 years.</p> <p>Maximum 80 % and minimum 30 % of this average wage, in any case ESC 29,000 (ECU 147) per month.</p> <p>Earnings taken into account are readjusted according to the consumer price index, and the 2 % rate does not apply for years with less than 120 registered days of paid work.</p> <p>If the pension is less than the minimum amount the pensioner is entitled to a supplementary social pension to make up the difference. This amount may not exceed the state old-age pension i.e. ESC 20,000 (ECU 101).</p> <p>Christmas and holidays grant: Each corresponding to the pension amount for the relevant month.</p>

	Finland	Sweden	United Kingdom	
Benefits				Benefits
1. Amount of pension	<p><i>National pension:</i></p> <ul style="list-style-type: none"> • Basic amount: FIM 448/month (ECU 76). • Basic amount addition: Full amount FIM 1,681 - 2,086/month (ECU 287 - 357) according to marital status and municipality. <p>A full pension (basic amount plus basic amount addition) if resident of Finland 40 years between the ages of 16 and 65. Otherwise pension is adjusted to the length of residence. Reduced by 50% of the amount of employment pension.</p> <ul style="list-style-type: none"> • Care allowance: 3 categories: FIM 278 (ECU 48), 691 (ECU 118) and 1,382 (ECU 236) per month. Payable to compensate for costs arising from home care or other special expenses caused by illness or injury. • Pensioners housing allowance: may be awarded to a pensioner residing in Finland. The amount is proportional to the pensioner's income and housing costs as well as some other factors. <p><i>Employment pension:</i></p> <p>The target is 60 % of pensionable salary after 40 years. Accrual rate is 1.5 % per year, increased to 2.5 % after the age of 60.</p> <p>Pensionable salary is based on the salary of the last years and calculated separately for each employment relationship. The number of years to be taken into account will be gradually raised from 4 to 10. The full 10-year period being fully in effect by the year 2005. Year with exceptionally low annual income will not be taken into account.</p> <p>The total maximum pension is 60 % of the highest pensionable salary. The pensions of the two schemes are integrated, the maximum being 60 % of the pensionable salary.</p>	<p><i>Basic pension:</i></p> <ul style="list-style-type: none"> • maximum: single pensioner: SEK 34,057/year (ECU 4,075) married each: SEK 27,849/year (ECU 3,332) • supplement maximum: SEK 19,689/year (ECU 2,356) <p><i>Supplementary pension</i> maximum: SEK 138,356/year (ECU 16,553)</p> <p><i>Housing supplement for pensioners:</i> 85% of the housing costs per month of the costs between SEK 100-4000 (ECU 12-479). The supplement is income-tested.</p>	<ul style="list-style-type: none"> • <i>Basic pension:</i> £ 61.15 (ECU 78) per week (paid pro-rata if number of years is less than the requisite number but at least a quarter of that figure). • <i>Graduated Retirement Benefit:</i> £ 0.0794 (ECU 0.10) per week for each £ 7.50 (ECU 9.30) (men) or £ 9 (ECU 11) (women) contributed. Minimum for a person on their own contributions: £ 0.08 (ECU 0.10) per week. Maximum: £ 6.83 (ECU 8.40) per week (men) and £ 5.72 (ECU 7.10) per week (women). • <i>SERPS pension:</i> From 6 April 1978 introduction of an earnings-related pension based on 1.25 % of each year's revalued surplus earnings between the lower and upper earnings limit. 	1. Amount of pension

Table VII

Old-Age

	Belgium	Denmark	Germany	Greece
2. Annual earnings ceiling	BFR 1,356,860 (ECU 34,409).	No earnings ceiling.	No earnings ceiling.	<i>Persons insured until 31.12.1992:</i> DR 477,250 (ECU 1,581) per month. <i>Persons insured since 1.1.93:</i> See "Invalidity-Benefits".
3. Supplement for dependants:	See above.	None.	None.	DR 8,630 (ECU 29) per month. Increases in line with rises in civil servants' pensions.
• Spouse				
• Children	See Table X "Family benefits".	<i>National pension:</i> See Table X "Family benefits". <i>Supplementary pension:</i> None.	See Table X "Family benefits". Mothers or fathers born in 1921 or later: Increase of one year of insurance per child (under certain conditions). For children born after 1992: Increase of three years of insurance.	<i>Persons insured until 31.12.92:</i> 1st child: 20 % of the pension 2nd child: 15 % of the pension 3rd child: 10 % of the pension Max. amount for all children: DR 78,188 (ECU 259). <i>Persons insured since 1.1.93:</i> 1st child: 8 % of the pension 2nd child: 10 % of the pension 3rd child and any additional children: 12 % of the pension.
Adjustment	Automatic adjustment of pensions by 2 % when the retail price index varies by 2 % in relation to the preceding index. Rates of pensions are adapted in line with the evolution of the general standard of living by fixing an annual adjustment coefficient for increases or flat-rate adjustment via an allowance.	<i>National pension:</i> See Table VI "Invalidity". <i>Supplementary pension:</i> Only adjusted when sufficient funds.	Adjustment of the current pension value according to the net salary development in the past calendar year compared to the calendar year preceding the past year; in the new Länder adjustments to the current development of net wages and salaries (see table VI "Invalidity").	Increases linked to rises in civil servants' pensions.

Spain	France	Ireland	Italy	
PTA 3,877,944 (ECU 24,047).	FF 161,220 (ECU 24,879).	No earnings ceiling.	LIT 60,572,000 (ECU 3,138). See table VI "Invalidity". New system: LIT 132,000,000 (ECU 68,375). The amount is adjusted according to the consumer price index.	2. Annual earnings ceiling
See "Benefits: Amount of pension".	Spouse aged 65 (60 if incapacitated): FF 4,000 (ECU 617) p.y. (means of spouse tested. See Table XII).	<i>Retirement Pension and Old-Age Pensions:</i> Spouse aged under 66: IR£ 49.50 (ECU 63) per week. Spouse aged 66 or over: IR£ 53.90 (ECU 69) per week.	None.	3. Supplement for dependants: • Spouse
See Table X "Family benefits".	Mothers: Credit of 2 years insurance per child. 10 % of the pension to any pensioner who has at least 3 children, including children he/she has brought up for at least 9 years before their 16th birthday. Possible accumulation with family benefits.	For each child: IR£ 15.20 (ECU 19) per week.	See Table X "Family benefits".	• Children
Old-age pensions are adjusted at the beginning of each year in line with forecast changes in the consumer price index for the year in question. Adjustment is automatic.	Annual adjustments with effect from 1 January, by statutory instrument fixing the coefficient of increase.	Pensions are normally increased once a year.	From 1 January 1995 the annual adjustment based on the development of the cost of living according to the following modalities: annual adjustment • for the pension category up to twice the minimum pension: 100 % • for pension category between twice and three times the minimum pension: 90 % • for pension category exceeding three times the minimum pension: 75 %.	Adjustment

Table VII

Old-Age

	Luxembourg	Netherlands	Austria	Portugal
2. Annual earnings ceiling	LFR 2,624,628 (ECU 66,559).	No earnings ceiling.	S 546,000 (ECU 40,490).	No earnings ceiling.
3. Supplement for dependants:	None.	Varying amounts, see above.	None. As regards the increase of the reference rate for the compensation supplement for spouses living in the same household see "Amount of pension".	ESC 4,400 (ECU 22) per month.
• Spouse				
• Children	None.	See Table X "Family benefits".	S 300 (ECU 22) for each children up to the completion of age 18 or up to the completion of age 27 for children engaged in training or university education, no age limit in case of children with disabilities. As regards the increase of the reference rate for the compensation supplement for children see "Amount of pension". See also Table X "Family Benefits".	None.
Adjustment	<ul style="list-style-type: none"> Prices automatically index-linked to price development whenever the index varies by 2.5 % in relation to the preceding index. Adjustment of pensions to level of earnings by special law. 	Adjustment on 1 January and 1 July in accordance with the average development of contract wages.	Annual adjustment on 1 January by regulation of the Federal Minister of Labour and Social Affairs (in principle according to the development of net wages). Pension adjustment was suspended in 1997. Those receiving a small pension are granted an additional compensatory payment in January and July 1997 amounting to S 1,000 (ECU 74) for single persons and S 1,500 (ECU 111) for married persons respectively.	Normally increased once a year by government decision with regard to the inflation rate.

	Finland	Sweden	United Kingdom	
2. Annual earnings ceiling	None.	No earnings ceiling.	No earnings ceiling.	2. Annual earnings ceiling
3. Supplement for dependants:	<p><i>National pension:</i> Spouse increase FIM 405 (ECU 69) per month, if the spouse has no income of his/her own and the supplement was granted before 1.1.1996. (No new supplements granted after 1.1.1996).</p> <p><i>Employment pension:</i> no supplement.</p>	<p>Wife's supplement payable to women born before 1935.</p>	<p><i>Basic pension:</i> £ 36.80 (ECU 45) per week. <i>Graduated Retirement Benefit, SERPS pension:</i> No supplement.</p>	3. Supplement for dependants:
• Spouse				• Spouse
• Children	<p><i>National pension:</i> Child increase FIM 262 (ECU 45) month/child under the age of 16 and if the supplement was granted before 1.1.1996. (No new supplements granted after 1 January 1996).</p> <p><i>Employment pension:</i> child increase of 1 to 20 % of the amount of the pension, if the pensioner is born between 1919 and 1939.</p>	<p>Children's supplement is payable to persons who were entitled to the benefit in December 1989. It is payable for every child under 16 years.</p>	<p><i>Basic pension:</i> Each child for whom Child Benefit is received: £ 11.15 (ECU 14) a week. £ 9.90 (ECU 12) for a child for whom the higher rate of Child Benefit is payable. <i>Graduated Retirement Benefit, SERPS pension:</i> No supplement.</p>	• Children
Adjustment	<p><i>National pension:</i> annually on the basis of evolution of cost-of-living index.</p> <p><i>Employment pension:</i> annually according to the 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 evolution of prices (base amount).</p>	<p>Adjustment by legislation at least annually in line with movements in the general level of prices.</p>	Adjustment

	Belgium	Denmark	Germany	Greece
Early pension	<p>None. Flexible retirement age between 60 and 65 years, as desired by the individual concerned.</p>	<p><i>Early pension:</i> Pension to persons over 50 for social and/or health reasons. See Table VI "Invalidity".</p> <p><i>Partial pension (Law of 4 June 1986):</i> Employees and self-employed persons between 60 and 67 who reduce their working hours may be granted a partial pension and at the same time continue working reduced hours.</p> <p><i>Conditions:</i> Must be between 60 and 67 years; must reduce the number of working hours by at least seven hours or one quarter; remaining number of hours must be between 12 and 30 per week; must be resident in Denmark. Employees: Must have participated in the supplementary pension scheme (ATP) for at least 10 out of the past 20 years; must have worked at least 9 out of the past 12 months in Denmark. Self-employed: Must have worked full-time during the past five years, must have been self-employed in Denmark for at least 4 out of the past 5 years; must have been self-employed for at least 9 out of the past 12 months; must have made some profit in their self-employment and must have reduced their working hours to 18.5 hours per week on average.</p> <p><i>Amount:</i> 1/37 of basic amount per reduced hour. This amount corresponds to 82% of the maximum daily allowance paid by the health insurance funds; it is adjusted once a year. The partial pensions for the self-employed amounts to DKR 55,800 (ECU 7,558) per year (which corresponds to 18.5 working hours per week).</p> <p><i>Financing:</i> Financed by taxes, no contributions. The communities are reimbursed by the State for 100 % of the costs.</p>	<p><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. • At the age of 60 after 180 contribution months if unemployed for a year in last 18 months and if at least 8 years compulsory insurance in last 10 years. <p><i>Women:</i> At age 60 after 180 contribution months, if they were compulsorily insured for more than ten years since the age of 40.</p> <p>Old-age pensions can either be claimed in full ("full pension") or as partial pensions, i.e. a third, half or two thirds of the full pension.</p> <p>In case of full pension, until the age of 65, earnings from professional activities must not exceed DM 590 (ECU 308) per month (old "Länder") and DM 500 (ECU 261) (new "Länder"); when only a partial pension is claimed, in addition to a general limit there is also an individual ceiling which depends on the last insured wage or salary received.</p>	<p><i>Persons insured until 31.12.1992:</i> With full pension:</p> <ul style="list-style-type: none"> • From 60 (55 for women) if arduous or unhealthy work; construction workers: from 58 (for men) (53 for women). • From 62 (57 for women) if 10,000 days of insurance or from 58 (men and women) for 10,500 days. This age limit is progressively raised from 58 to 60 years from 1.1.98. <p>With pension reduced by 6 % per year (1/200th per month) from 60 (55 for women) in other cases.</p> <p><i>Persons insured after 01.01.1993:</i></p> <ul style="list-style-type: none"> • From the age of 60 awards (men and women) in the case of hard or insalubrious work. • From the age of 60 awards (men and women), with a reduction of 1/200 for every month short of the 65th birthday. • From the age of 50 awards for women with children who are still minors or are handicapped, if the woman has been insured for 20 years. Reduction of 1/200 for each month short of the 55th birthday. • For mothers of 3 or children who have been insured for at least 20 years, pension age can be brought forward by 3 years per child to the age of 50.
Deferment	None.	<p><i>National Pension:</i> None.</p> <p><i>Supplementary Pension:</i> 5 % increase every six months from the age of 67 onwards to a limit of 30 %.</p>	A supplement of 0.5 % of the old-age pension per calendar month after the age of 65.	None.

Spain	France	Ireland	Italy	
<p>As a transitional measure and to secure the rights already established, persons insured under the schemes abolished on 1.1.1967 are entitled to take their pension at 60. The pension amount is then reduced according to the number of contribution years and using a reduction coefficient scale (reduction of 8 % per year for early pensions).</p>	<p>None.</p>	<p>Only for older unemployed. See table XI "Unemployment" (Benefits for older unemployed).</p>	<p>Workers in enterprises having economic difficulties can ask for early retirement five years before normal retiring age. The missing years are deemed to be covered by contributions.</p>	<p>Early pension</p>
<p>Insured persons may choose to continue working beyond retirement age (65 for both men and women), the old-age pension, however will be suspended. In this case the percentage underlying the basis for calculation will be increased by 2 % of the reference wage per each additional year, up to the maximum of 100 %.</p>	<p>From 65, if 150 insurance quarters are not reached, increase of 2.5 % of the insurance period per quarter.</p>	<p>None.</p>	<p>Workers in retirement age without full entitlement to a pension (40 contribution years) may continue to work until they achieve such entitlement, but not beyond age 65. In such cases, the annual increase in pension is 3 % or 3.5 %, depending on the age of the worker. Workers who have completed 40 contribution years may choose to take retirement at 65. Possibility of obtaining pension supplements for these working periods.</p>	<p>Deferment</p>

	Luxembourg	Netherlands	Austria	Portugal
Early pension	<ul style="list-style-type: none"> Men and women as of 60 years of age, on condition that 480 months of effective or assimilated insurance can be proved. Men and women as of 57 years of age, on condition that 480 months of effective insurance can be proved. <p>If paid employment is exercised for which monthly earnings exceed one-third of the minimum social earnings, the pension is automatically reduced by half.</p>	None.	<p>60 years for men. 55 years for women. Progressive increase of age limit for women until the same retirement age as for men from the year 2019.</p> <p>„Eternal qualifying period“ in the case of 240 contribution months of compulsory insurance or 240 insurance months over the past 360 calendar months</p> <ul style="list-style-type: none"> In case of unemployment: 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 benefits or of sick pay within the last 15 months. No earned income from self-employed or non-self-employed activities over S 3,600 (ECU 267) per month. In case of long insurance duration: 450 insurance months are required for the 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 S 3,600 (ECU 267) per month. Transitional pension (<i>Gleitpension</i>): Insurance prerequisites the same as for early retirement pension in case of long insurance duration. 70 % of the pension are due when the beneficiary reduces his working time to a maximum of 50 %; for a reduction of up to a maximum of 70% of the working time, the beneficiary will receive 50 % of the pension. <p>The early retirement pensions are to be calculated according to the general pension formula.</p>	For unemployed workers from the age of 60. In case of heavy or unhealthy work, as a rule, from the age of 55 (only for professions legally foreseen).
Deferment	The beginning of the old-age pension may be deferred until the age of 68. The pension is increased by an actuarial coefficient.	None.	<p>Pension increase for 12 months respectively of the deferment of the legal retirement age:</p> <ul style="list-style-type: none"> 2.00 % (from age of 61 to 65), 3.00 % (from age of 66 and 70), 5.00 % (from age of 71). 	None.

	Finland	Sweden	United Kingdom	
Early pension	<ul style="list-style-type: none"> • Early old-age pension at the age of 60 or over, the pension is permanently reduced by 5 % per each year the pension is taken early. • Part-time pension payable to persons aged 58-64. Working hours have to be reduced considerably (to 16-28 hours per week) and the income has to be reduced to 35-70 % of earlier earnings. The pension is 50 % of the loss of income. • Unemployment pension payable to those aged 60 - 64 and being long-term unemployed who have received unemployment benefit for the maximum period. The amount corresponds to the invalidity pension. • Farmers: See Table XIII. 	<ul style="list-style-type: none"> • An old age pension can be drawn at the age of 60. The pension will then permanently be decreased with 0,5 % of the old age pension per calendar month before the age of 65. • Part time pension according to the Law on Part-time pension may be drawn between ages of 61 and 64. The insured must reduce his working hours under certain conditions. 	None.	Early pension
Deferment	The amount of pension is increased by 1 % per month beyond the age of 65.	Insured persons may defer their pension until 70 years of age. The pension will then increase with 0,7 % of the old age pension per calendar month after the age of 65.	<p><i>Basic pension:</i> Pension is increased by approximately 7.5% for each year of deferment (maximum deferment period: 5 years).</p> <p><i>Graduated Retirement Benefit:</i> As for basic pension.</p> <p><i>SERPS pension:</i> As for basic pension.</p>	Deferment

	Belgium	Denmark	Germany	Greece
Accumulation with earnings	<p>Pensions awarded from 1996 onwards: Accumulation possible as long as the amount of earnings exceeding the pension is not higher than BFR 282,118 (ECU 7,154) per year (employee's gross income) or BFR 225,693 (ECU 5,723) per year (net freelance or self-employed income). These ceilings are increased to BFR 423,177 (ECU 10,732) and BFR 338,540 (ECU 8,585) respectively if the pension claimant has dependent children.</p> <p>If earned income exceeds these ceilings by less than 15 %, the pension is reduced by a percentage equal to the percentage of the exceeding amount. If the earned income exceeds the ceiling by more than 15 %, the pension is not paid.</p>	<p><i>National Pension:</i> The basic amount depends on the income gained from the pensioners' professional activity. Reduced by DKR 60 (ECU 8.10) for every DKR 100 (ECU 14) earned in excess of DKR 133,800 (ECU 18,123) (for single person) or DKR 131,300 (ECU 17,785) (for married person) per year. Pension supplement is reduced by 30 % of earnings (earnings of pensioner and spouse) in excess of DKR 85,600 (ECU 11,595) per year for each married person and DKR 42,800 (ECU 5,797) for singles.</p> <p><i>Supplementary pension:</i> Accumulation permitted.</p>	Possible.	<p><i>Persons insured until 31.12.92:</i> Possible with monthly earnings limited to 50 times daily minimum earnings: DR 5,753 x 50 = 287,650 (ECU 953).</p> <p><i>Persons insured since 1.1.93:</i> The pension is reduced by a third if the pensioner works. However, it may not be reduced to less than the minimum pension rates.</p>
Taxation				
1. Taxation of cash benefits	Benefits are fully liable to taxation.	<p><i>National Pension:</i> Basic pensions, pension supplements, and special supplements are fully liable to taxation.</p> <p><i>Supplementary Pension:</i> Supplement pensions are fully liable to taxation.</p>	In general, the pensions are subject to taxation. The taxation is partial: See table VI "Invalidity".	In general, the benefits are fully liable to taxation. Tax relief: See table IV "Sickness - cash benefits".
2. Limit of income for tax relief or tax reduction	See table IV "Sickness - cash benefits".	No limit of income and no reduction of taxation.	See table IV "Sickness - cash benefits".	See table IV "Sickness - cash benefits".

Spain	France	Ireland	Italy	
<p>Pension suspended in case of earnings from employment/self-employment.</p>	<p>Accumulation possible in certain cases. The pension is not paid if the insured person returns to work for the previous employer.</p>	<p><i>Retirement Pension:</i> No accumulation permitted. <i>Old-Age Pension:</i> Accumulation permitted.</p>	<p>Total accumulation possible for minimum pension. No accumulation for that part of pension above the minimum. From 1.1.1984 onwards, it is possible to combine the pension with income from freelance or self-employed activities. The share of the pension which may be combined with these earnings is equal to the amount of the minimum pension plus 50 % of the amount in excess.</p>	<p>Accumulation with earnings</p>
<p>Benefits are fully liable to taxation.</p>	<p>Benefits are liable to taxation after deduction of 10 % and 20 %. Supplements for assistance by a third party and the 10 % supplement of pensions for having brought up at least three children are not subject to taxation. Tax reliefs: See table VI "Invalidity".</p>	<p>Benefits are fully liable to taxation (including supplements for adult and child dependants).</p>	<p>Benefits are fully liable to taxation. Tax relief: See table IV "Sickness - cash benefits".</p>	<p>Taxation 1. Taxation of cash benefits</p>
<p>See table IV "Sickness - cash benefits".</p>	<p>See table IV "Sickness - cash benefits".</p>	<p>See table IV "Sickness - cash benefits".</p>	<p>See table IV "Sickness - cash benefits".</p>	<p>2. Limit of income for tax relief or tax reduction</p>

Table VII

Old-Age

	Luxembourg	Netherlands	Austria	Portugal
Accumulation with earnings	Accumulation is possible as far as the normal old-age pension is concerned. Accumulation with the early pension is limited to earnings resulting from occasional or insignificant activity, i.e. earnings less than one third of the minimum social wage (monthly average during the year).	Possible. The amount of supplement depends on earnings of the partner younger than 65.	<i>Old-age pension:</i> accumulation possible when income is less than S 7,887 (ECU 585) per month or beneficiary has at least 420 contribution months, otherwise reduction of the pension by a maximum of 15 %. <i>Early retirement pensions:</i> loss of pension in case a non-self-employed or self-employed activity is taken up with an income of S 3,600 (ECU 267) per month.	Accumulation possible. Contributions on earnings. Pension increased by 1/14 of 2 % of the total earnings registered per year.
Taxation 1. Taxation of cash benefits	Benefits subject to taxation.	In general, benefits are fully liable to taxation.	Pensions are fully liable to taxation. Care allowance is not liable to taxation.	In general, old-age pensions are subject to taxation.
2. Limit of income for tax relief or tax reduction	For tax purposes social security benefits replacing income are treated as wages. Special tax reduction for employed persons and pensioners respectively.	See table IV "Sickness - cash benefits".	See Table IV "Sickness - cash benefits".	Pensions less than or equal to ESC 1,272,000 (ECU 6.453) are not subject to taxation. For pensions in excess of this sum, the deduction is equivalent to the reference amount.

	Finland	Sweden	United Kingdom	
Accumulation with earnings	Earnings do not affect entitlement or amount of old age pension. Special rules apply to early retirement benefits, unemployment pension and disability pension.	Earnings do not effect pension entitlement.	Earnings do not affect pension entitlement.	Accumulation with earnings
Taxation 1. Taxation of cash benefits	Pension (national pension basic amount and basic amount addition and employment pensions) are fully liable to taxation. However, small pensions are entitled to a special pension deduction. Thus if the income consists of national pension only, no income tax is paid. See point 2. Care allowance and pensioners housing allowance are not taxed.	Pensions are fully liable to taxation.	Retirement Pension and Old Person's Pension are taxable, but any increases in respect of dependent children are not.	Taxation 1. Taxation of cash benefits
2. Limit of income for tax relief or tax reduction	The amount of the full pension deduction for pension income per year is: • Local taxes: single person: FIM 32,900 (ECU 5,623) married person: FIM 27,700 (ECU 4,735) • Government taxes: FIM 24,500 (ECU 4,188): for all. The full deduction is reduced by 70 % of pension income above this limit. Thus when the pension income is above FIM 79,900 (ECU 13,657) (single) or FIM 67,270 (ECU 11,498) (married person) there is no deduction.	Pensions are taxable in principle except housing supplement, handicap allowance and care allowance to the extent it covers special costs. There is also a tax reduction for pensioners with a low income.	Retirement pensions and Old Person's Pensions: See table IV „Sickness - cash benefits”. Supplements for child dependants: Not applicable.	2. Limit of income for tax relief or tax reduction

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

Table VIII

Survivors

	Belgium	Denmark	Germany	Greece
Legislation	See Table VII "Old-age".	See Table VII "Old-age". Supplementary pension.	See Tables VI "Invalidity" and VII "Old-age".	See Tables VI "Invalidity" and VII "Old-age".
1. First law				
2. Basic legislation				
Field of application	See Table VII "Old-age".	See Table VII "Old-age". Supplementary pension.	See Tables VI "Invalidity" and VII "Old-age".	See Tables VI "Invalidity" and VII "Old-age".
Conditions				
1. Deceased insured person	To be insured.	Ten years of insurance cover of the deceased and length of marriage: At least 10 years - the conditions for entitlement: To the pension or the death grant if death occurred before 1.7.1992 or if after 1.7.1992 and the deceased were aged over 67.	60 months of insurance.	See Table VI "Invalidity" or Table VII "Old-age" according to the case.

Spain	France	Ireland	Italy	
<p>Law of 23 September 1939.</p> <p>Legislative Royal Decree 1/94 of 20 June, in which the amended version of the General Law on Social Security is approved.</p>	<p>See Tables VI "Invalidity" and VII "Old-age".</p>	<p>Law of 1935.</p> <p>Social Welfare (Consolidation) Act 1993, as amended.</p>	<p>Law of 6 July 1939, No. 1,239.</p> <p>See Tables VI "Invalidity" and VII "Old-age".</p>	<p>Legislation</p> <p>1. First law</p> <p>2. Basic legislation</p>
<p>See Tables VI "Invalidity" and VII "Old-age".</p>	<p>See Tables VI "Invalidity" and VII "Old-age".</p>	<p>With some exceptions, all persons aged 16 years and over employed under a contract of service or apprenticeship.</p> <p>Also self-employed aged 16 and over.</p>	<p>See Tables VI "Invalidity" and VII "Old-age".</p>	<p>Field of application</p>
<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; • 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>	<ol style="list-style-type: none"> 1. At least 156 weeks of insurable employment for which contributions were paid. 2. An annual average of: <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>	<ul style="list-style-type: none"> • Normal pension: 5 years of contributions of which 3 during the last 5 years. • Privilege pension (in case of death occurring in service which does not give rise to an occupational injury pension): No contribution conditions. 	<p>Conditions</p> <p>1. Deceased insured person</p>

	Luxembourg	Netherlands	Austria	Portugal
Legislation	Law of 6 May 1911.	Law of 1 July 1996 introducing a general insurance scheme for widows, widowers and children who have lost one or both parents.	Law of 16.12.1906.	Statutory Order No 277 of 18 June 1970.
1. First law	Book III of Social Insurance Code, in the terms following the Law of 27 July 1987 as amended.		See Table VII "Old-age".	Statutory Order 322/90 of 18 October 1990.
2. Basic legislation				
Field of application	See Table VI "Invalidity".	See Table VII "Old-age".	See Table VII "Old-age".	See tables VI "Invalidity" and VII "Old-age".
Conditions				
1. Deceased insured person	12 months of membership, during 3 years prior to death. The three-year period is extended if it overlays with another eligible period. No qualifying period if death due to any kind of accident or to work-related illness.	To be insured at the time of death.	The same qualifying period as for invalidity pension (See Table VI "Invalidity").	Contributions paid or credited for 36 months.

	Finland	Sweden	United Kingdom	
Legislation 1. First law 2. Basic legislation	Law of 17 January 1969 Law of 8 July 1961 See table VII „Old-Age“.	Law of 1913. Law of 1962 on General Social Security. Law of 1988 on Survivors pension and amendments.	Law of 1925. Social Security Contributions and Benefits Act 1992, and regulations thereunder.	Legislation 1. First law 2. Basic legislation
Field of application	<i>National Pension:</i> All residents. <i>Employment pension:</i> All employees from the age of 14 and self-employed persons from the age of 18.	See table VII „old age“. Surviving children under 18 years of age (if studies continue).	<i>Basic Pension:</i> All men entitled to pay full rate contributions. <i>State Earnings Related Pensions (SERPS):</i> Based on men's earnings from April 1978 on which full rate contributions paid between lower and upper earnings limits.	Field of application
Conditions 1. Deceased insured person	<i>National pension:</i> 3 years of residence after the age of 16, resident in Finland at the time of death. <i>For surviving spouses pension:</i> the deceased was under the age of 65 at the time of marriage. <i>Employment pension:</i> must be insured at the time of death.	<i>Basic pension:</i> The deceased must have been resident for 3 years or gained 3 years with income carrying pension rights within the supplementary pension scheme. <i>Supplementary pension:</i> 3 years with pensionable income.	<ul style="list-style-type: none"> • Widow's Pension and Widowed Mother's Allowance: See table VII „Old-Age“. • Widow's Payment: 25 flat-rate contributions paid at any time before 6 April 1975; or since 6 April 1975 he must have paid contributions in any one tax year: • On wages of at least 25 times the lower earnings limit for that year or; • Paid at least 25 contributions as a self-employed or non-employed person. 	Conditions 1. Deceased insured person

	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, the ceilings for earned income are higher than those applied to recipients of old-age pensions (see Table VII "Old-age", Accumulation with earnings). 	<p>To be or to have been married to the deceased. For divorcees the condition is that the deceased paid a maintenance grant just before he died and that the marriage lasted 5 or 10 years (accumulated widow's/widower's pension).</p>	<p>Married to the deceased at the time of his/her death, or divorced before 1 July 1977 and financially dependant upon the deceased. The surviving partner must not have married again.</p> <p>If divorce occurred after 30 June 1977 acquired rights are divided up between spouses for old-age and invalidity insurance.</p>	<p><i>Persons insured until 31.12.1992:</i> Widow (or disabled widower without means) whose marriage lasted at least 6 months (2 years if widow of pensioner).</p> <p><i>Persons insured since 1.1.93:</i> Widow(er) if:</p> <ul style="list-style-type: none"> • He or she has at least 67 % invalidity • Or if his/her monthly income is less than 40 times the minimum daily wage for an unskilled worker, plus 20 % for each child. If monthly income is higher, half the normal pension is awarded.

Spain	France	Ireland	Italy	
<p>Widow or widower: Must have lived with the deceased insured on a regular basis. In case of separation or divorce, pension is shared between beneficiaries in proportion to the length of period of cohabitation.</p>	<ul style="list-style-type: none"> • For reversion pension: Widow or widower (with insufficient means of existence), aged 55, of a beneficiary of old-age pension (marriage having lasted for at least 2 years, except if child born from marriage). • Invalid widow's (widower's) pension: Widow or widower aged 55 or above and disabled. • Widow's (or widower's) old-age pension: Widow or widower aged 55 or above and disabled. 	<p>Survivor who is not living with a person as husband and wife.</p>	<p>Widow or widower. In case of divorce, a widow/widower receiving maintenance can obtain the survivor's pension at the discretion of a judge.</p> <p>As of September 1st 1995 the pension amount will be reduced by 25, 40 or 50% if the recipient has an income that is 3, 4 or 5 times that of the minimum pension.</p>	<p>2. Surviving spouse</p>

	Luxembourg	Netherlands	Austria	Portugal
2. Surviving spouse	<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.</p>	<p>The partner of a person who passes away on or after 1 July 1996 with dependant unmarried children under the age of 18 who belongs to his or her household, or disabled for work for at least 95 %, or born before 1 January 1950, at the time of the partner's death.</p> <p>At 65 the survivor's pension is replaced by an old-age pension.</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>	<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>The person who lived with the deceased during the two years preceding the death in similar conditions as a spouse is regarded as such for the purposes of survivors' benefits.</p>

	Finland	Sweden	United Kingdom	
2. Surviving spouse	<p><i>National pension:</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 age 50 and the marriage lasted at least 5 years. <p><i>Employment pension:</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. 	<ul style="list-style-type: none"> • <i>Adjustment pension:</i> Is paid to a surviving spouse under the age of 65 years for a period of one year if the spouse has a dependent child under 12 years of age or if they have lived uninterruptedly with the deceased spouse for a period of at least five years. The adjustment pension is maintained for as long as the surviving spouse lives with a dependent child under 12 years of age. • <i>Special survivors pension:</i> If the spouse is unemployed at the time the adjustment pension runs out a special survivors pension is payable. <p><i>Before 1990 other regulations were in force for survivors. Men did not have a right to survivors pension. There are transitional rules to the new law of 1988 which gives some elderly women a right to widow's pension according to the old law which was in force before 1990.</i></p>	<ul style="list-style-type: none"> • <i>Widow's pension:</i> For full pension, must be aged 55 (50 for women widowed before 11 April 1988) or over at her husband's death or when widowed mother's allowance ceased. Reduced pension payable if aged between 45 and 54 (between 40 and 49 for women widowed before 11 April 1988). • <i>Widowed Mother's Allowance:</i> Must have a child for whom Child Benefit is in payment, or be expecting late husband's baby. • <i>Widow's Payment:</i> Must be under 60 or, if over 60, husband must not have been entitled to a category A Retirement Pension when he died. 	2. Surviving spouse

	Belgium	Denmark	Germany	Greece
Benefits				
1. Surviving spouse	<p>80 % of the actual or hypothetical retirement pension of the insured person calculated at the rate for a married couple where the spouse is dependant.</p> <p>Guaranteed minimum for fully ensured: BFR 327,701 (ECU 8,310) per year.</p>	<p><i>Supplementary pension:</i> In the event of death before July 1st 1992, widow(er) older than 62. Pension corresponding to 50 % of real or hypothetical pension of the insured person.</p> <p>In the case of deaths after the 1st of July 1992 or where the widow(er) is under the age of 62: no widow's or widower's pension. Single capital payment, capitalisation of 35 % or 50 % of the pension to which the deceased would have been entitled. If the deceased spouse was born between 1925 and 1941, the widow(er) is also entitled to a lump-sum repayment of the widow(er)'s pension to which the surviving spouse would have been entitled.</p> <p>The lump-sum payment to the surviving spouse is reduced in accordance with his or her own supplementary pension.</p>	<ul style="list-style-type: none"> The "major" widow's or widower's pension amounts to 60 % of the pension for which the deceased spouse would have been eligible. The "major" pension is payable from the age of 45 onwards, if the widow or widower is unfit to work or bringing up a child under the age of 18 or has no age-related restrictions if bringing up a child which cannot look after itself on account of a mental or physical handicap. 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>Where replacement earnings of widow/widower exceed the amount (1.7.1996 monthly about DM 1,232 = ECU 643) in the old Länder plus amounts for children), survivor's pension is reduced by a rate of 40 % of the excess amount.</p> <p>If insured person dies before the age of 60, period between date of death and 55th anniversary is counted full toward the contribution period and a third of the period between 55 and 60 years and increases the pension.</p>	<p><i>Persons insured until 31.12.1992:</i> 70 % of the pension of deceased parent (husband), minimum amount DR 88,160 (ECU 292) per month.</p> <p>Revalorization following the increase of pensions of the civil servants.</p> <p><i>Persons insured since 1.1.93:</i> 50 % of the pension of deceased parent (husband or wife).</p>
2. Surviving spouse: remarriage	Pension maintained for maximum of 12 months.	In cases of death before the 1st of July 1992: Supplementary pension ceases.	Pension ceases, grant of 2 year's pension.	Pension ceases.

Spain	France	Ireland	Italy	
<p>45 % of reference wage (total amount of paid wages subject to contributions over a continuous period of 24 months within the last seven years are divided by 28) for deceased person.</p> <p>Annual pension 14 times monthly figure.</p> <p>Minimum pension:</p> <ul style="list-style-type: none"> • Widow(er)s over 65: PTA 53,435 (ECU 331) per month; • widow(er)s between 60 and 65 years: PTA 46,635 (ECU 289) per month; • widow(er)s under 60: PTA 35,580 (ECU 221) per month. <p>Where deceased insured was in receipt of an invalidity or retirement pension, reference wage will be the same as was used for calculation of that pension, but subject to such increases and upward adjustments in corresponding death and survivor's benefits since date on which invalidity or retirement pension was awarded.</p>	<p><i>Reversion pension:</i> 54 % of real or hypothetical old-age pension of the deceased person. Minimum: FF 16,943 (ECU 2,615) p.y. If it can be proved that the deceased insured person had 60 quarters of insurance. Reduced to a 60th if insurance is less. 10 % supplement where the person concerned had or educated at least 3 children for 9 years before their 16th birthday.</p> <p><i>Invalid and old-aged widow's (widower's) pensions:</i> 54 % of real or hypothetical invalidity or old-age pension of deceased person. Minimum: FF 16,943 (ECU 2,815) per year. 10 % supplement where the person concerned had or educated at least 3 children for 9 years before their 16th birthday.</p>	<p>Benefit amount: IR£ 68.10 (ECU 87) if under age 80. IR£ 73.10 (ECU 93) if age 80 or over.</p> <p>Additional allowance paid to a survivor aged 66 or over living alone: IR£ 6.00 (ECU 7.60) per week.</p>	<p>60 % of the insured person's invalidity or old-age pension in accordance with the minimum and maximum levels laid down for the insured person's pension.</p> <p>As of September 1st 1995 the pension amount is increased by 60 to 70% if the recipient has a child.</p>	<p>Benefits 1. Surviving spouse</p>
<p>Entitlement to survivor's pension ceases on remarriage. If this happens before age 60, beneficiary will receive a lump sum payment corresponding to 24 times monthly pension.</p>	<p>Invalid widow's (widower's) pension ceases, but not reversion pension, nor widow's (widower's) old-age pension.</p>	<p>Pension ceases.</p>	<p>Pension ceases; grant of 2 year's pension.</p>	<p>2. Surviving spouse: remarriage</p>

	Luxembourg	Netherlands	Austria	Portugal
Benefits				
1. Surviving spouse	<ul style="list-style-type: none"> • Total of the supplementary lump-sums and special supplementary lump-sums to which the insured has or would have been entitled. • 3/4 of the proportional supplements and the special proportional supplements to which the insured has or would have been entitled. <p>See Table VI "Invalidity".</p>	<ul style="list-style-type: none"> • Survivor only: HFL 1,804.39 (ECU 840) per month. • Survivor with dependant children under 18: HFL 2,181.41 (ECU 1,015) per month. <p>In addition, a "holiday allowance" equal to HFL 114.59 (ECU 53) per month is paid for a widow/widower without children and HFL 147.32 (ECU 69) with children.</p>	<p>Between 40 % and 60% of the invalidity or old-age pension to which the deceased person had or would have been entitled to. The percentage depends on the ratio of the deceased person's income and the surviving spouse's income (40 % are due if the income of the surviving spouse is 150 % or more of the deceased person's income; 60 % if the deceased spouse's income was 150 % or more of the surviving spouse's income; in case of equal incomes 52 % are due. If the total sum of the reduced survivor's pension and the survivor's own income is less than S 16,368 (ECU 1,214) 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>	<p>60 % of the retirement or invalidity pension received by the insured person, or to which he would have been entitled at the moment of his death. 70 % if - in addition to the spouse - there is a former spouse who is entitled to the pension</p>
2. Surviving spouse: remarriage	<p>Pension ceases. Redemption grant of 60 month's payments if remarried before 50 (36 months' payments over 50), not including special lump-sum supplements or special earnings-related supplements.</p>	<p>Pension ceases in the month of the marriage.</p>	<p>Loss of unlimited pension. Lump-sum settlement to the amount of 35 monthly pension payments.</p>	<p>Pension ceases.</p>

	Finland	Sweden	United Kingdom	
Benefits				Benefits
1. Surviving spouse	<p><i>National pension:</i> Basic amount (see table VI) is paid for the first 6 months following the death. After 6 months it is paid if the surviving spouse support a child under the age of 18.</p> <p>Basic amount addition is always paid for the first 6 months; the amount depends on other income and property, minimum FIM 673 (ECU 115) per month. After 6 months the entitlement and amount depend on other income and property.</p> <p><i>Employment pension:</i> The pension is 17-50 % of the pension of the deceased, depending on how many children are entitled to a child pension. The pension equals to the pension of the deceased when the beneficiaries are a widow/widower and two children. If the deceased person was not retired at the time of death, the survivors' pension is calculated on to the basis of the invalidity pension the deceased would have been entitled to at the time of death.</p>	<p><i>Basic pension:</i> See table VII „old age“.</p> <p><i>Supplementary pension:</i> Is paid with 20 % of the deceased spouse's pension if there are children entitled to pension, otherwise it is 40 %.</p> <p><i>Housing supplement for pensioners:</i> 85% of the housing costs per month of the costs between SEK 100-4000 (ECU 12-479). The supplement is income-tested.</p>	<ul style="list-style-type: none"> • <i>Widow's Pension:</i> Paid from first Tuesday after husband's death, or at the end of entitlement to Widowed Mother's Allowance, provided in both cases that certain conditions as to age are fulfilled (see above). A full pension is granted to widows aged 55 or over (50 so for women widowed before 11 April 1988); rate: £ 61.15 (ECU 76) per week. If the widow is aged 45 - 54 (40 - 49 for women widowed before 11 April 1988) the pension is reduced by 7 % of the full rate for each year under 55 (50). • <i>Widow's Payment:</i> Lump sum of £ 1,000 (ECU 1,236) on husband's death. • <i>Widowed Mother's Allowance:</i> Payable, from the first Tuesday on or after the husband's death. Amount: £ 61.15 (ECU 76) per week paid as long as the widow has a qualifying child in her charge. • An earnings related Additional Pension (SERPS) may also be paid with WP & WMA. The amount depends upon the husband's earnings from April 1978. 	1. Surviving spouse
2. Surviving spouse: remarriage	<p><i>Both pension schemes:</i> pension ceases if the widow/widower is under the age of 50. Grant of 3 years' pension.</p>	Pension ceases.	Benefit ceases on remarriage. Co-habitation: Benefit withdrawn for period of cohabitation.	2. Surviving spouse: remarriage

Table VIII

Survivors

	Belgium	Denmark	Germany	Greece
3. Orphan children having lost one parent	No orphan's pension; see special family allowances scheme.	<p><i>National pension:</i> See Table X "Family benefits".</p> <p><i>Supplementary pension:</i> In cases of death after 1 July 1992, single payment (children under 18).</p>	<p>1/10th of insured person's pension (see table VI) plus children's supplement. No restriction on combination with family allowances. Age limit: 18 years (27 for study or occupational training).</p> <p>Sliding scale according to income, for orphan's pensions as of age 18, based on same principles as widow's or widower's pension. Only 40 % of income exceeding a certain ceiling is taken into account.</p>	<p><i>Persons insured until 31.12.92:</i> 20 % of the pension of deceased parent for each child until age 18 (except if invalid) or 24 (in the case of a student).</p> <p><i>Persons insured since 1.1.93:</i> 25 % of the pension of deceased parent.</p>
4. Orphan children having lost both parents	No orphan's pension; see special family allowances scheme.	<p><i>National pension:</i> See Table X "Family benefits".</p> <p><i>Supplementary pension:</i> In cases of death after 1st of July 1992, single payment (children under 18).</p>	<p>One fifth of the contributory pension of both parents (see Table VI) plus supplement. No restriction on combination with family allowances. Age limit: 18 years (27 for study or occupational training).</p> <p>Sliding scale according to income, for orphan's pensions as of age 18, based on same principles as widow's or widower's pension. Only 40 % of income exceeding a certain ceiling is taken into account.</p>	<p><i>Persons insured until 31.12.1992:</i> 60 % of old-age pension but maximum of 80 % if several orphans.</p> <p><i>Persons insured since 1.1.93:</i> 50 % of the pension of the deceased parent. The total income from pensions must not exceed the amount received by the deceased parent.</p>
5. Other beneficiaries	None.	None.	None.	<p><i>Persons insured until 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>

Spain	France	Ireland	Italy	
<p>Where there is a spouse with entitlement to a survivor's pension: 1 child: 20 %; 2 children: 40 %; 3 or more: 55 % of reference figure. Sum of widow's and orphan's pensions paid may not exceed reference figure used for calculating those pensions, except as regards the minimum amount.</p> <p>Where there is no spouse with entitlement to a survivor's pension: 1 child: 20 %; 2 children: 40 %; 3: 60 %; 4: 80 %; 5 or more: 100 %.</p> <p>Minimum orphan's pension: PTA 15,800 (ECU 98) per month. Annual pension = 14 x monthly figure.</p>	<p>Reversion pension, invalid widow's (widower's) pension and widow's (widower's) old-age pension are increased when surviving spouse has at least the charge of one child under 16.</p> <p>Increase: FF 485.56 (ECU 75) per month and per child. See also Table X "Family benefits".</p>	<p>The amount of survivor's weekly pension is increased by IR£ 17.00 (ECU 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>	<ul style="list-style-type: none"> • 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 allowance 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>3. Orphan children having lost one parent</p>
<p>1 child: 65 % of reference figure; 2 children: 85 %; 3 or more: 100 %.</p> <p>Minimum orphan's pension: PTA 15,800 (ECU 98) per month plus product of dividing PTA 35,580 (ECU 221) by number of entitled children. Annual pension = 14 x monthly figure. Pension may be combined with family benefits.</p>	<p>No orphan's pension: See Table X "Family benefits".</p>	<p>An orphan's allowance is paid if:</p> <ul style="list-style-type: none"> • The orphan is under 18 years of age (or under 21 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): IR£ 42.60 (ECU 54) per week.</p>	<p>40 % per child. 3 children and more: 100 % divided by the number of children.</p>	<p>4. Orphan children having lost both parents</p>
<p><i>Pension</i> (under certain conditions): 20 % of reference figure for grandchildren, siblings, mothers and fathers, grandmothers and grandfathers of retirement or invalidity pensioners (for calculation of reference figure see above).</p> <p><i>Temporary allowance</i>: 20 % of reference figure for old-age pension. Payment of 12 monthly rates for children or brothers/sisters aged 18 - 45.</p> <p><i>Minimum pension</i> for beneficiary: PTA 15,800 (ECU 98) per month; for sole beneficiary over 65, PTA 40,715 (ECU 252) per month; for sole beneficiary under 65, PTA 35,580 (ECU 221) per month.</p> <p>Annual pension = 14 x monthly pension.</p>	<p>None.</p>	<p>None.</p>	<p>For parents, brothers or sisters 15 % of the insured person's pension if there are no other survivors.</p>	<p>5. Other beneficiaries</p>

	Luxembourg	Netherlands	Austria	Portugal
3. Orphan children having lost one parent	<ul style="list-style-type: none"> • 1/3 of the lump-sum supplements and lump-sum special supplements to which the insured has or would have been entitled. • 1/4 of the proportional supplements and special supplements to which the insured has or would have been entitled. See Table VI "Invalidity".	Survivor, who cares for a child under the age of 18 who has lost one parent is entitled to a dependant child allowance. Amount: 20% of the net minimum wage.	40 % on the basis of the calculated 60 % of the widow's or widower's pension for each children up to the completion of age 18 or up to the completion of age 27 for children engaged in training or university education, no age limit in case of children with disabilities.	Children until the age of 18 (25 or 27 in the case of further or higher education): 20 % of pension for 1; 30 % for 2; 40 % for 3 or more. No age limit in case of permanent total incapacity for work. Amount doubled where there is no entitled surviving (ex-)spouse.
4. Orphan children having lost both parents	If the orphan is entitled to a pension both in the father's and mother's right, the higher of the two pensions is doubled. Accumulation with family benefits possible.	Children (no restriction on combination with family allowances) aged: <ul style="list-style-type: none"> • Under 10: HFL 577.40 (ECU 269) per month. • 10 - 16: HFL 866.11 (ECU 403) per month. • 16 - 27: HFL 1,154.81 (ECU 537) per month (student or child at home). • From 16 to 17 years only for invalids: HFL 1,154.81 (ECU 537) per month. In addition, a "holiday allowance" is paid.	60 % on the basis of the calculated 60 % of the widow's or widower's pension for each children up to the completion of age 18 or up to the completion of age 27 for children engaged in training or university education, no age limit in case of children with disabilities. Entitlement in their own right to family benefits (See Table X "Family benefits").	Same rules as for children having lost one parent.
5. Other beneficiaries	<ul style="list-style-type: none"> • Persons treated as widows/widowers: Parents and direct relatives, collaterals up to second degree and dependant adopted children. Different conditions have to be fulfilled. • Children treated as orphans: Children of deceased person's family and for whom this person provided care and education. Subject to various conditions. • Divorced spouse if not remarried. 	None.	None.	If there is no spouse, parents dependant on the deceased are entitled.

	Finland	Sweden	United Kingdom	
3. Orphan children having lost one parent	<p><i>National pension:</i> Basic amount: FIM 262 (ECU 45) 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 350 (ECU 60) per month. The amount is reduced by other survivor pensions.</p> <p><i>Employment pension:</i> Age limit 18. The pension is 33-83% of the pension of the deceased, depending on how many children are entitled to a child pension. See point 1. „Surviving spouse“.</p>	<p>If one parent is deceased and the child is under 18 years (20 if studies continue). The child pension is 25 % of the base amount for each dead parent plus 30 % of the dead parent's supplementary pension.</p> <p>In cases concerning more children than one, 20 % is added for each additional child and the sum is divided equal among the children.</p> <p>The total is never less than 40 % of the base amount for each parent and never exceeds the parent's total pension.</p>	<ul style="list-style-type: none"> • The amount of the Widowed Mother's Allowance is increased by £ 11.15 (ECU 14) per week for each qualifying child for whom Child Benefit is payable. (£ 9.90 = ECU 12 for a child for whom the higher rate of Child Benefit is payable). • Child's Special Allowance: Paid to a woman whose marriage has been dissolved or annulled if on the death of her former husband she has a child towards whose support he was contributing or was liable to contribute. No new claims can be made for this allowance where a former husband died on or after 8 April 1987. Amount: £ 9.90 (ECU 12) for first child, £ 11.15 (ECU 14) for each other. No benefit in case of remarriage or cohabitation. 	3. Orphan children having lost one parent
4. Orphan children having lost both parents	<p><i>National pension:</i> separate pension after both parents.</p> <p><i>Employment pension:</i> separate pension after both parents. An addition of 2/12 is paid to the total of both pensions.</p>	See above.	<p><i>Guardian's Allowance</i> is a payment of £ 11.15 (ECU 14) per week to a person who takes into his family an orphan child. One of the child's parents must have satisfied a residence condition; the beneficiary must be entitled to child benefit for the orphan. In certain very exceptional circumstances Guardian's Allowance is payable where only one parent has died. The rate is adjusted to £ 9.90 (ECU 12) if the higher rate of Child Benefit is payable for the same child.</p>	4. Orphan children having lost both parents
5. Other beneficiaries	<p><i>National pension:</i> None.</p> <p><i>Employment pension:</i> Former spouse, if she/he received alimony from the deceased.</p>	A person who lived permanently together with the deceased without being married is regarded as a spouse if they had been married earlier or have had or were expecting a child at the time of death.	None.	5. Other beneficiaries

Table VIII

Survivors

	Belgium	Denmark	Germany	Greece
6. Maximum for all those entitled to benefits	None.	None.	None.	100 % of old-age pension.
7. Other benefits	<p>Survivors' pension granted or maintained temporarily:</p> <ul style="list-style-type: none"> • 12 months grant to spouses who do not qualify for survivor's pension. • Maintaining the pension over a maximum of 12 months: <ul style="list-style-type: none"> * when the spouse remarries, * when, being under 45, the surviving spouse does not qualify any more for the early grant of a survivor's pension. In this case, after 12 months reduced pension amount. <p>See Table IV for funeral expenses.</p>	<ul style="list-style-type: none"> • Death grant: Up to DKR 6,550 (ECU 887), depending on the estate of the deceased. • Maintenance allowance can be paid out under the Social Assistance Act of 19 June 1974 (in case of need). • Special aid under the Social Assistance Act in cases of study or vocational training necessary to enable integration into a working life. 	<p>The insured person's full pension is paid to the widow (or widower) for the 3 months following the insured person's death. See also allowances for funeral expenses under Table IV.</p> <p>The divorced spouse (before 30 June 1977) who has not remarried has a right, on the death of the ex-spouse and during the upbringing of their children, to a pension based on his and her own insurance (child-raising pension). Conditions: 60 months of insurance before the death.</p> <p>Sliding scale according to income, same as widow's or widower's pension.</p>	<p>Two special additional benefits are paid for as follows:</p> <ul style="list-style-type: none"> • 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: DR 152,720 (ECU 506).</p>
Taxation				
1. Taxation of cash benefits	Benefits are fully liable to taxation.	<i>Supplementary pension:</i> A tax of 40 % is imposed on death grants when they are paid out. Pensions paid out on a regular basis are subject to taxation (income tax).	In general, the pensions are subject to taxation. The taxation is partial: See table VI "Invalidity".	In general, the benefits are fully liable to taxation. Tax relief: See table IV "Sickness - cash benefits".
2. Limit of income for tax relief or tax reduction	See table IV "Sickness - cash benefits".	See table IV "Sickness - cash benefits".	See table IV "Sickness - cash benefits".	See table IV "Sickness - cash benefits".

Spain	France	Ireland	Italy	
The sum of benefits must not exceed 100% of relevant reference figure.	None.	None.	100 % of the insured person's pension.	6. Maximum for all those entitled to benefits
Death grant: PTA 5,000 (ECU 31).	<p><i>Degrassive widow's or widower's allowances paid over 3 years from the date of the death or until the age of 55 if the survivor was 50 when spouse died. Amounts (means-tested): 1st year: FF 3,037 (ECU 469); 2nd year: FF 1,995 (ECU 308); 3rd year: FF 1,519 (ECU 234).</i></p> <p><i>Beneficiary: Less than 55 years; not remarried or living as married; raising or have raised at least 1 child for 9 years before its 16th birthday; no sex discrimination.</i></p> <p><i>Death insurance: Grant of capital sum on death equal to 90 times the basic daily earning to the survivors (order of preference: Spouse, children, relatives in ascending line, ...) of insured persons who held a position which justified the payment of the minimum contribution amount equal to 60 times the minimum wage (SMIC) in the month or 120 times the minimum wage in the three months prior to the death. Possibility of eligibility based on hours worked. Minimum: 1 % of annual earnings, subject to ceiling: FF 1,612.20 (ECU 249). Maximum: 3 times the monthly earnings, subject to ceiling: FF 40,620 (ECU 6,268).</i></p>	<p>On the death of an insured person, any benefit or pension which was in payment to the deceased continues to be paid in full to the surviving dependant for 6 weeks.</p> <p>Supplements paid with benefits and pensions in respect of adult or child dependants continue to be paid to the insured person for 6 weeks after the death of the adult or child dependant.</p> <p>A Death Grant is paid on the death of an insured person, the spouse of an insured person, or a child under 18 years of age. To qualify for payment the insured person or the spouse of the insured person must have:</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. <p>Benefit rate (payable in respect of deceased):</p> <ul style="list-style-type: none"> • child under 5 years: IR£ 20 (ECU 25), • child aged 5 - 18 years: IR£ 60 (ECU 76), • adult: IR£ 100 (ECU 127). 	<p>Allowance to survivors if the insured person was not yet entitled to a pension: 45 times the total contributions paid.</p> <p>Minimum: LIT 43,200 (ECU 22).</p> <p>Maximum: LIT 129,600 (ECU 67).</p> <p>Order of priority: Spouse, children, relatives in ascending line.</p>	7. Other benefits
Benefits are fully liable to taxation.	Benefits are liable to taxation after deduction of 10 % and then of 20 %.	Benefits are fully liable to taxation (including supplements for adult and child dependants).	Benefits are subject to taxation.	Taxation
See table IV "Sickness - cash benefits".	Supplement for assistance by a third party is not subject to taxation.	Tax relief: See table VI "Invalidity".	Tax relief: See table IV "Sickness - cash benefits".	1. Taxation of cash benefits
See table IV "Sickness - cash benefits".	Tax relief: See table VI "Invalidity".	See table IV "Sickness - cash benefits".	See table IV "Sickness - cash benefits".	2. Limit of income for tax relief or tax reduction
See table IV "Sickness - cash benefits".	See table IV "Sickness - cash benefits".	Supplements for assistance of a third person: Not applicable.		

Table VIII

Survivors

	Luxembourg	Netherlands	Austria	Portugal
6. Maximum for all those entitled to benefits	100 % of the insured person's pension.	None.	None.	100 % of the insured person's pension. 110 % if in case of divorce two spouses are entitled to the pension.
7. Other benefits	<p>The insured deceased person's full pension is paid for 3 months to survivors who have lived with him in the same household.</p> <p>If the deceased was not entitled to a pension, survivors' pension paid to survivors who lived with him in the same household for the month of death + 3 subsequent months for an amount equal to the pension to which the deceased would have been entitled.</p>	<ul style="list-style-type: none"> • The insured person's full pension is paid for the 2 months following the death to survivors who have lived with the deceased person in the same household and who were mainly dependant of the deceased. • A death grant is allowed (see tables IV and VI). • Temporary benefit (6 - 19 months) to widows with no pension rights: HFL 1,755.24 (ECU 817) per month; in addition a "holiday allowance" is paid. 	<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 (see Table VII "Old-age"). • If the qualifying period for survivor's pensions has been fulfilled, and no entitled persons exist: lump-sum settlement to the amount of 3 times E (see Table VII "Old-age") to the children, the mother, the father or the brothers and sisters of the deceased person. • As far as the pension including other income is below the following reference rates, a compensation amount is due to the amount of the corresponding differing amount: Widow/ widower: S 7,887 (ECU 585), Orphans having lost one parent until the age of 24: S 2,945 (ECU 218), after the age of 24: S 5,233 (ECU 388), Orphans having lost both parent until the age of 24: S 4,423 (ECU 324), after the age of 24: S 7,887 (ECU 585). See also Table XII.3. • See Table X for additional entitlement to family benefits. • See Table VII for additional entitlement to care allowance. • See Table IV and Table IX for additional entitlement to death grant. <p>The pension is granted 14 times a year, the care allowance 12 times a year.</p>	<ul style="list-style-type: none"> • Death grant: As a rule awarded to the same persons as the survivor's pension, but without qualifying conditions. Amount equal to 6 times the average wage for the best 2 years out of the preceding 5 years (the average wage may not be lower than the minimum wage). Shared-out in the same proportions as the survivor's pension. • Supplement paid to severely disabled persons who are permanently incapacitated for work and require constant attendance from a third person: ESC 10,100 (ECU 51). • Christmas and Holiday bonus: Amounts equal to those of the pension.
Taxation				
1. Taxation of cash benefits	Benefits are subject to taxation.	In general, benefits are fully liable to taxation.	See Table VII "Old-age".	In general, benefits are subject to taxation.
2. Limit of income for tax relief or tax reduction	For tax purposes social security benefits replacing income are treated as wages. Special tax reduction for employed persons and pensioners respectively.	See table IV "Sickness - cash benefits".	See Table VII "Old-age".	See table VI "Invalidity".

	Finland	Sweden	United Kingdom	
6. Maximum for all those entitled to benefits	<p><i>National pension:</i> None.</p> <p><i>Employment pension:</i> The pensions of the two schemes are integrated. Maximum 100% of the deceased person's pension.</p>	100 % of the deceased's pension.	None.	6. Maximum for all those entitled to benefits
7. Other benefits	<p><i>National pension:</i></p> <p>All employees are covered by Group Life Insurance as a part of collective agreements. The benefit varies with age being FIM 66,900 (ECU 11,435) for a deceased up to age 49 and then gradually decreasing to FIM 17,820 (ECU 3,046) for ages 60-65. Child Increase FIM 29,000 (ECU 4,957) /child under 18. The benefits are increased by 50 % in case of accidental death.</p>	None.	None.	7. Other benefits
Taxation				Taxation
1. Taxation of cash benefits	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, handicap allowance and care allowance to the extent it covers special costs.	Widowed Mother's Allowances and Widow's Pensions are taxable, but any increases in respect of dependent children are not.	1. Taxation of cash benefits
2. Limit of income for tax relief or tax reduction	See table VII "old-age".	Tax reduction for pensioners with a low income.	Widowed Mother's Allowances and Widow's Pensions: See table IV "Sickness-cash benefits". Increases in respect of child dependants: Not applicable.	2. Limit of income for tax relief or tax reduction

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

	Belgium	Denmark	Germany	Greece
Legislation				
1. First law	<i>Employment injuries:</i> Law of 24 December 1903.	Law of 1898.	<i>Employment injuries:</i> Law of 6 July 1884.	No particular insurance exists, the risk being covered under sickness, invalidity and survivors by specific regulations.
2. Basic legislation	<i>Occupational diseases:</i> Law of 24 July 1927. <i>Employment injuries:</i> Law of 10 April 1971. <i>Occupational diseases:</i> Laws co-ordinated by Royal Order of 3 June 1970.	Law of 8 March 1978, as amended. Law of 20 May 1992 which is applicable to accidents after 1 January 1993 and to occupational diseases reported after that date.	<i>Occupational diseases:</i> Law of 12 May 1925. Reich Insurance Code, Book 3, (<i>Reichsversicherungsordnung</i>) of 19 July 1911, by Law of 30 April 1963, amended. Decree of 20 June 1968 on occupational diseases, last amended by the decree of 18 December 1992.	
Field of application	<i>Employment injuries:</i> Workers who are submitted to social security, apprentices and those to whom the Crown has granted status. <i>Occupational diseases:</i> As above (except those to whom the Crown has granted employment injury status) and also trainees, even unpaid, pupils and students exposed to risk because of their instruction.	All employed and certain self-employed (in fishing and navigation) persons. Trainees 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.	Employed persons, some self-employed, students, pupils, kindergarten children, persons undergoing rehabilitation and some other persons.	Employees and assimilated.
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 dependent on the enterprise on the basis of a contract of employment, hire or apprenticeship, or any other insured activity.	Accident injury occurred because of and during employment.
2. Travel between home and work	Covered.	Not covered.	Covered.	Covered.

Spain	France	Ireland	Italy	
<p><i>Employment injuries:</i> Employment Injuries Law of 30 January 1900. Revised text of legislation and Employment Injuries Regulation; Decree of 22 June 1956. <i>Occupational diseases:</i> Decree of 10 January 1947 establishing cover for occupational diseases. Legislative Royal Decree 1/94 of 20 June, in which the amended version of the General Law on Social Security is approved. Royal Decree No 2609 of 24 September 1982.</p>	<p><i>Employment injuries:</i> Law of 9 April 1898. Social Security Code, Book IV. <i>Occupational diseases:</i> Law of 25 October 1919. Decree of 31 December 1946, as amended. Law of 30 October 1946.</p>	<p>Law of 1897. Social Welfare (Consolidation) Act 1993, as amended.</p>	<p><i>Employment injuries:</i> Law of 17 March 1898. <i>Occupational diseases:</i> Law of 13 May 1929. Statutory Order (DPR) of 30 June 1965, no. 1124.</p>	<p>Legislation 1. First law 2. Basic legislation</p>
<p>Employees.</p>	<p>Persons working in any capacity in any place for one or more employers.</p>	<p>Employed persons and some trainees.</p>	<p>Workers providing their services for hire to third parties.</p>	<p>Field of application</p>
<p>Any physical injury the employee suffers from in the course or as a consequence of his/her employment and any disease not considered as occupational disease the employee contracts during the execution of his/her professional activity.</p>	<p>Any injury occurred as a result of or in connection with work, regardless of its cause.</p>	<p>Personal injury incurred as a result of an accident at work, including diseases caused by such accidents.</p>	<p>Employment injury produced by violent cause at work.</p>	<p>Risks covered 1. Employment injuries</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>

	Luxembourg	Netherlands	Austria	Portugal
Legislation	Employment injuries: Law of 5 April 1902. Occupational diseases: Law of 17 December 1925.	There is no specific insurance against employment injuries and occupational diseases. These risks are covered by sickness insurance (cash benefits and benefits in kind), insurance against incapacity for work (invalidity) and survivor's insurance.	<i>Employment injuries:</i> Act of 28 December 1887. <i>Occupational diseases:</i> Act of 16 February of 1928.	<i>Employment injuries:</i> Law of 1913. <i>Occupational diseases:</i> Law of 1913.
1. First law				
2. Basic legislation	Book II of the Social Insurance Code (<i>Code des assurances sociales</i>), various times amended.		General Social Insurance Act of 9 September 1955 (ASVG) and amendments. Federal Hospitals Act of 18 December 1956 (KAG) and Hospitals Acts of the Federal States and amendments. Federal Care Allowance Act (BPGG) of 19 January of 1993 and amendments.	Law No 2127 of 3 August 1965, various times amended.
Field of application	Manual workers, assistants, mates, apprentices and domestic servants, office staff, operational staff, foremen and technical staff, self-employed and helping members of his family. Kindergarten children, school-children and university students, participation in public services, or in social services recognised by the State, employment under a special statute and other social integration activities.	Not applicable.	<ul style="list-style-type: none"> • 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 carrying out a contract for services similar to a contract of employment. • Pupils and students. 	All employees.
Risks covered				
1. Employment injuries	Employment injury occurring as a result or at times of work.	Not applicable.	Accidents occurred at work, during working time or as a result of the activity performed. Certain accidents are assimilated that occur in particular during rescue operations.	Accident occurring at the place of work and during the employment, giving rise directly or indirectly to a physical injury, functional disorder or disease leading to death or a partial or total loss of working or earning capacity.
2. Travel between home and work	Covered.	Not applicable.	Covered.	Such injuries as those occurring: <ul style="list-style-type: none"> • Outside the place of work and working hours, but in the course of duties ordered or authorised by the employer; • On the way to or from work, where the means of transport are provided by the employer or the injury results from a special danger inherent in the normal route to/from work or from other circumstances increasing the risk associated with the journey; • In the course of any task undertaken on the worker's own initiative but to the economic benefit of the employer.

	Finland	Sweden	United Kingdom	
Legislation				Legislation
1. First law	<i>Employment injuries:</i> Act of 5 December 1895.	Law of 1901.	<i>Employment injuries:</i> Law of 1897.	1. First law
2. Basic legislation	<i>Occupational diseases:</i> Act of 12 May 1939. Act of 20 August 1948, amended. Act of 29 December 1988	Law of 1976 which is applicable on accidents and injuries occurred from 1 July 1977.	<i>Employment injuries and occupational diseases:</i> Social Security Contributions and Benefits Act 1992. Social Security Administration Act 1992.	2. Basic legislation
Field of application	<ul style="list-style-type: none"> • 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
Risks covered				Risks covered
1. Employment injuries	An accident injury occurred at work in circumstances deriving from an employment.	Every accident or illness related to the working situation.	Personal injury by accident arising out of and in the course of employed earners' employment.	1. Employment injuries
2. Travel between home and work	Covered.	Covered.	As a general rule, not covered.	2. Travel between home and work

	Belgium	Denmark	Germany	Greece
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. Preventive measures include temporary or permanent removal from harmful environment and possibly accompanied by an occupational rehabilitation and vaccination against hepatitis B for persons tending the patient. 	List of recognised occupational diseases.	List of 64 occupational diseases from the Annex no. 1 of the Decree of 20 June 1968 on occupational diseases, last amended by the Decree of 18 December 1992.	List of occupational diseases.
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.	None.	Restricted to some certain diseases given in the list of occupational diseases.	None.
<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.	None.
<ul style="list-style-type: none"> Periods of liability 	No statutory periods.	None.	None, circumstances taken into consideration.	None.

Spain	France	Ireland	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>93 tables of occupational diseases, (tables annexed to Book IV of Social Security Code).</p>	<p>56 prescribed diseases set out in the Social Welfare Occupational Injuries (Prescribed Diseases) Regulations 1983, amended 1985</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. 760. Possibility of compensation for diseases not in the list.</p>	<p>Occupational diseases 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>None, circumstances taken into consideration.</p>	<p>2. Conditions <ul style="list-style-type: none"> • Enterprises, work </p>
<p>None.</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>None.</p>	<ul style="list-style-type: none"> • Periods of exposure to risk
<p>None.</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>Periods given in the list (with a minimum of 6 months).</p>	<ul style="list-style-type: none"> • Periods of liability

	Luxembourg	Netherlands	Austria	Portugal
Occupational diseases	Table of 55 occupational diseases and noxious agents as provided for by the Grand-Ducal Decree of 26 May 1965.	Not applicable.	List of 47 occupational diseases.	List of occupational diseases.
1. Prescribed diseases				
2. Conditions	Given in the list, mostly in general terms.	Not applicable.	Only for certain diseases. See List of occupational diseases.	Indicated in the list of occupational diseases.
• Enterprises, work				
• Periods of exposure to risk	None.	Not applicable.	Only for damage of meniscus (3 years).	Indicated in the list of occupational diseases.
• Periods of liability	No statutory periods.	Not applicable.	None.	Indicated in the list of occupational diseases.

	Finland	Sweden	United Kingdom	
Occupational diseases 1. Prescribed diseases	<p>Any disease which is caused by a physical factor, chemical substance or biological agent at work in such an amount that it principally can cause the disease in question unless it is stated that the disease has been clearly caused by exposure outside work.</p> <p>List of generally recognised occupational diseases.</p>	Not applicable.	Schedule of 67 prescribed industrial diseases. Special law for pneumoconiosis and byssinosis.	Occupational diseases 1. Prescribed diseases
2. Conditions <ul style="list-style-type: none"> • Enterprises, work 	None.	None.	Occupation involving exposure to specified substances/work processes.	2. Conditions <ul style="list-style-type: none"> • Enterprises, work
<ul style="list-style-type: none"> • Periods of exposure to risk 	None.	None.	Minimum of 10 years for occupational deafness, 20 years for chronic bronchitis and emphysema. Others: No limit.	<ul style="list-style-type: none"> • Periods of exposure to risk
<ul style="list-style-type: none"> • Periods of liability 	None.	None.	Disease must be shown to be due to nature of person's work in employed earners' employment from 5 July 1948. Occupational asthma: 10 years. Chronic Bronchitis and Emphysema: 20 years underground for coal workers. Occupational deafness: 5 years. Others: no limit.	<ul style="list-style-type: none"> • Periods of liability

	Belgium	Denmark	Germany	Greece
• Time limit for declaration	Can be fixed by decree.	One year; special circumstances excepted.	Immediate notification by doctor or employer.	5 days following the accident.
3. Mixed system	Referred to as an open system or system not included on list (see above).	Mixed system.	Mixed system.	None.
Benefits				
1. Temporary incapacity:				
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 III "Health care".	In principle: No free choice; the patient must as soon as possible visit the specialist (<i>Durchgangsarzt</i>) appointed by the accident insurance funds. Any subsequent medical treatment is carried out by approved specialists. A doctor who has discovered an occupational disease must notify without delay the medical inspector or competent health service at the work place.	See Table III "Health care".
• 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, unless special cases.	Medical treatment: See Table III "Health care". Costs of prosthesis, artificial limbs, orthopaedic equipment and wheel chairs can be covered by the injury insurance.	Payment is made by the accident insurance funds from the beginning. If the health insurance pays, although it is not responsible in these cases, the accident insurance funds will reimburse the expenses. No participation by insured person.	Full payment by the competent institution. No participation by insured person.

Spain	France	Ireland	Italy	
<p>None.</p> <p>No cover for diseases not appearing on list, unless adjudged an employment injury, i.e. contracted exclusively by reason of victim's employment.</p>	<p>2 years time-limit.</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>None.</p> <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>3 years (time-limit).</p> <p>Mixed system.</p>	<ul style="list-style-type: none"> • Time limit for declaration <p>3. Mixed system</p>
<p>Free choice of doctor but not of hospital.</p>	<p>Free choice.</p>	<p>See Table III "Health care".</p>	<p>See Table III "Health care".</p>	<p>Benefits</p> <p>1. Temporary incapacity:</p> <p>Benefits in kind</p> <ul style="list-style-type: none"> • Free choice of doctor or hospital
<p>No fees to be paid by beneficiary. Cost of treatment borne by social security scheme. Official scale for all items of treatment by health professionals and establishments not forming part of, or operating under agreement with the National Health Service.</p> <p>No participation, even for acquisition and replacement of vehicles and prosthesis.</p>	<p>Direct payment by the primary social security fund.</p> <p>No contribution within insurance ceiling. No flat-rate sum for hospitalisation.</p>	<p>Costs of medical care which are not met under the General Medical Health scheme may be paid where such care is considered reasonable and necessary.</p> <p>No contribution of the person involved: contribution is included in employee's 1.25% contribution to General Health Service (see Table II "Financing - Sickness and Maternity").</p>	<p>See Table III "Health care".</p>	<ul style="list-style-type: none"> • Payment of costs and contribution by person involved

	Luxembourg	Netherlands	Austria	Portugal
<ul style="list-style-type: none"> • Time limit for declaration 	None.	Not applicable.	None. Notification of the employment injury or occupational disease by the employer or the doctor within of 5 days. The obligation of notification has no effect on the entitlement to benefits (time limit for retroactive payments from occurrence of occupational disease: two years).	One year from formal communication of diagnosis. Once this deadline has passed, benefits will only be paid from the month of application.
3. Mixed system	Mixed system.	Not applicable.	Mixed system of list and proof system.	Mixed system.
Benefits 1. Temporary incapacity: Benefits in kind <ul style="list-style-type: none"> • Free choice of doctor or hospital 	Free choice.	Not applicable.	In principle free choice. Persons insured in health insurance receive the benefits primarily from health insurance (See Table III "Health care"); the accident insurance fund, however, can assume the treatment at any time.	<i>Employment injuries:</i> insurance provides for all forms of care. <i>Occupational diseases:</i> care provided by Health Service.
<ul style="list-style-type: none"> • Payment of costs and contribution by person involved 	Directly by the insurance association. No contribution of the victim.	Not applicable.	For the first 4 weeks: health insurance fund covers the expenses, otherwise by accident insurance fund. No contribution of the insured person with the exception of a minor contribution in case of hospital care, medical or dental treatment, and for pharmaceutical products (See Table III "Health care").	Paid in full by responsible institution. No contribution of the victim.

	Finland	Sweden	United Kingdom	
• Time limit for declaration	One year, special circumstances excepted.	Immediate notification by employer or by self employed person.	None.	• Time limit for declaration
3. 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
Benefits 1. Temporary incapacity: Benefits in kind • Free choice of doctor or hospital	Free choice, but avoiding unnecessary costs.	See table III "Health care".	See Table III "Health care".	Benefits 1. Temporary incapacity: Benefits in kind • Free choice of doctor or hospital
• Payment of costs and contribution by person involved	Paid in full by responsible institution.	Medical treatment: See table III "Health care". Necessary costs for medical treatment abroad, dental care and special aids for handicapped persons are covered by the work injury insurance.	See Table III "Health care".	• Payment of costs and contribution by person involved

	Belgium	Denmark	Germany	Greece
• Duration of benefits	Unlimited.	Unlimited.	Unlimited.	Unlimited.
2. Temporary incapacity: Cash benefits • Waiting period	<i>Employment accident:</i> None. <i>Occupational disease:</i> Minimum of 15 days of incapacity.	None.	None.	None
• Duration	Until recovery or permanent condition.	See Table IV "Sickness - cash benefits".	Until recovery or permanent condition.	See Table IV "Sickness - cash benefits".
• Amount of the benefit	Basic earnings used for calculation: Effective yearly earnings in the year preceding the accident or the incapacity due to an occupational disease. Maximum: BFR 927,540 (ECU 23,522). Minimum for minors and apprentices: BFR 185,508 (ECU 4,704); taking into account of wages of adult workers, when minors become of age. Amount: • <i>Total incapacity:</i> Per calendar day 90 % of basic earnings divided by 365 days. • <i>Partial incapacity:</i> Benefit equal to the difference between earnings before the accident or the beginning of incapacity due to occupational disease, and the earnings in partial employment.	See Table IV "Sickness - cash benefits".	Basic earnings used for sickness insurance (but up to a special ceiling). Amount: See Table IV "Sickness - cash benefits".	See Table IV "Sickness - cash benefits".

Employment Injuries and Occupational Diseases

Table IX

Spain	France	Ireland	Italy	
Unlimited.	Unlimited.	Unlimited.	See Table III "Health care".	<ul style="list-style-type: none"> • Duration of benefits
None.	None.	3 days.	<p>3 days from the day after the accident. In practice, the employer indemnifies this period (100 % the day of the accident, 80 % for the following 3 days).</p> <p>As of the fourth day, the national insurance institute for employment injuries (INAIL) compensates the worker with up to 80% of his/her daily earnings.</p>	<p>2. Temporary incapacity:</p> <ul style="list-style-type: none"> • Cash benefits • 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 excl.).	Until recovery or permanent condition.	<ul style="list-style-type: none"> • Duration
75 % of reference figure.	<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 up to 0.834 % of the annual ceiling. <p>Amount: 60 % of basic earnings for 28 days; (FF 813.04 = ECU 125) thereafter 80 % (FF 1,084.06 = ECU 167). No reduction for hospitalisation.</p>	<p><i>Injury benefit:</i></p> <p>IR£ 64.50 (ECU 82) per week.</p> <p>Additional allowances payable for dependants.</p>	<p>As reference, average daily earnings received during the 15 working days prior to cessation of work.</p> <p>Amount: 80 % of basic daily earnings for 90 days; thereafter 75 %.</p>	<ul style="list-style-type: none"> • Amount of the benefit

Table IX

Employment Injuries and Occupational Diseases

	Luxembourg	Netherlands	Austria	Portugal
• Duration of benefits	Unlimited.	Not applicable.	Unlimited.	Unlimited.
2. Temporary incapacity: Cash benefits • Waiting period	None.	Not applicable.	3 days for sick pay.	None.
• Duration	Sickness benefit (cash) until recovery or permanent condition but granting of an annuity after 13 weeks.	Not applicable.	Until permanent condition (2 years later at the latest a permanent pensions is to be determined).	Whilst victim is undergoing medical treatment or occupational rehabilitation.
• Amount of the benefit	For the calculation of cash benefits: Gross salary which the employee would have earned if he had continued to work. For the calculation of a pension: See below.	Not applicable.	For the first 26 weeks see Table IV "Sickness - cash benefits", with the employer being obliged to continue to pay the wages and salaries for at least another 8 weeks to workers (without the waiting period of 14 days) and employees; afterwards see "Permanent incapacity".	Reference: Wage at the day of accident, not exceeding 80 % of wage above 1/30 of the minimum wage. Amount: • Total incapacity: Two thirds of reference wage (one third for first 3 days following accident). • Partial incapacity: Two thirds of reference wage (one third during hospitalisation and any period for which cost of medical treatment and maintenance is borne by responsible institution, unless claimant has dependants).

	Finland	Sweden	United Kingdom	
• Duration of benefits	Unlimited.	Unlimited until the age of 65.	Unlimited.	• Duration of benefits
2. Temporary incapacity: Cash benefits • 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 IV "Sickness - Cash benefits".	3 days.	2. Temporary incapacity: Cash benefits • Waiting period
• Duration	One year.	Unlimited.	Maximum of 168 days (excluding Sundays).	• Duration
• Amount of the benefit	The amount of the daily allowance equals to sick pay for the first 4 week. After four weeks it is the 380 th part of the annual earnings of the insured person.	See table IV "Sickness - Cash benefits".	See Table IV „Sickness - cash benefits.“	• Amount of the benefit

Table IX

Employment Injuries and Occupational Diseases

	Belgium	Denmark	Germany	Greece
<p>3. Permanent incapacity:</p> <ul style="list-style-type: none"> • Minimum level of incapacity giving entitlement to compensation 	No minimum level.	15 %.	20 %.	50 %.
<ul style="list-style-type: none"> • Fixing level of incapacity 	<p><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.</p> <p><i>Occupational diseases:</i> Administrative notification by Fund for Employment Injuries. Appeals: Labour court.</p>	National Office of employment injuries and occupational diseases insurance.	Ascertained in each case by medical examination as required by the accident insurance funds.	The competent institution after an opinion from the medical committee.
<ul style="list-style-type: none"> • Possibility of review 	<p>Review possible:</p> <p><i>Employment injuries:</i> During 3 years from the date of the agreement between the parties or the final decision.</p> <p><i>Occupational diseases:</i> At any time.</p>	Review possible at any time during the 5 years after the annuity is fixed if significant changes in circumstances. The National Office can however, before this period has passed, extend the 5 years limit once if there are special circumstances.	During first 2 years after injury, review is possible at any time; after permanent annuity is fixed, at intervals of at least 1 year. The increase or decrease of the degree of incapacity must be more than 5 %.	On request by the person concerned every 6 months.
<ul style="list-style-type: none"> • Basic earnings used for calculating annuity 	<p>Total earnings (possibly reconstituted) of year prior to accident or cessation of work because of occupational disease.</p> <p>Maximum ceiling: BFR 927,540 (ECU 23,522) per year.</p> <p>For minors: Earnings of adults.</p>	Total earnings in year before injury. Maximum: DKR 303,000 (ECU 41,042); Minimum: DKR 113,000 (ECU 15,306).	<p>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 (1996: DM 49,560 = ECU 25,867).</p> <p>Maximum annual earnings limits: between DM 96,000 (ECU 50,105) and DM 144,000 (ECU 75,157) according to accident insurance fund.</p> <p>For children, the following proportions apply: 1/4 (children under 6) or 1/3 (children 6 - 14) of the relevant figure.</p>	See Table VI "Invalidity".

Spain	France	Ireland	Italy	
See Table VI "Invalidity".	No minimum level.	1 %.	11 %. No minimum for silicosis or asbestosis combined with tuberculosis.	3. Permanent incapacity: <ul style="list-style-type: none"> • Minimum level of incapacity giving entitlement to compensation
Incapacity Assessment Boards.	The social security fund, on the advice of the consultant doctor.	Disablement is assessed by the Department of Social Welfare following medical examination.	<ul style="list-style-type: none"> • 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. 	<ul style="list-style-type: none"> • Fixing level of incapacity
Review possible at any time up to minimum retirement age.	Review possible at any time during the first 2 years after the degree of incapacity is fixed. Thereafter normally at intervals of at least one year.	At end of any provisional assessment period, or earlier if circumstances alter.	Review possible during the 4 years after the annuity is fixed at intervals of at least one year; thereafter at intervals of at least 3 years. No further review after 10 years (no limit for silicosis and asbestosis).	<ul style="list-style-type: none"> • Possibility of review
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.	<p>Actual earnings in the 12 months prior to cessation of work.</p> <p>Minimum: FF 91,106.72 (ECU 14,059); maximum: FF 728,853.76 (ECU 112,478) per year.</p> <p>Revaluation two times a year.</p> <p>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.</p>	Not applicable; benefits are not based on earnings.	<p>Average earnings in the year prior to cessation of work depending on sector:</p> <p><i>Industry:</i> Minimum: LIT 17,597,000 (ECU 9,115), maximum: LIT 32,680,000 (ECU 16,928).</p> <p><i>Agriculture:</i> Fixed amount of LIT 26,562,000 (ECU 13,759).</p> <p>Reduction of basic earnings according to a table of basic percentages corresponding to incapacity levels:</p> <ul style="list-style-type: none"> • "I" between 11 and 64 %: 35 - 98 % of earnings. • "I" between 65 and 100 %: 100 % of earnings. 	<ul style="list-style-type: none"> • Basic earnings used for calculating annuity

	Luxembourg	Netherlands	Austria	Portugal
3. Permanent incapacity: <ul style="list-style-type: none"> • Minimum level of incapacity giving entitlement to compensation 	No minimum level.	Not applicable.	20 % (50% for pupils and students).	Indicated in scale of incapacities.
<ul style="list-style-type: none"> • Fixing level of incapacity 	Assessment by joint committee based on the medical examination of the social security organisation.	Not applicable.	Accident insurance fund.	<i>Employment injuries:</i> Labour Tribunal. <i>Occupational diseases:</i> National Occupational Diseases Fund or, if the claimant does not agree with its decision, Labour Tribunal.
<ul style="list-style-type: none"> • Possibility of review 	Review possible only during the 3 years following the fixing of the annuity unless deterioration of more than 10 %.	Not applicable.	Review at any time possible in the first two years; thereafter at intervals of at least 1 year.	Review possible either on initiative of responsible institutions or at request of beneficiary.
<ul style="list-style-type: none"> • Basic earnings used for calculating annuity 	<p>Actual earnings in the year prior to cessation of work or, if more favourable, the customary daily earnings in the last post multiplied by the average number of days of work completed in the enterprise. For insured persons receiving monthly salaries: 12 times the monthly salary at the time of injury.</p> <p>Legal minimum wage in application: Social minimum wage valid at the time of the accident.</p> <p>Maximum: LFR 2,624,628 per year. (ECU 66,559).</p>	Not applicable.	<p>Annual income of the year prior to the accident or the cessation of work because of an occupational disease.</p> <p>Maximum amount: S 546,000 (ECU 40,490) (12 x S 39,000 (ECU 2,892) + S 78,000 (ECU 5,784) 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).</p>	<ul style="list-style-type: none"> • <i>Permanent incapacity for work:</i> Pension of 80 % to 100 % of basic salary (1/30 of minimum national salary + 80 % of the value above minimum national salary) depending on composition of the household. • <i>Permanent incapacity for usual work:</i> Pension between 1/2 and 2/3 of basic remuneration. • <i>Partial permanent incapacity:</i> Proportional to 2/3 of the reduction of general earnings capacity

	Finland	Sweden	United Kingdom	
<p>3. Permanent incapacity:</p> <ul style="list-style-type: none"> • Minimum level of incapacity giving entitlement to compensation 	<p>The person's working capacity has to be reduced at least by 10 % and the reduction in the amount of annual wages has to be at least 5 %.</p>	<p>1/15.</p>	<p>14 %, except for pneumoconiosis, diffuse mesothelioma and byssinosis: 1 %.</p>	<p>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>The competent institution.</p>	<p>The Social Insurance Office.</p>	<p>Adjudicating medical authorities and medical appeal tribunals.</p>	<ul style="list-style-type: none"> • Fixing level of incapacity
<ul style="list-style-type: none"> • Possibility of review 	<p>Review always possible.</p>	<p>Review possible at any time up to retirement age (65).</p>	<p>Review possible if health condition worsens, or new evidence is submitted.</p>	<ul style="list-style-type: none"> • Possibility of review
<ul style="list-style-type: none"> • Basic earnings used for calculating annuity 	<p>Total earnings the insured probably would have earned in one year without the employment injury or occupational disease (E).</p>	<p>Income qualifying for sickness cash benefit at the time when annuity is to be paid out or the income which should have been such an income if the social insurance office had known all the facts. Minimum: SEK 6,000 (ECU 718) Maximum: SEK 271,500 (ECU 32,482).</p>	<p>None, not earnings-based.</p>	<ul style="list-style-type: none"> • Basic earnings used for calculating annuity

	Belgium	Denmark	Germany	Greece																		
• Amount or formula	<p>In general: E x t.</p> <p>Except, since April 1st 1984. For permanent incapacity below 10 %: reduced by half between 0 % and 5 %, and by one quarter between 5 % and 10 %.</p> <p>Examples:</p> <table> <tr> <td>"t" = 100 %:</td> <td>100 %.</td> </tr> <tr> <td>"t" = 50 %:</td> <td>50 %.</td> </tr> <tr> <td>"t" = 20 %:</td> <td>20 %.</td> </tr> <tr> <td>"t" = 8 %:</td> <td>6 %.</td> </tr> <tr> <td>"t" = 4 %:</td> <td>2 %.</td> </tr> </table>	"t" = 100 %:	100 %.	"t" = 50 %:	50 %.	"t" = 20 %:	20 %.	"t" = 8 %:	6 %.	"t" = 4 %:	2 %.	<p><i>Total incapacity:</i></p> <p>Pension equal to 80 % of annual earnings of recipient up to an amount of DKR 303,000 (ECU 41,042) per year (80 %: DKR 242,400 = ECU 32,833). This ceiling is readjusted once a year according the general evolution of salaries.</p> <p><i>Partial incapacity:</i></p> <p>pension proportional to the degree of invalidity.</p>	<p>Formula: E x t x 66 2/3 %.</p> <p>Examples:</p> <table> <tr> <td>"t" = 100 %:</td> <td>66.7 % of E.</td> </tr> <tr> <td>"t" = 75 %:</td> <td>50.0 % of E.</td> </tr> <tr> <td>"t" = 50 %:</td> <td>33.3 % of E.</td> </tr> <tr> <td>"t" = 25 %:</td> <td>16.7 % of E.</td> </tr> </table>	"t" = 100 %:	66.7 % of E.	"t" = 75 %:	50.0 % of E.	"t" = 50 %:	33.3 % of E.	"t" = 25 %:	16.7 % of E.	<p><i>Persons insured until 31.12.92:</i></p> <p>60 % of 25 times the assumed wage of the insurance category of the person concerned.</p> <p><i>Persons insured since 1.1.93:</i></p> <p>For calculation of the pension: See "Old-age - Benefits".</p> <p>Minimum amount:</p> <p>In any case the amount of the pension cannot be inferior to the pension paid after 20 insurance years. The pension is calculated on the basis of the monthly average of the Gross National Product per capita in 1991 and is re-established according to the augmentation of the civil servants' pension.</p>
"t" = 100 %:	100 %.																					
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"t" = 25 %:	16.7 % of E.																					
• Supplements for dependants	None.	None.	See Table X "Family benefits".	See Table VI "Invalidity".																		
• Supplements for care by another person	<p>In the case of employment injuries and occupational diseases, a supplementary allowance of 12 times the average monthly guaranteed income, according to the degree of need, index-linked from the beginning of the period of compensation and terminated as of the 91st day of hospitalisation.</p>	None.	<p>Vary according to individual case from DM 527 (ECU 275) to DM 2,106 (ECU 1,099) (West) and from DM 410 (ECU 214) to DM 1,642 (ECU 857) (East) per month.</p>	See Table VI "Invalidity".																		

Spain	France	Ireland	Italy																	
<ul style="list-style-type: none"> • Permanent partial incapacity for habitual occupation: 24 times monthly reference wage. • Permanent total incapacity for habitual occupation: 55 % of reference wage. In case of workers over 55, the rate is increased, subject to certain conditions, by 20 % of reference wage. • Permanent total incapacity for work: 100 % of reference wage. • Severe disablement: 100 % of reference wage + 50 % for the careperson. 	<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="0"> <tr> <td>"t" = 100 %:</td> <td>100.0 % of E reduced.</td> </tr> <tr> <td>"t" = 75 %:</td> <td>82.5 % of E reduced.</td> </tr> <tr> <td>"t" = 50 %:</td> <td>25.0 % of E reduced.</td> </tr> <tr> <td>"t" = 25 %:</td> <td>12.5 % of E reduced.</td> </tr> </table> <p>If "t" = lower than 10 %: Compensation in the form of a capital payment; flat-rate amount.</p>	"t" = 100 %:	100.0 % of E reduced.	"t" = 75 %:	82.5 % of E reduced.	"t" = 50 %:	25.0 % of E reduced.	"t" = 25 %:	12.5 % of E reduced.	<p>The rate of disablement benefit depends on the degree of disablement (physical or mental):</p> <ul style="list-style-type: none"> • 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: IR£ 88.20 (ECU 112) per week when "t" = 90 % to 100 %. 	<p>Formula: E reduced x t.</p> <p>Examples:</p> <table border="0"> <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.	<ul style="list-style-type: none"> • Amount or formula
"t" = 100 %:	100.0 % of E reduced.																			
"t" = 75 %:	82.5 % of E reduced.																			
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<p>See Table VI "Invalidity".</p>	<p>See Table X "Family benefits".</p>	<p>Increases for dependants are payable to a recipient of Disablement Benefit who is also receiving Sickness Benefit or Unemployment Supplement (see Other Benefits below).</p> <p>Rates (per week): Adult dependant: IR£ 38.50 (ECU 49). Child dependants: IR£ 13.20 (ECU 17).</p>	<p>5 % supplement for spouse and each dependant child, and combination with any family allowances.</p>	<ul style="list-style-type: none"> • Supplements for dependants 																
<p>Above-mentioned 50 % increase for severe disablement. 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 FF 66,362.37 (ECU 10,241). 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: IR£ 35,80 (ECU 46) per week. • Reduced rate: IR£ 17.90 (ECU 23) per week. • Exceptionally disabled: IR£ 53.70 (ECU 68) per week. • Exceptionally severe cases: IR£ 71.60 (ECU 91) per week. 	<p>In case of permanent total invalidity: Personal assistance allowance of Lit 580,000 (ECU 300) per month.</p>	<ul style="list-style-type: none"> • Supplements for care by another person 																

	Luxembourg	Netherlands	Austria	Portugal
<ul style="list-style-type: none"> • Amount or formula 	<p>Formula: $E \times t \times 85,6 \%$.</p> <p>Examples:</p> <p>"t" = 100 %: 85,6 % of E</p> <p>"t" = 75 %: 64,2 % of E</p> <p>"t" = 50 %: 42,8 % of E</p> <p>"t" = 25 %: 21,4 % of E.</p>	Not applicable.	<p>Formula: $L \times 66 \frac{2}{3} \% \times t$.</p> <p>If "t" is at least 50 %: supplement of 20 % of the pension.</p> <p>Examples:</p> <p>80 % of L if t = 100 %</p> <p>60 % of L if t = 75 %</p> <p>40 % of L if t = 50 %</p> <p>16 $\frac{2}{3}$ % of L if t = 25 %</p> <p>The pension is granted 14 times a year.</p>	<ul style="list-style-type: none"> • Permanent total incapacity for gainful employment: Annuity amounting to 80 % of earnings. • Permanent total incapacity for usual occupation: Annuity amounting to between half and two thirds of earnings depending on residual functional capacity to pursue another suitable occupation. • Permanent partial incapacity: Annuity amounting to two thirds of earnings.
<ul style="list-style-type: none"> • Supplements for dependants 	<p>10 % supplement for each dependent child if "t" is at least 50 %, maximum: 100% of E.</p> <p>Age-limit as for family allowances.</p>	Not applicable.	<p>If "t" at least 50 %, 10 % of the pension (including additional pension) for each children up to the completion of age 18 or up to the completion of age 27 for children engaged in training or university education, no age limit in case of children with disabilities (maximum: S 1,050 (ECU 78) per child).</p> <p>See also Table X "Family benefits".</p>	<p>In the event of permanent total incapacity for gainful employment, annuity is increased by 10 % of E (subject to ceiling of E = 100 %) per family member treated as giving rise to a family benefit entitlement.</p>
<ul style="list-style-type: none"> • Supplements for care by another person 	Up to $E \times 100 \%$.	Not applicable.	<p>Entitlement to care allowance in addition to the pension in case of a permanent need of care and help on the grounds of a physical, mental or emotional disability. According to the need for care 7 categories of care allowance have been provided for between S 2,000 (ECU 148) and S 21,074 (ECU 1,563) per month. The care allowance will be granted 12 times a year.</p>	Up to 25 % of pension, subject to ceiling of E = 80 %.

	Finland	Sweden	United Kingdom	
• Amount or formula	<p><i>Total incapacity:</i> the pension equals to 85 % x E after the age of 50; 70 % x E.</p> <p><i>Partial incapacity:</i> proportional reduced amount of the full pension.</p>	100 % of loss of earnings.	<p>The rate of benefit depends on the degree of disablement (I^*).</p> <p>$I^* = 1\% - 13\%$: Nothing payable, except for pneumoconiosis, byssinosis and diffuse mesothelioma:</p> <p>$I^* = 1\% - 10\%$: £ 9.53 (ECU 12) p.w.</p> <p>$I^* = 11\% - 13\%$: £ 19.80 (ECU 24) p.w.</p> <p>For all other diseases: $I^* = 14\%$ required for a pension ($I^* = 14\% - 19\%$: treated as 20 %).</p> <p>Examples (per week): $I^* = 100\%$: £ 99.00 (ECU 122). $I^* = 50\%$: £ 49.50 (ECU 61). $I^* = 20\%$: £ 19.80 (ECU 24).</p> <p>Payable from 91st day after date of industrial accident or onset of disease.</p>	• Amount or formula
• Supplements for dependants	None.	None.	None.	• Supplements for dependants
• Supplements for care by another person	In case of need for another person's care a helplessness supplement amounting to maximum FIM 114 (ECU 19) per day can be paid.	None.	<ul style="list-style-type: none"> • <i>Constant attendance allowance</i> for a person with 100 % disablement assessment who needs someone to attend him regularly. Minimum £ 19.85 (ECU 25) per week. Normal maximum £ 39.70 (ECU 49) per week, exceptional rate £ 79.40 (ECU 98). • People who cannot work because they have to stay at home to care for a severely disabled relative receiving constant attendance allowance at the normal maximum rate or more can be paid <i>Invalid Care Allowance</i> at the rate of £ 36.60 (ECU 45) a week. • <i>Exceptionally severe disablement allowance</i>: £ 39.70 (ECU 49) per week if there is entitlement to constant attendance allowance above the normal maximum rate of £ 39.70 (ECU 49) and the need for attendance at such rate is likely to be permanent. 	• Supplements for care by another person

	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 10 % 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. At the age of 67 the pension is redeemed by the payment of a lump sum equal to 2 years pension.</p>	<p>Redemption is possible at the request of the insured person if "t" is less than 30 %. If "t" equal or higher than 30 % redemption is possible under certain conditions.</p>	None.
• Accumulation with new earnings	Full accumulation possible.	Full accumulation possible.	Full accumulation possible.	See Table VI "Invalidity".
• Accumulation with other pensions	Limitations with benefits for sickness, invalidity, retirement and other pensions for accident or occupational illness.	<p>If the invalidity pension (the lump-sum settlement has no effect) combined with a social pension or social security benefits, these are reduced.</p> <p>If combined with a government pension for civil servants, the invalidity pension is reduced.</p>	See Table VI "Invalidity".	See Table VI "Invalidity".

Spain	France	Ireland	Italy	
<p>Lump-sum payment for permanent partial incapacity (see Table VI). Permanent total incapacity pensions may be commuted to a lump-sum, amounting to 84 times monthly pension (claimants under 54) or 12 times monthly pension (claimants under 59), in certain cases.</p>	<p>Immediate compulsory redemption if "I" is less than 10 % and if the annuity is less than 1/80th of minimum earnings. Optional full or partial redemption under certain conditions - not before 5 years after ascertaining of permanent condition.</p>	<p>If the level of disablement is under 20 %, payment is normally a lump sum gratuity calculated according to the level of disablement and to its probable duration.</p>	<p>Special provisions permit redemption of certain annuities. Compulsory redemption if 10 years after settlement of the annuity "I" is between 11 % and 15 %.</p>	<p>• Redemption</p>
<p>Permanent partial incapacity: Accumulation possible. Permanent total incapacity for habitual occupation: Accumulation possible. Permanent total incapacity for work and severe disablement: No impediment to pursue activities compatible with the invalid's condition, with the degree of incapacity for work remaining unchanged.</p>	<p>Full accumulation possible.</p>	<p>Full accumulation permitted.</p>	<p>Accumulation possible with new earnings.</p>	<p>• Accumulation with new earnings</p>
<p>Accumulation with widow's/widower's pensions possible.</p>	<p>Combination with an invalidity pension restricted to 80 % of actual earnings at time of injury if that pension is granted as a result of the injury. No limits for old-age pension.</p>	<p>Full accumulation permitted.</p>	<p>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>

	Luxembourg	Netherlands	Austria	Portugal
• Redemption	Redemption if "t" is less than 40 % under special conditions. Compulsory redemption if "t" is less than 10 %.	Not applicable.	Lump-sum settlement is possible at the request of the insured person (application) if "t" is not more than 25 %. If "t" is more than 25 % a lump-sum settlement is possible under certain conditions (e.g. hearing of the competent social assistance fund).	Special conditions permitting commutation of certain pensions at request of beneficiary or responsible institution. Commutation compulsory where invalidity is 10 % or less and amount due does not exceed specified percentage of national minimum wage.
• Accumulation with new earnings	Accumulation possible with new earnings.	Not applicable.	No reductions. In case of accumulation with sick pay from health insurance or continued payment of wages or salaries, the pension is reduced by the amount of these benefits.	Full accumulation of permanent incapacity pensions with earning from new employment.
• Accumulation with other pensions	In case of accumulation with invalidity pension, latter is reduced if together with employment injury pension it exceeds the average of the five highest annual earnings or, if this method of calculating is more favourable the earnings on which injury pension was based.	Not applicable.	No reduction.	See Table VI "Invalidity".

	Finland	Sweden	United Kingdom	
• Redemption	If the pension is not more than 20 % of the full pension, the pension can be converted into a lump sum upon the request of the insured person and with the consent of the Employment Accident Board.	None.	None.	• Redemption
• Accumulation with new earnings	Accumulation possible with new earnings.	Full accumulation possible.	Full accumulation, except with Income Support or War Pension in respect of the same condition.	• Accumulation with new earnings
• Accumulation with other pensions	If combined with pensions or other social security benefits those reduced.	If combined with a social security pension annuity is only paid to compensate loss of earnings which are not compensated through pension.	Full accumulation, except with Income Support.	• Accumulation with other pensions

	Belgium	Denmark	Germany	Greece
4. Other benefits	None.	Handicap allowance for permanent handicap in daily life. For 100 % handicap, allowance is DKR 367,000 (ECU 49,710).	None, in certain cases there is the possibility of supplementary benefits in kind.	None.
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: 30 % of annual salary of deceased (calculated on the basis of a maximum amount of DKR 303,000 (ECU 41,042) during a period of 10 years maximum (same rules for widows and widowers).</p> <p>It is a condition that the survivor was supported by the deceased or that the survivor's situation has otherwise deteriorated because of this decease.</p> <p>A person who was cohabiting with the deceased at the time of the accident and for at least 5 years at the time of death has the same rights as a spouse.</p>	<p>Widow aged under 45: E x 30 %.</p> <p>Widow or widower aged over 45 or occupationally or generally incapacitated or with at least one child receiving orphan pension: E x 40 %.</p> <p>If earnings or replacement earnings of widow/er exceed a certain level, the survivor's pension is reduced by 40 % of excess amount (transitory measure).</p>	See Table VIII "Survivors", but no time-interval in marriage.
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, 40 % of income exceeding a set ceiling is taken into account for the calculation of the pension.</p>	See Table VIII "Survivors".

Spain	France	Ireland	Italy	
<p>Compensation for non-disabling permanent injuries: Compensation paid on a scale reflecting degree of physical impairment. Amount from PTA 36,000 to, PTA 672,000 (ECU 223 - ECU 4,167).</p>	<p>None.</p>	<p>Several supplements are available in cases of disablement: Sickness benefit in cases of incapacity for work (see Table IV); Unemployability supplement if sickness benefit not payable. The rates are the same as for sickness benefit.</p>	<p>None.</p>	<p>4. Other benefits</p>
<p>Reference figure in the case of employment injury remains unchanged. Where deceased spouse was employed, reference figure will be calculated according to the real income of the last year. Where deceased spouse was in receipt of old-age or invalidity pension, reference figure will be the one used to determine that pension. This amount is increased by old-age pension adjustments for period between date on which old-age or invalidity pension first fell due and date of death. Percentage applied to reference figure is 45 %.</p>	<p>Spouse aged under 55: E reduced x 30 %. Spouse aged over 55 or with at least 50 % incapacity level: E reduced x 50 %.</p>	<p>Widow: Pension of IR£ 86.40 (ECU 110) a week. Widower: Pension of IR£ 86.40 (ECU 110) a week if incapable of supporting himself by reason of illness or invalidity. If widower is not invalid but was dependant on the deceased spouse, a lump sum of IR£ 4,490 (ECU 5,708) is paid. A pension supplement of IR£ 6.00 (ECU 7.60) per week is paid to widow(er) aged 66 or over who is living alone.</p>	<p>Widow or widower: 50 % of the annuity. In the case of divorce, a widower receiving maintenance can obtain, wholly or partly, the survivor's pension at the discretion of the judge.</p>	<p>Death 1. Surviving spouse</p>
<p>Reference figure calculated according to procedure set out above as in the case of surviving spouse (see Table IX). For percentages and minimum amounts see Table VIII "Survivors".</p>	<p>Granted until the age of 16 (apprentices: 18; further education or handicap: 20). 1 child: E reduced x 15 %, 2 children: E reduced x 30 %, 3 children: E reduced x 40 %, etc.</p>	<p>The widow(er)'s pension is increased by IR£ 17.00 (ECU 22) per week for children under 18 years of age (under 22 years if the child is in full-time education).</p>	<p>20 % of the annuity for each orphan, until age 18 (21 if studying, 26 if at university).</p>	<p>2. Orphans of the father or of the mother</p>

	Luxembourg	Netherlands	Austria	Portugal
4. Other benefits	None.	Not applicable.	Integrity lump-sum settlement: If the accident or the occupational disease was caused by an act of culpable negligence in total disregard of provisions for the protection of workers and employees, thus essentially impairing the physical and mental integrity, a one-time settlement will be paid according to the impairment, maximum S 1,092,000 (ECU 80,980).	<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. • Pension supplement for severely disabled persons requiring constant attendance: Up to 25 % of pension.
Death				
1. Surviving spouse	E x 42.8 %. With at least 50 % incapacity level: E x 53.5 %.	Not applicable.	<p>Widow/ widower who was married to the deceased person when death occurred or divorced spouse who was entitled to maintenance or received maintenance payments from the deceased when death occurred.</p> <p>Widow (widower) over the age of 60 (65) or invalid: L x 40%, in all other cases: L x 20%.</p> <p>The pension to the divorced spouse is limited to the maintenance payment.</p> <p>As regards an additional entitlement to care allowance see supplements to pension because of care provided by third persons.</p> <p>The pension will be granted 14 times a year, the care allowance 12 times a year.</p>	<p>Until age 65: E x 30 %.</p> <p>After age 65 or in the event of physical or mental illness: E x 40 %.</p>
2. Orphans of the father or of the mother	Orphans up to 18 (or 27 if continuing studies or vocational training and with no limit for handicapped children): E x 21.4 %. Accumulation with family allowances.	Not applicable.	<p>Children up to the completion of age 18 or up to the completion of age 27 for children engaged in training or university education, no age limit in case of children with disabilities: Pension L x 20 %.</p> <p>See Table X "Family benefits" for additional entitlement to family benefits. See supplements for pension because of care provided by third persons for additional entitlement to care allowance (after completion of age 3).</p> <p>The pension is granted 14 times a year.</p>	<p>Children under 18 (21 or 24 in the event of further or higher education): E x 20 % for one child, 40 % for 2 children, 50 % for 3 children and more. No age limit in the event of permanent total incapacity for work.</p>

	Finland	Sweden	United Kingdom	
4. Other benefits	Inconvenience allowance is paid in the case of permanent incapacity. It is graded into 20 classes according to the degree of incapacity. The maximum amount is paid in case of 100 % disability and equals to 60 % of the minimum average annual earnings applied for calculation of cash benefits.	Handicap allowance can also be paid: see table VI „Invalidity“.	None.	4. Other benefits
Death 1. Surviving spouse	<ul style="list-style-type: none"> • The amount of the widow's pension is 40 % x E, if there are no other beneficiaries. • The amount of the widow's pension is decreasing, when the number of child beneficiaries is increasing. • The maximum of total pension to all beneficiaries is 70 %. 	<p>Adjustment annuity and special survivors annuity with the same qualifications as in the pension scheme: See table VIII "survivors".</p> <p>The amount is calculated on the annuity basis of the deceased and is 20 % of the annuity if the deceased have surviving children entitled to annuity or otherwise 45 %.</p>	See Table VIII „Survivors“.	Death 1. Surviving spouse
2. Orphans of the father or of the mother	<p>Children under 18 years or 18-24 years old studying or handicapped children.</p> <p>One child: 25 % x E</p> <p>Two children (together): 40 % x E</p> <p>Three children: 50 % x E</p> <p>Four or more: 55 % x E</p>	40 % of the annuity basis of the deceased. Is more than one child entitled to annuity the percentage is raised with 20 % for each additional child. The amount is divided equally among the children. Granted until the age of 18, if studies continue to 20.	See Table VIII „Survivors“.	2. Orphans of the father or of the mother

Table IX

Employment Injuries and Occupational Diseases

	Belgium	Denmark	Germany	Greece
3. Orphans of parents	Each orphan: E x 20 %. Max.: 60 % for group of children. Annuities due until age 18, or until end of entitlement to family benefit; and since 1.7.87 in case of handicapped orphans: for life (or duration of handicap).	Pension of 20 % of annual earnings of deceased (up to 18 years of age 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 VIII "Survivors".
4. Dependent parents and other relatives	Father and mother: E x 20 % each, if there is neither a spouse nor a child entitled to benefits; E x 15 % if there is still a spouse without a child beneficiary. Relatives: E x 15 % under special circumstances. Brothers, sisters, grandchildren: Under special circumstances.	If total benefits to spouse and children amount to less than E x 70 %, an annuity can be granted under special circumstances to other dependants such as parents, brothers, sisters, grandchildren, etc. It is a condition that the deceased took care of the upkeep of the dependant. The benefit can be capitalised.	E x 20 % (E x 30 % for a couple). Parents and grandparents, with priority to the parents.	See Table VIII "Survivors".
5. Maximum for all beneficiaries	E x 75 % with order of priority.	E x 70 %.	E x 80 %. Excluding, when applicable, parents and grandparents.	See Table VIII "Survivors".
6. Capital sum on death	Redemption possible of maximum 1/3rd of capital representing annuities of parents or spouse; only for surviving spouse in case of accident after 1.4.1984. No redemption possible for occupational diseases. Indemnity for funeral expenses: 30 x average daily earnings, i.e. 30 x E/365 with a minimum corresponding to the minimum guaranteed in sickness and invalidity insurance. Reimbursement of real expenses upon transfer of the victim's body to place of burial.	Lump sum of DKR 95,000 (ECU 12,868) for surviving spouse (or a person cohabiting with the deceased). See: <i>Surviving spouse</i>	1/12th of the annual earnings. Minimum DM 400 (ECU 209). Cost of transporting the body to the place of interment is covered.	Funeral allowance, see Table IV "Sickness - cash benefits".

Spain	France	Ireland	Italy	
Reference figure: See Table IX. Percentages and minimum amounts: See Table VIII.	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: IR£ 44.90 (ECU 57) per week for each child.	40 % of the annuity for each orphan, until age 18 (21 if studying, 26 if at university).	3. Orphans of parents
See Table VIII "Survivors". Reference figure calculated according to procedure set out above.	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: IR£ 86.40 (ECU 110) per week for one parent. IR£ 38.80 (ECU 49) per week for other parent. • Married worker: IR£ 38.80 (ECU 49) per week for each parent.	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.	E x 100 %	5. Maximum for all beneficiaries
Death grant of PTA 5,000 (ECU 31). Special lump-sum payment equal to 6 x monthly reference figure for widow(er); 1 x monthly reference figure for each orphan entitled to a pension (where there is no entitled surviving spouse the relevant payment will be shared between the orphans); 9 x monthly reference figure for each parent (or 12 x monthly reference figure for both), where neither is entitled to a survivor's pension.	Refund of funeral expenses limited to 1/24 of the social security ceiling: FF 6,717,50 (ECU 1,037) with deduction of capital sum on death.	Funeral grant of IR£ 310 (ECU 394).	Lump sum of LIT 2,322,000 (ECU*1,203).	6. Capital sum on death

	Luxembourg	Netherlands	Austria	Portugal
3. Orphans of parents	As above.	Not applicable.	<p>Children up to the completion of age 18 or up to the completion of age 27 for children engaged in training or university education, no age limit in case of children with disabilities: Pension: L x 30 %.</p> <p>See Table X "Family benefits" for additional entitlement to family benefits. See supplements for pension because of care provided by third persons for additional entitlement to care allowance (after completion of age 3).</p> <p>The pension is granted 14 times a year.</p>	E x 40%, 80% or 100% respectively for 1, 2 or 3 or more children subject to same conditions as above, but limited to 70 % of victim's earnings.
4. Dependent parents and other relatives	<p>For all dependants of the victim: E x 31.1 %.</p> <p>Amount of E x 21.4 % for certain other persons who fulfil other conditions.</p>	Not applicable.	<p>Pension to parents in need (grand-parents) and dependent brothers and sisters (priority of parents) if the deceased person mainly took care of the upkeep the dependants: Lx 20 %.</p> <p>For additional benefits see Orphans of the father or of the mother.</p> <p>The pension is granted 14 times a year.</p>	<p>E x 15 % for each relative in ascending line under age 65.</p> <p>E x 20 % as from age 65 or in the event of physical or mental illness leading to incapacity for work. Where there is also an entitled spouse/child(ren): E x 10 % for each relative in ascending line.</p>
5. Maximum for all beneficiaries	E x 85.6 %	Not applicable.	L x 80 % (without taking account of a potential pension to a divorced spouse).	E x 80 %
6. Capital sum on death	1/15th of the annual earnings.	Not applicable.	<p>1/15 of L.</p> <p>Minimum S 11,831 (ECU 877).</p>	<i>Funeral expenses grant:</i> 30 x daily remuneration (or twice this amount in the event of the body having to be transferred).

	Finland	Sweden	United Kingdom	
3. Orphans of parents	As above.	As above but the children can get annuity after both parents.	See Table VIII „Survivors“.	3. Orphans of parents
4. Dependent parents and other relatives	None.	None.	None.	4. Dependent parents and other relatives
5. Maximum for all beneficiaries	70 % x E.	100 % of the annuity basis.	No limit.	5. Maximum for all beneficiaries
6. Capital sum on death	<i>Funeral grant: FIM 18,700 (ECU 3,196)</i>	Funeral grant of 30 % of the base amount at the time of death. 1996: SEK 10,860 (ECU 1,299).	See Table VIII „Survivors“.	6. Capital sum on death

	Belgium	Denmark	Germany	Greece
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.	See Table VII "Old-age".
Taxation				
1. Taxation of cash benefits	Benefits are fully liable to taxation.	Invalidity pensions, widows' pensions and orphans' pensions are subject to taxation. Redemption, handicap allowances and death grants are not subject to taxation.	Compulsory accident insurance: Benefits are not liable to taxation (regardless of progression). Pensions: Partly liable to taxation. See Table VI "Invalidity".	Benefits are generally fully liable to taxation. Tax relief: See Table IV "Sickness - cash benefits".
2. Limit of income for tax relief or tax reduction	See Table IV "Sickness - cash benefits".	Disability pensions, widows' pensions and orphans' pensions: No limit and no tax reductions. For daily allowances, see Table IV "Sickness - cash benefits". Redemption, handicap allowances and death benefits (capital sum on death): Not applicable.	Compulsory accident insurance: Not applicable. Pensions: See Table IV "Sickness - cash benefits".	See Table IV "Sickness - cash benefits".
Return to active life				
1. Rehabilitation, retraining	See Table VI "Invalidity". Further information can be attained from the Funds for disabled persons of the (French, Flemish or Germanophone) communities.	Rehabilitation: See Table VI "Invalidity". Costs can be paid by insurance if retraining is in continuation of treatment of casualty.	Functional rehabilitation as part of medical care on the initiative and at the expense of the accident insurance funds. Retraining: Where necessary, adaptation to a new occupation with vocational guidance; financial assistance for the insured person and his family for the retraining period.	See Table VI "Invalidity".

Spain	France	Ireland	Italy	
<p>Employment injury and occupation disease payment are normally adjusted once a year. There is no automatic adjustment.</p>	<p>Annual adjustments on July 1st by decree fixing the coefficient of increase.</p>	<p>Benefits are normally increased once a year.</p>	<p>Automatic annual adjustments linked to changes in industrial earnings.</p>	<p>Adjustment</p>
<p><i>Temporary disability:</i> Benefits are fully liable to taxation.</p> <p><i>Permanent disability:</i> Benefits are not subject to taxation. Exception: Benefits for permanent total incapacity for work.</p>	<p>Benefits are not subject to taxation.</p>	<p>Employment Injuries Benefits are fully liable to taxation (including supplements for child and adult dependants). However, in the case of Injury Benefit, the child supplement is exempt from 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 INAIL (the national insurance institute for employment injuries) received for temporary inability to work is subject to taxation.</p> <p>Tax relief: See Table IV "Sickness - cash benefits".</p>	<p>Taxation</p> <p>1. Taxation of cash benefits</p>
<p>Temporary disability: See Table IV "Sickness - cash benefits".</p> <p>Permanent disability: Not applicable.</p>	<p>Not applicable.</p>	<p>See Table IV "Sickness - cash benefits".</p>	<p>Benefits for partial or total invalidity paid as part of or instead of remuneration and sickness benefit from the INAIL (the national insurance institute for employment injuries): See Table IV "Sickness - cash benefits".</p> <p>Benefits for partial or total invalidity which are paid as compensation: Not applicable.</p>	<p>2. Limit of income for tax relief or tax reduction</p>
<p>See Table VI "Invalidity".</p> <p>In addition to general rehabilitation institutions, there are certain institutions intended specifically for employment injury and occupational disease victims.</p>	<p>Functional rehabilitation subject to medical judgement at the expense of the primary fund.</p> <p>Vocational retraining in special vocational retraining centres or establishments; cost is responsibility of the primary fund, allowances or annuities being continued or, in some cases, increased.</p>	<p>Rehabilitation services and vocational training are available free of charge to disabled persons under the Health Acts. Contributions may be made from the Social Insurance Fund.</p>	<p>Functional rehabilitation in specialised health establishments and vocational retraining.</p> <p>Convalescence in recognised hospitals or homes is financed by the regions.</p>	<p>Return to active life</p> <p>1. Rehabilitation, retraining</p>

	Luxembourg	Netherlands	Austria	Portugal
Adjustment	<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.	See Table VII "Old-age".	Adjustment by government decision.
Taxation 1. Taxation of cash benefits	Pensions paid during the first 13 weeks following the accident are not liable to taxation. All other benefits are subject to taxation.	Not applicable.	Pensions, sick pay and continued payment of wages and salaries are fully liable to taxation. Care allowance is not subject to taxation.	Benefits are not liable to taxation.
2. Limit of income for tax relief or tax reduction	Pensions paid during the first 13 weeks following the accident: Not applicable. Other benefits: See Table IV "Sickness - cash benefits".	Not applicable.	See Table IV "Sickness - cash benefits".	See Table VI "Invalidity".
Return to active life 1. Rehabilitation, retraining	The insurance association may prescribe compulsory medical treatment to improve the working capacity of the recipient of an annuity. The agency for the placing and vocational retraining of handicapped workers gives its opinion upon the advisability of measures.	Not applicable.	<ul style="list-style-type: none"> • 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). 	Possible for beneficiaries aged 50 or less suffering from permanent total incapacity. Pension is suspended and a special allowance paid during attendance at vocational training courses.

	Finland	Sweden	United Kingdom	
Adjustment	All benefits are annually adjusted according to the employment pension index (TEL-index) prescribed by law.	Annual adjustment according to changes in the base amount.	All long-term and short-term benefits are adjusted by legislation in line with general level of prices.	Adjustment
Taxation 1. Taxation of cash benefits	Pensions and daily allowances are subject to taxation. Inconvenience allowance helplessness supplement and funeral grant are not subject to taxation.	Benefits, except for handicap allowance and funeral grant, are fully liable to taxation.	Industrial injury disabilities benefits are not liable to taxation. For temporary disability benefits See Table IV „Sickness - cash benefits“.	Taxation 1. Taxation of cash benefits
2. Limit of income for tax relief or tax reduction	Pensions: See Table VI, otherwise not applicable.	None.	Industrial injury disability benefit: Not applicable. Temporary disability benefit: See Table IV „Sickness - cash benefits“.	2. Limit of income for tax relief or tax reduction
Return to active life 1. Rehabilitation, retraining	Various kinds of medical and vocational rehabilitation provided free of charge by the accident insurance institution.	Rehabilitation: See table IV "Sickness - cash benefits".	Specialist services for people with disabilities are delivered through local Placing, Assessment and Counselling Teams, and training through Training and Enterprise Councils. Accessible local employment rehabilitation is promoted through partnerships with the voluntary sector. All the above are Government funded. Mainstream employment services and programmes - often with relaxed entry conditions - are also open to disabled people.	Return to active life 1. Rehabilitation, retraining

	Belgium	Denmark	Germany	Greece
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 Germanophone) 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 communities pay half of the salary (Law on Social Assistance). 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 DM 200 (ECU 104) per month compulsory compensation for each reserved job that is unfilled.	For certain categories (e.g. the blind).
3. Change of employment • Conditions	None.	In the event of risk of aggravation or relapse of an occupational disease, the National Office of Employment Injuries and Occupational Diseases Insurance can induce the insured person to change occupation.	In the event of risk of occupational illness arising, existing condition being aggravated or the employee suffering a relapse, the accident insurance fund must recommend a change of occupation. If the change of occupation leads to a reduction in income, the accident insurance fund often pays transitional allowances (two thirds of E) at least for 5 years or a lump sum of one year's full annuity.	None.
• Compensation	None.	None.	Employment injuries and occupational disease compensation: Transitional allowances of 70 % (80 % if there is at least 1 child or if spouse is unable to work) of the amount usually paid in case of injury. See Table IV "Sickness - cash benefits".	None.

Spain	France	Ireland	Italy	
<p>Quotas may be established for the employment of handicapped workers. Obligation for employers with a permanent work force of over 50 people to set a side 2 % of posts for handicapped workers.</p> <p>Firms taking on handicapped workers are eligible for incentives taking the form of social security contribution relief. Encouragement is given in the shape of subsidies and tax/contribution relief to schemes involving the creation by firms of sheltered employment centres for handicapped workers.</p>	<p>Preferential employment of handicapped persons on staff up to 6 % of total in firms with 20 or more employees. Measures at this purpose exist for a long time for disabled ex-servicemen and other groups of handicapped workers.</p>	<p>Public authorities reserve up to 3 % of suitable positions for disabled persons.</p>	<p>Persons disabled by industrial injuries are placed and employed in enterprises with a staff of 50 and over (one such person for each 50 workers) 40 % minimum level of incapacity for such guaranteed employment.</p>	<p>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>Silicosis and asbestosis.</p>	<p>3. Change of employment</p> <ul style="list-style-type: none"> • Conditions
<p>In certain cases, occupational disease victims receive temporary compensation from the social security scheme for the consequent loss of earnings, including the difference between subsequent earnings and the payments due in the event of termination or suspension of the employment relationship.</p>	<p>Compensation for change of employment (for silicosis) equal to 60 days' wage per year of exposure within a limit of 300 days. No accumulation with new earnings, daily compensations or annuity.</p> <p>According decision of the establishment where the retraining took place, eventually:</p> <ul style="list-style-type: none"> • A grant for end of retraining (between 3 and 8 times the daily wage taken as reference for the daily allowance). • Loan on trust with regard to industrial, artisanal or agricultural facilities (maximum 180 times the daily wage ceiling taken as reference for the daily allowance). 	<p>None.</p>	<p>Temporary annuity for disabled persons whose incapacity does not exceed 80 %. The annuity is paid for 1 year and is equal to two thirds of the difference between earlier average daily earnings and the daily earnings received in the new job if the latter are lower.</p>	<ul style="list-style-type: none"> • Compensation

	Luxembourg	Netherlands	Austria	Portugal
2. Preferential employment of handicapped persons	Certain jobs suitable for their abilities are reserved for persons affected by employment injuries at a fair and reasonable wage.	Not applicable.	Obligation of the enterprises to employ a person with disabilities (reduction of earning capacity over 50 %) for every 25 employees or to pay a compulsory compensation of S 1,920 (ECU 142) per month (from 1.1.1997: S 1,990 = ECU 148).	Firms employing a staff of at least 20 are obliged to give priority as regards recruitment to handicapped persons permanently incapacitated as a result of accidents occurring in their service. In the case of temporary incapacity, firms employing a staff of at least 10 are obliged to give victims work corresponding to their capabilities.
3. Change of employment				
• Conditions	In the event of risk of occupational disease, aggravation or relapse, an allowance may be granted to the worker to facilitate his re-employment.	Not applicable.	<ul style="list-style-type: none"> • 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. • 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. 	None.
• Compensation	A temporary annuity to compensate for loss of earnings may be granted.	Not applicable.	<ul style="list-style-type: none"> • In case of vocational rehabilitation: transitional allowance to the amount of L x 60%, supplements for family members. • In case of preventive measures: transitional pension up to the full amount of the accident insurance pension for the maximum of 2 years or transitional amount up to the annual amount of the full accident insurance pension. 	None.

	Finland	Sweden	United Kingdom	
2. Preferential employment of handicapped persons	None.	No special quota rules exist for handicapped persons.	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.	2. Preferential employment of handicapped persons
3. Change of employment • Conditions	Same as for rehabilitation in general. The insurance institution may induce the injured to change occupation.	The conditions for change of employment are the same as for rehabilitation in general. The local insurance office may induce the injured person to change occupation. During studies or vocational training rehabilitation benefit is payable.	As under „Rehabilitation, retraining“ above.	3. Change of employment • Conditions
• Compensation	The costs of rehabilitation are paid in full. During the rehabilitation the insured person receives also the full cash benefits.	Loss of income as a result of work injury is compensated through annuity or during rehabilitation a rehabilitation benefit.	As in permanent incapacity.	• Compensation

- I Organisation
- II Financing
- III Health care
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- VIII Survivors
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- XIII Social protection of self-employed

Table X

Family Benefits

	Belgium	Denmark	Germany	Greece
Legislation	Law of 4 August 1930.	Law of 31 March 1950.	Child Benefit Act of 13 November 1954.	Law of 1958.
1. First law				
2. Basic legislation	Co-ordinated laws (Royal Order of 19 December 1939).	Law of 3 June 1967, as amended. Law of 19 March 1986 on general family allowances, as amended.	Federal Child Benefit Act of 14 April 1964, amended version article 2 of the law dated 11.10.1995, last amended by the law dated 18.12.1995. Social Code, general part, 11 December 1975, most recently amended by the Law of 20 June 1991. Law on the advance payment of maintenance of 23 July 1979, amended version of 19 January 1994. Federal Law on Child-raising Allowance of 6 December 1985, amended version of 31 January 1994. Income tax law, version based on article 1 of the law dated 11.10.1995, last amended by the law dated 18.12.1995.	Royal Order no. 20 of 23 December 1959. Presidential Order 527/1984. Presidential Order 412/1985.
Family allowances				
1. First child giving entitlement	1st child.	1st child.	1st child.	1st child.
2. 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. Child income: no claims if income or earnings designed for the child's upbringing or for the purpose of his/her education is exceeding DM 12,000 (ECU 6,263) per calendar year. Earnings destined for particular educational purposes are not included. 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.

Spain	France	Ireland	Italy	
<p>Law of 18 July 1938.</p> <p>Legislative Royal Decree 1/94 of 20 June, in which the amended version of the General Law on Social Security is approved.</p> <p>Royal Decree 356 of 15 March 1991.</p>	<p>Law of 11 March 1932.</p> <p>Social Security Code, Book V.</p> <p>Decree of 10 December 1946, as amended.</p> <p>Laws of 3 January 1975.</p> <p>Law of 12 July 1977.</p> <p>Law of 17 July 1980.</p> <p>Law No. 84-629 of July 1994.</p>	<p>Law of 1944.</p> <p>Social Welfare (Consolidation) Act 1993, as amended.</p>	<p>Law of 17 June 1937, Consolidated Law.</p> <p>Decree of 30 May 1955.</p> <p>Law of 17 October 1961.</p> <p>Law of 13 May 1986, no. 153 (family benefits).</p>	<p>Legislation</p> <p>1. First law</p> <p>2. Basic legislation</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>Family allowances</p> <p>1. First child giving entitlement</p>
<p>Normal: 18 years.</p> <p>Serious disablement: No limit.</p>	<p>Normal: 18 years.</p> <p>Vocational training: 20 years with the reservation that the income does not exceed 55 % of the interprofessional minimum wage (SMIC).</p> <p>Further education: 20 years.</p> <p>Serious infirmity: 20 years.</p>	<p>Normal: 16 years.</p> <p>Further education: 19 years (from September 1995).</p> <p>Serious infirmity: 19 years.</p>	<p>Normal: 18 years.</p> <p>Serious infirmity: No limit.</p>	<p>2. Age limit</p>

	Luxembourg	Netherlands	Austria	Portugal
Legislation	Law of 20 October 1947.	Law of 23 December 1939.	Act of 1948.	Law of 1942.
1. First law	Law of 20 June 1977.	Law of 26 April 1962.	Act on the Compensation of Family Expenses of 24 October 1967 and amendments.	Statutory Order No 197 of 7 May 1977, as since amended on several occasions.
2. Basic legislation	Law of 19 June 1985.		Child-raising allowance and special unemployment assistance: Act on Unemployment Insurance (ALVG) of 14 November 1977 and amendments.	
Family allowances				
1. First child giving entitlement	1st child.	1st child.	1st child.	1st child.
2. Age limit	Normal: 18 years. Vocational training/further education: 27 years. Serious infirmity: No limit.	Normal: 17 years. Vocational training/further education: 24 years (only if not entitled to student grants). Girls/boys remaining at home: 24 years. Serious infirmity: 17 years.	Normal: 19 years of age (full legal age). Vocational training/ further training: 27 years of age (from 1.10.1996: 26 years, except in the case of disabled persons or those currently completing military service). Jobseeking children: 21 years of age. Children with earning incapacity: unlimited. No entitlement for children after completion of age 18 with their own income of over öS 3,600 (ECU 267) per month.	Normal: 15 years. Vocational training/further education: 25 years. Serious infirmity: Extension in certain cases up to 3 years.

	Finland	Sweden	United Kingdom	
Legislation				Legislation
1. First law	Law of 22 July 1948.	Law of 1947.	Act of 15 June 1945.	1. First law
2. Basic legislation	Law of 21 August 1992.	Law of 1947 with amendments on children's allowances.	Acts of 5 August 1965 and 7 August 1975, and regulations thereunder. Consolidation Acts 1992.	2. Basic legislation
Family allowances				Family allowances
1. First child giving entitlement	1 st child.	1 st child.	1 st child.	1. First child giving entitlement
2. Age limit	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.	2. Age limit

	Belgium	Denmark	Germany	Greece
3. Monthly amounts	<p>1st child: BFR 2,653 (ECU 67). 2nd child: BFR 4,909 (ECU 124). 3rd child and subsequent children: BFR 7,329 (ECU 186).</p>	<p>General family benefits (<i>børnefamilieydelse</i>):</p> <ul style="list-style-type: none"> • For each child of 0 - 3 years: DKR 2,550 (ECU 345) per quarter = DKR 850 (ECU 115) per month. • For each child of 3 - 7 years: DKR 2,275 (ECU 308) per quarter = DKR 758.33 (ECU 103) per month. • For each child of 7 - 18 years: DKR 1,775 (ECU 240) per quarter = DKR 591.66 (ECU 80) per month. 	<p>1st child: DM 200 (ECU 104). 2nd child: DM 200 (ECU 104). 3rd child: DM 300 (ECU 157). 4th and subsequent: DM 350 (ECU 183).</p>	<p>1 child: DR 1,620 (ECU 5.40). 2 children: DR 5,560 (ECU 18). 3 children: DR 12,060 (ECU 40). 4 children: DR 14,300 (ECU 47). For each following child an additional DR 2,500 (ECU 8.30) plus DR 1,000 (ECU 3.30) for third child born after 1st January 1982.</p>

Spain	France	Ireland	Italy	
<p><i>Children under 18 years of age:</i> non-disabled: PTA 3,000 (ECU 19) disabled: PTA 6,000 (ECU 37)</p> <p><i>Children over 18 years of age:</i> • degree of disability at least 65 %: PTA 35,580 (ECU 221) • degree of disability at least 75 %: PTA 53,370 (ECU 331).</p>	<p>1st child: See "APJE". 2 children: FF 665 (ECU 103). 3 children: FF 1,518 (ECU 234). 4 children: FF 2,370 (ECU 366). 5 children: FF 3,222 (ECU 497). 6 children: FF 4,074 (ECU 629). Each subsequent child: FF 852 (ECU 131).</p>	<p>1st and 2nd child: IR£ 29 (ECU 37). 3rd and subsequent children: IR£ 34 (ECU 43). In cases of triplets and quadruplets the allowance for each child is doubled.</p>	<p>The amount of benefit for the family is in inverse function to the family income and in direct function to the number of family members. Example for benefits to families with two children:</p> <ul style="list-style-type: none"> • Income LIT 21,633,000 - 25,956,000 (ECU 11,206 - ECU 13,446) p.y.: LIT 300,000 (ECU 155) per month. • Income LIT 34,810,000 - 38,935,000 (ECU 17,928 - ECU 20,168) p.y.: LIT 130,000 (ECU 67) per month. • Income over LIT 80,562,000 (ECU 31,371): No benefit. 	<p>3. Monthly amounts</p>

	Luxembourg	Netherlands	Austria	Portugal
3. Monthly amounts	<p>1st child: LFR 3,292 (ECU 83). 2 children: LFR 8,885 (ECU 225). 3 children: LFR 18,012 (ECU 457). Each subsequent child: LFR 9,126 (ECU 231).</p>	<p><i>Children born on or after 1 January 1995:</i> up to 5 years: HFL 97.90 (ECU 46) from 6 - 11 years: HFL 119.00 (ECU 55) from 12 -17 years: HFL 139.85 (ECU 65)</p> <p><i>Children born before 2 October 1994:</i> Monthly basic amount per child aged 6 to 11 in family with:</p> <p>1 child: HFL 139.85 (ECU 65) 2 children: HFL 162.70 (ECU 76) 3 children: HFL 170.32 (ECU 79) 4 children: HFL 185.62 (ECU 86) 5 children: HFL 194.80 (ECU 91) 6 children: HFL 200.92 (ECU 94) 7 children: HFL 205.30 (ECU 96) 8 children: HFL 213.18 (ECU 99) 9 children: HFL 219.32 (ECU 102) 10 children: HFL 224.22 (ECU 104)</p> <p>Children up to 5 years: 70% of the basic amount. Children between 12 and 17: 130% of the basic amount.</p> <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> Basic amount per child aged 12-17 in family with:</p> <p>1 child: HFL 139.85 (ECU 65) 2 children: HFL 162.70 (ECU 76) 3 children: HFL 170.32 (ECU 79) 4 children: HFL 185.62 (ECU 86) 5 children: HFL 194.80 (ECU 91) 6 children: HFL 200.92 (ECU 94) 7 children: HFL 205.30 (ECU 96) 8 children: HFL 213.18 (ECU 99) 9 children: HFL 219.32 (ECU 102) 10 children: HFL 224.22 (ECU 104)</p> <p>Children up to 5 years: 70% of the basic amount. Children between 6 and 11 years: 85% of the basic amount.</p> <p><i>Double amounts are payable for invalid children or students (still mainly supported by applicant) if:</i></p> <ul style="list-style-type: none"> • under 16, not living at home, • 16 or 17, not living in applicant's nor in another adult household, • 18 to 24, for students, those in occupational training or household tasks and mainly supported by applicant. 	<p>For each child per month:</p> <ul style="list-style-type: none"> • S 1,300 (ECU 96); • S 1,550 (ECU 115) from the beginning of the calendar year in which the child completes age 10; • S 1,850 (ECU 137) from the beginning of the calendar months in which the child completes age 19. <p>For severely handicapped children additional S 1,650 (ECU 122) per month.</p>	<p>Each child: ESC 2,700 (ECU 14).</p>

Family Benefits

Table X

	Finland	Sweden	United Kingdom	
3. Monthly amounts	<p>First child: FIM 535 (ECU 91). Second child: FIM 657 (ECU 112). Third child: FIM 779 (ECU 133). Fourth child: FIM 901 (ECU 154). Fifth and each subsequent child: FIM 1,023 (ECU 175).</p>	<p>SEK 640 (ECU 77). Supplements for large families: for the third child: SEK 200 (ECU 24) for the fourth child: SEK 600 (ECU 72) for the fifth child and additional children: SEK 750 (ECU 90). <i>From January 1, 1996 the supplements for large families have been abolished; however for those families who draw the supplements before January 1, 1996 the regulations are still valid.</i></p>	<p>Eldest qualifying child: £ 46.80 (ECU 58). Each other child: £ 38.13 (ECU 47).</p>	3. Monthly amounts

	Belgium	Denmark	Germany	Greece
4. Supplements which vary with income	No variation with income.	No variation with income.	No income related variation.	Progressive reduction according to increase in gross family income: If latter exceeds DR 2,800,000 (ECU 9,274) per year, allowances are as follows: 1 child: DR 1,120 (ECU 3.70). 2 children: DR 3,620 (ECU 12). 3 children: DR 6,860 (ECU 23). 4 children: DR 9,580 (ECU 32).
5. Supplements which vary with age	Supplements to the monthly amounts varying with age: • Children aged 6 or more: BFR 922 (ECU 23). • Children aged 12 or more: BFR 1,408 (ECU 36). • Children aged 16 or more: Children in 1st order usual levels except handicapped: BFR 1,485 (ECU 38). Other children (handicapped included): BFR 1,722 (ECU 44).	See monthly amounts.	No variation with age.	No variation with age.
Other benefits 1. Birth grants	BFR 35,942 (ECU 911) for first birth; BFR 27,042 (ECU 686) for second and each subsequent birth. May be obtained in advance two months before the probable date of birth. Adoption grant: BFR 35,942 (ECU 911) per adopted child.	DKR 1,397 (ECU 189) per quarter = DKR 465.66 (ECU 63) per month until the children's 7th birthday, in case of birth of more than one child and in case of adoption of more than one child - brothers and/or sisters born on the same date.	See "Other allowances" and Table V "Maternity".	See Table V "Maternity".

Family Benefits

Table X

Spain	France	Ireland	Italy	
No benefit if the family income per year exceeds PTA 1,128,084 (ECU 6,995). This amount increases by 15 % per dependant child up from the 2nd child.	No variation with income.	None.	See "Family allowances: Monthly amounts".	4. Supplements which vary with income
No variation with age.	<p>Supplements varying with age:</p> <ul style="list-style-type: none"> • Children over 10 years: FF 187 (ECU 29). • Children over 15 years: FF 333 (ECU 51). <p>Except the 1st child in families with less than 3 children.</p>	No variation with age.	No variation with age.	5. Supplements which vary with age
None.	<p>Allowance for young child (APJE): FF 955 (ECU 147) per month per child. Paid with means test as from 4th month of pregnancy to 3 years of age.</p>	<p>IR£ 500 (ECU 636) in case of twins. Further grant of IR£ 500 (ECU 636) payable when twins reach age 4 and age 12. IR£ 300 (ECU 381) in cases of triplets, IR£ 400 (ECU 509) in cases of quadruplets, quintuplets etc. See also Table V "Maternity".</p>	See Table V "Maternity".	Other benefits 1. Birth grants

	Luxembourg	Netherlands	Austria	Portugal
4. Supplements which vary with income	None.	None.	None.	If family income is less than 1½ times national minimum wage, the monthly amounts for the 3rd and subsequent children is ESC 4,190 (ECU 21) per child.
5. Supplements which vary with age	Children aged 6 and more: LFR 535 (ECU 14); children aged 12 and more: LFR 1,605 (ECU 41).	See the amounts above.	See "Monthly amounts".	No variation with age.
Other benefits 1. Birth grants	<p>A birth grant of totally LFR 57,618 (ECU 1,461) is available to women resident in Luxembourg, on the condition that both mother and child have the required medical examinations.</p> <p>A maternity allowance is paid to women domiciled in Luxembourg by the National Fund of Family Allowance (see Table V "Maternity").</p>	See Table V "Maternity".	<p>One-time payment for the birth of the child (S 5,000 = ECU 371), the completion of age 1 (S 5,000 = ECU 371), age 2 (S 3,000 = ECU 221) and the completion of age 4 (S 2,000 = ECU 148).</p> <p>Precondition: Certain examinations of the pregnant mother and the child must have been carried out according to the examination programme <i>Mother-Child Card</i>.</p> <p>If the examinations have not been carried out the payment for the occasion of the child's birth will be reduced to S 2,000 (ECU 148).</p> <p><i>Birth grants will no longer be paid for children born after 1.1.1997.</i></p>	<p>Once-off payment of ESC 23,850 (ECU 121) per live birth.</p> <p>Allowance for nursing mothers: ESC 4,390 (ECU 22) per month for first 10 months.</p>

	Finland	Sweden	United Kingdom	
4. Supplements which vary with income	No variation with income.	None.	None.	4. Supplements which vary with income
5. Supplements which vary with age	No variation with age.	None.	No variation with age.	5. Supplements which vary with age
Other benefits 1. Birth grants	<p>A maternity grant is granted to a pregnant woman resident in Finland, whose pregnancy has lasted at least 154 days and who has undergone a health examination.</p> <p>Mothers can choose between a maternity package containing child care items and a cash benefits of FIM 760 (ECU 130). The benefit is awarded to each child born.</p>	None.	<p>Maternity Payment: £ 100 (ECU 124) from the Social Fund. Available to those in receipt of income-related benefits (Income based Jobseekers Allowance, Income Support, Family Credit or Disability Working Allowance) for each new baby expected, born or adopted.</p>	Other benefits 1. Birth grants

	Belgium	Denmark	Germany	Greece
2. Allowance for single parent	None.	The general benefits are supplemented by DKR 1,130 (ECU 153) per quarter = DKR 376.66 (ECU 51) per month and per child and by an additional allowance of DKR 863 (ECU 117) per quarter = DKR 287.66 (ECU 39) per month and per household.	This Law guarantees a minimum maintenance for children under the age of 12 living in a single parent household and being resident in Germany or normally residing there, for a maximum of six years, if maintenance is not paid by the other parent. Maintenance benefit is up to a maximum of DM 324 (ECU 169) in the old "Länder", DM 280 (ECU 146) in the new "Länder".	Increase of the family allowances of DR 1,250 (ECU 4.10) 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.
3. Special allowances for handicapped children	Supplementary allowance for handicapped children under the age of 21 with a 66 % disability equal per month and per child to: <ul style="list-style-type: none"> • BFR 11,935 (ECU 303) if the child obtains 0, 1, 2 or 3 points of autonomy; • BFR 13,064 (ECU 331) if the child obtains 4, 5 or 6 points of autonomy; • BFR 13,966 (ECU 354) if the child obtains 7, 8 or 9 points of autonomy. 	None.	None.	Allowance for parent of handicapped child: DR 1,250 (ECU 4.10) per month.
4. Accommodation allowances and removal grants	None.	None.	A housing allowance is paid to a lodger or owner in own dwelling if housing costs are too onerous.	None.

Spain	France	Ireland	Italy	
None.	<p>Guarantee of minimum family income for single persons with at least 1 child or in case of pregnancy without other dependant children. Monthly amount: FF 3,118 (ECU 481) plus FF 1,039 (ECU 160) per child. The allowance is equal to the difference between this amount and the beneficiary's income.</p> <p>Allowance of family support: Children who are not acknowledged by either parent or whose father or mother do not fulfil the obligation to pay maintenance, based on income. Refer to Table X, Family benefits, special cases, 3.</p>	<p>Lone Parent's Allowance is available as a separate and specific means-tested scheme (see table XII):</p> <ul style="list-style-type: none"> • Claimant: IRE 64.50 (ECU 82) max. per week. • Supplement: IRE 15.20 (ECU 19) per week for each child. 	None.	2. Allowance for single parent
<p>PTA 6,000 (ECU 37) per month for each child under 18 with a disability of at least 33 %.</p> <p>PTA 35,580 (ECU 221) per month for each child over 18 and with a disability of at least 65 %.</p> <p>PTA 53,370 (ECU 331) per month if invalidity is at least 75 % and assistance is required.</p>	<p>Special education allowance for persons with a 50 % or more handicap, up to 20 years: FF 665 (ECU 103) per month.</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"> • 1st category: Impermanent attendance of another person or expenses according to the amount of the supplement: FF 499 (ECU 77); • 2nd category: Constant attendance by another person or expenses according to the amount of the supplement: FF 1,487 (ECU 231); • 3rd category: Severely disabled in need of continuous and highly qualified assistance, when the only alternative to domiciliary care is a full-time hospital permanence FF 5,530 (ECU 853). The payment of the allowance requires the suspense of working-activities of one parent or the need of a third person. 	IRE 100.60 (ECU 128) per month in respect of children between 2 and 16 years living at home (Domiciliary Care Allowance).	If one family member is handicapped, the ceiling of the family income is increased by LIT 14,000,000 (ECU 7,252) per year.	3. Special allowances for handicapped children
None.	<p>Accommodation: Allowances for those receiving one of the various forms of family allowances: The allowance is calculated taking into account the expenses for rent (within the upper limit), the family's situation and the beneficiary's resources. It can be increased for beneficiaries with low incomes.</p>	None.	None.	4. Accommodation allowances and removal grants

	Luxembourg	Netherlands	Austria	Portugal
2. Allowance for single parent	None.	None.	None.	None.
3. Special allowances for handicapped children	<p>Supplementary allowance of LFR 2,194 (ECU 56) for each child under 18 with an insufficiency or permanent reduction of at least 50 % of physical or mental ability by comparison with that of a child of the same age.</p> <p>Maintenance without an age limit if the child is unable to care for itself unless in receipt of a benefit from the national solidarity fund or another social security body.</p>	<p>Double amounts are payable for invalid children if:</p> <ul style="list-style-type: none"> • under 16, not living at home, • 16 or 17, not living in applicant's nor in another adult household. <p>Invalid youths of 18 or more are entitled to a benefit on account of incapacity for work (see Table VI "Invalidity").</p>	<p>In addition to the general family allowance the increased family allowance of S 1,650 (ECU 122) will be granted for severely handicapped children per month.</p> <p>A child is deemed severely handicapped when the degree of disability is at least 50% or in the event of permanent earning incapacity.</p> <p>If the earning incapacity occurred before the completion of age 21 or during a later vocational training, however, before the age of 27, family allowance and increase family allowance will be granted to an unlimited extent.</p>	<p>Additional allowance for handicapped dependants under 24 years of age of the employee and who fulfil certain health conditions.</p> <p>Rates per month:</p> <ul style="list-style-type: none"> • for children up to 14: ESC 6,210 (ECU 32). • for children between 14 and 18: ESC 9,070 (ECU 46). • for children between 18 and 24: ESC 12,110 (ECU 61). <p>Monthly life allowance for the same persons, older than 24 years: ESC 20,000 (ECU 101).</p> <p>Special education allowance for children up to the age of 24 years, attending a special training establishment (variable amount).</p> <p>Allowance for third party assistance: ESC 10,100 (ECU 51) per month.</p>
4. Accommodation allowances and removal grants	None.	None.	Accommodation and housing allowances according to the Social Assistance Acts of the Federal States. Examination of need at the lower level (family members increase the allowance).	None.

	Finland	Sweden	United Kingdom	
2. Allowance for single parent	<p>The general child allowance is supplemented by FIM 200 (ECU 34) for each child of a single parent.</p> <p>Maintenance allowance for children: If parenthood has not been established or the mother or father does not fulfil the obligation to pay maintenance, the single parent is paid a maintenance allowance of FIM 516 - 637 (ECU 89 - 109) per month.</p>	<p>Single parents are guaranteed SEK 1,173 (ECU 140) monthly either from child support payments from the other parent or advanced maintenance allowance from the state.</p>	<p>One Parent Benefit: 1st child: £ 27.30 (ECU 34) per month.</p>	2. Allowance for single parent
3. Special allowances for handicapped children	<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 414 (ECU 71), FIM 987 (ECU 165) or FIM 1,796 (ECU 307) per month.</p>	<p>See VI „Invalidity“.</p>	<p>See Table VI „Invalidity“ (Attendance Allowance and Mobility Allowance).</p>	3. Special allowances for handicapped children
4. Accommodation allowances and removal grants	<p>Means-tested housing allowances available to families with low income. See table XII.1.</p>	<p>Housing Allowance: 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>Housing Benefit - see Table XII.2 „Other specific non-contributory minima“.</p>	4. Accommodation allowances and removal grants

	Belgium	Denmark	Germany	Greece
5. Other allowances	None.	Allowance (single benefit) in case of adoption of a child: DKR 32,212 (ECU 4,363).	<p>Child-raising allowance (<i>Erziehungsgeld</i>): DM 600 (ECU 313) per month for the first 24 months following the child's birth.</p> <p>An annual income ceiling is applicable. This is fixed at DM 100,000 (ECU 52,193) during the first six months for a married couple and at DM 75,000 (ECU 39,144) for other eligible parties. From the seventh month onwards the limit is fixed at DM 29,400 (ECU 15,345) for married couples and at DM 23,700 (ECU 12,370) for other eligible parties.</p> <p>For births from 1.1.1992 onwards this allowance is treated separately from parental leave.</p> <p>Furthermore from this date onwards a parent is entitled to 36 months of leave, from the date of the birth of the child.</p> <p><i>The child raising allowance is not identical to family assistance based on EC Regulation 1408/71.</i></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:</p> <p>DR 500 (ECU 1.70) for 3rd child. DR 750 (ECU 2.50) for 4th child. DR 1,000 (ECU 3.30) for 5th child.</p>

Spain	France	Ireland	Italy	
None.	<p><i>Allowance at beginning of the school year for children aged 6 - 18: FF 411 (ECU 63), payable in lump sum with means test.</i></p> <p><i>Education allowance for parents: Allowance is given to parents totally or partly interrupting their working activity for educating a child under 3 years and having care of at least 2 children. Total amount: FF 2,964 (ECU 457). Partial amounts: FF 1,960 (ECU 305) if the part-time activity does not make up more than 50 % of the legal working time; FF 1,462 (ECU 229) if the activity amounts to more than 50 % and not more than 80 % of the legal working time.</i></p> <p><i>Family benefit with means test: FF 886 (ECU 134) for families having at least 3 children over 3 years.</i></p> <p><i>Benefits for assistance:</i></p> <ul style="list-style-type: none"> • Allowances for child care at home are paid in full for children under the age of 3 years and at a reduced rate for children between 3 and 6 years (maximum amount per quarter FF 12,389 (ECU 1,912) and FF 6,195 (ECU 956) respectively). • Benefit for families assuming an approved maternal assistant (AFEAMA) if the child is less than 6 years old and social benefits don't exceed FF 6,000 (ECU 926) per quarter. • AFEAMA cash benefit for baby-sitters of children less than 3 years: FF 800 (ECU 123); for children over 3 years: FF 400 (ECU 62). 	<p>Family Income Supplements (FIS):</p> <p>Weekly cash allowances to help families on low pay with children. Combats a situation where they may be worse off in work than out of work. In December 1995 FIS was paid to 11,398 families - average weekly payment of IR£ 34.00 (ECU 43).</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></p> <p>The amount of FIS payable is 60 % of the difference between the family income and the income limit applicable to that family size.</p>	None.	5. Other allowances

	Luxembourg	Netherlands	Austria	Portugal
5. Other allowances	<p>Allowance at the beginning of school, for children over 6 years. Amounts of the allowance per child:</p> <ul style="list-style-type: none"> • For a group of one child: <ul style="list-style-type: none"> between 6 and 11 years: LFR 3,747 (ECU 95); over 12 years: LFR 5,352 (ECU 136). • For a group of two children (amount per child): <ul style="list-style-type: none"> between 6 and 11 years: LFR 6,423 (ECU 163); over 12 years: LFR 8,029 (ECU 204). • For a group of three or more children (amount per child): <ul style="list-style-type: none"> between 6 and 11 years: LFR 9,099 (ECU 231); over 12 years: LFR 10,705 (ECU 271). <p>Education allowance for the parent who educates a child under 2 years and either does not have a regular income or whose income, cumulated with that of the husband/wife, does not exceed:</p> <ul style="list-style-type: none"> • LFR 131,232 (ECU 3,328) when educating one child, • LFR 174,976 (ECU 4,437) when educating two children, • LFR 218,719 (ECU 5,547) when educating three children. <p>Allowance: LFR 16,058 (ECU 407). Half the allowance is available in the case of part-time employment.</p>	None.	<p><i>Supplement to birth allowance/ subsidy:</i> (children born before 1.7.1996): If entitlement to first part of the birth allowance exists and if the monthly family income is below S 37,800 (ECU 2,803), a parent, who is not gainfully employed and who does neither receive maternity benefit, child-raising allowance, temporary help nor part-time help and mainly takes care of the child following the first 12 months after birth, is entitled to a monthly supplement of S 1,000 (ECU 74) for this period. A gainfully employed parent, who mainly cares for the child in the first 12 months following birth, is entitled to a subsidy of S 1,000 (ECU 74) per months for this period under the same conditions.</p> <p><i>Allowance for small children</i> (for children born as of 1.7.1996): The parent who primarily cares for the child in the first year is entitled to a monthly allowance amounting to S 1000 (ECU 74) for the year. The monthly family income may not exceed S 11,253 (ECU 834). The possible family income, for which the allowance is granted, can be increased to S 840 per child (ECU 62) provided the parent does not receive maternity benefits, child-raising allowance, temporary help nor part-time help or a similar assistance from abroad.</p> <p><i>Child-raising allowance:</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 waiting period holiday or termination of employment relationship because of confinement, as far as the beneficiary is entitled to maternity benefit and care of the child in the same household; in addition maternity benefit of the health insurance of unemployed persons; in addition if within 12 weeks after termination of child-raising allowance maternity benefit will again be drawn; also in the event of the adoption of a child, who has not yet completed the age of 2. Duration: after the termination of maternity benefit until the age of 18 months. Amount: S 185.50 (ECU 14) daily.</p> <p>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 S 2,500 (ECU 185) monthly, which is then claimed from the other parent (the father).</p> <p><i>Child-raising allowance in the event of part-time employment:</i> Duration: at the latest until the completion of age 3. This period is extended to 4 years provided the father is also employed part-time. Amount: The child-raising allowance will be reduced by the extent of the part-time employment.</p> <p><i>Special unemployment assistance:</i> Conditions: Entitlement to child-raising allowance has been exhausted; because of the care provided for the child employment cannot be taken up, since there is not other possibility of provision for the child; with the exception of the willingness to work the conditions for granting special social assistance are fulfilled. Duration: 12 months, until the child has turned 3 years at the latest. Amount: see Table XI.</p>	<p><i>Marriage grant:</i> ESC 19,830 (ECU 101) paid once for each insured spouse.</p> <p><i>Funeral grant:</i> ESC 27,740 (ECU 141) single payment at the death of:</p> <ul style="list-style-type: none"> • Children or equivalent dependants conferring entitlement to family allowances even if stillborn. • Dependant children (or equivalent) of insured person or his/her spouse (means tested). • Spouses. • The insured person (paid to the person who proves to have taken over the funeral expenses).

	Finland	Sweden	United Kingdom	
5. Other allowances	<p>Child home care allowances for families who care for their children under the age of 3 at home or by other arrangement instead of using day care provided by municipalities.</p> <p>The allowance consists of: basic part FIM 1,500 (ECU 256), sibling increase FIM 300 (ECU 51) and means-tested supplement, maximum FIM 1,200 (ECU 205) per month.</p> <p>Partial home care allowance of FIM 375 (ECU 64) 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. Half of the costs up to a limit of SEK 24,000 (ECU 2,871).</p> <p>Special allowance to an adopted child with a single parent, SEK 14,080 (ECU 1,685) per year.</p>	<p>Family Credit (FC): Non-contributory, income-related benefit for working families with children. Encourages people to stay in work and largely removes the fear of being worse off in work than out of work.</p> <p><i>Main conditions:</i> Must be responsible for at least one child under 16 or under 19 if in full-time non-advanced education. Payable to couples and lone parents. One parent must be employed/self-employed for at least 16 hours a week. Not payable where savings/capital exceed £ 8,000 (ECU 9,887).</p> <p><i>Calculation of benefit:</i> Maximum Family Credit is made up of an Adult Credit (same for lone parents and couples), Child Credits for each child (different rates depending upon age), and a 30 hour credit (for people who work 30 hours or more a week). A family with under £ 75.20 (ECU 93) coming in weekly will receive the Maximum Credit. 70 pence (ECU 0.90) is taken off the Maximum Credit for every pound over £ 75.20 (ECU 93). Net income excludes Child Benefit, One Parent Benefit, and £ 15 (ECU 19) of any maintenance received from an absent parent. Net-earnings can also be reduced by up to £ 80 (ECU 74) a week for certain childcare charges before entitlement to Family credit is calculated.</p> <p><i>Examples:</i></p> <ul style="list-style-type: none"> • A family with 2 children aged 12 and 14 with £ 120 (ECU 148) a week coming in would get £ 54 (ECU 67) a week Family Credit. • A family with 3 children aged 3, 8 and 11 with £ 140 (ECU 173) a week coming in would get £ 44 (ECU 54) a week Family Credit. <p>In February 1996, FC was in payment to over 666,000 families - average weekly payment being almost £ 55 (ECU 68). Estimated expenditure in 1995/96 was £ 1,682 million (ECU 2.079 billion), met from General Taxation.</p>	5. Other allowances

Table X

Family Benefits

	Belgium	Denmark	Germany	Greece
Special cases				
1. Unemployed persons	Unemployed persons, for which the unemployment allowance is the main income of the household, are entitled to family benefits from 7th month of unemployment, at the following rates (+ supplements varying with age): 1st child: BFR 4,004 (ECU 102). 2nd child: BFR 5,746 (ECU 146). 3rd child and subsequent children: BFR 7,476 (ECU 190).	Normal family benefits.	Normal family benefits.	Normal benefits if 50 days work in preceding year. Normal benefits for persons who receive unemployment benefits for two months at least, persons who are unable to work for 2 months continually, women who did not work for 2 months because of maternity leave.
2. Pensioners	Pensioners obtain the same benefits to the same conditions as unemployed persons. Pensioners recognised as unfit for work from the 7th month awards or invalids are entitled to family allowances to the following rates (+ supplements varying with age): 1st child: BFR 5,559 (ECU 140); 2nd child: BFR 5,746 (ECU 146); 3rd child and subsequent children: BFR 7,476 (ECU 190).	Special allowances of DKR 2,169 (ECU 294) per quarter (DKR 723 = ECU 98 per month) for each child when one or both parents are pensioners. In addition, when both parents are pensioners, the general benefits are supplemented by DKR 1,130 (ECU 153) per quarter for each child (DKR 376.66 = ECU 51 per month).	Recipients of pensions are entitled to family allowances.	Entitled to increased pension (see relevant tables and "Allowance for single parent" above).
3. Orphans	Orphan's allowances: BFR 10,192 (ECU 258) for each child. Supplement according to age.	Special additional allowance of DKR 2,169 (ECU 294) per quarter for each motherless or fatherless child (DKR 723 = ECU 98 per month). Special allowance for each motherless and fatherless child: Amount is raised to DKR 4,338 (ECU 588) per quarter and child (DKR 1,446 = ECU 196 per month).	Normal family allowances.	See Table VIII "Survivors". Person who has dependant orphans: Increase of DR 1,250 (ECU 4.10) per month.
Taxation				
1. Taxation of cash benefits	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. Tax relief: See table IV "Sickness - cash benefits".
2. Limit of income for tax relief or tax reduction	Not applicable.	Not applicable.	Not applicable.	See table IV "Sickness - cash benefits".

Spain	France	Ireland	Italy	
Normal family benefits.	Normal family benefits.	Normal family benefits.	Normal family benefits.	Special cases 1. Unemployed persons
Recipients of pensions are entitled to family allowances.	Recipients of pensions are entitled to family allowances.	Recipients of pensions are entitled to family allowances.	Recipients of pensions are entitled to family allowances.	2. Pensioners
Normal family allowances.	<i>Family support allowance:</i> FF 624 (ECU 96) per month for motherless and fatherless child. FF 468 (ECU 72) per month if child is raised by a single parent. See also: Table X, other benefits, 2.	Family allowances can be cumulated with orphans' benefits. See Tables VIII "Survivors" and IX "Employment injuries and occupational diseases".	None.	3. Orphans
Benefits are fully liable to taxation.	Family benefits are not subject to taxation.	Benefits are not subject to taxation.	Benefits are not subject to taxation.	Taxation 1. Taxation of cash benefits
See table IV "Sickness - cash benefits".	Not applicable.	Not applicable.	Not applicable.	2. Limit of income for tax relief or tax reduction

Table X

Family Benefits

	Luxembourg	Netherlands	Austria	Portugal
Special cases				
1. Unemployed persons	Normal family benefits.	Normal family benefits.	General family allowances.	Family allowances are paid to persons drawing unemployment benefit. Unemployed persons not entitled to unemployment benefit nevertheless receive family allowances for at least 12 months following last payment of contributions.
2. Pensioners	Normal family benefits.	Recipients of pensions are entitled to family allowances.	General family allowances.	Recipients of pensions are entitled to family allowances.
3. Orphans	Normal family benefits.	<ul style="list-style-type: none"> • Fatherless or motherless children: Normal allowances. See also Table VIII "Survivors". • Fatherless and motherless children under the general insurance scheme for widows and orphans; also holiday benefits: See Table VIII "Survivors". 	General family allowances.	Orphans are entitled to family allowances (as are children already conceived but not yet born at the time of the insured person's death).
Taxation				
1. Taxation of cash benefits	Benefits are not subject to taxation.	Benefits are not liable to taxation.	Benefits are not subject to taxation.	Benefits are not subject to taxation.
2. Limit of income for tax relief or tax reduction	Not applicable.	See table IV "Sickness - cash benefits".	Not applicable.	Not applicable.

	Finland	Sweden	United Kingdom	
Special cases 1. Unemployed persons	See table XI „Unemployment“.	None.	Normal family benefit.	Special cases 1. Unemployed persons
2. Pensioners	See table VII „Old-age“.	None.	Recipients of pensions are entitled to family allowances.	2. Pensioners
3. Orphans	See table VIII „Survivors“.	None.	Guardian's Allowance (GA) payable in addition to Child Benefit for orphans, or where one parent is dead and the other's whereabouts are not known or they are serving a long prison sentence. Rate £ 48.32 (ECU 60) a month or £ 42.90 (ECU 53) depending on seniority of child in claimant's family.	3. Orphans
Taxation 1. Taxation of cash benefits	Child allowances, maternity grants, maintenance allowances and special allowances for handicapped children are not subject to taxation. Child home care allowances are subject to taxation.	None.	Child benefits, one parent benefits, guardians allowances and „Family Credit“ are not taxable.	Taxation 1. Taxation of cash benefits
2. Limit of income for tax relief or tax reduction	No tax reductions.	None.	Not applicable.	2. Limit of income for tax relief or tax reduction

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

	Belgium	Denmark	Germany	Greece
Legislation	Order of 18 February 1924.	Law of 4 April 1907.	Law of 16 July 1927.	Statutory Order of 1954.
1. First law				
2. Basic legislation	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.	Law of 25 June 1969 (<i>Arbeitsförderungsgesetz</i>), with several amendments.	
Existing schemes	Insurance.	Optional insurance.	1. Unemployment insurance. 2. Unemployment assistance.	Insurance.
Field of application	All employees covered by social security. Young persons who are unemployed following their training.	The following persons between the age of 18 and 65 may be admitted as members to an unemployment fund: • Wage earners. • 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.	All employees (= industrial and non-industrial staff and workers undergoing vocational training including young handicapped persons).	• Employees who are insured against sickness with a social security institution. • Youngsters between 20 - 29 years of age who have never worked before.

Spain	France	Ireland	Italy	
<p>Law No 62 of 22 July 1961 (elements of which have been ceased to be into force).</p> <p>Law No 51 of 8 October 1980. Law No 22 of 29 November 1993. Legislative Royal Decree 1/94 of 20 June, in which the amended version of the General Law on Social Security is approved. Royal Order: Law No 3 of 31 March 1989. Law No 22 of 30 July 1992.</p>	<p>Law of 11 October 1940. Agreement of 31 December 1958.</p> <p><i>Insurance:</i> Art. L. 351-3 to L. 351-8 of Labour Code; Agreements of 24 February 1984, 19 November 1985, 30 November 1987, 6 July 1988, 1 January 1990, and 1 January 1993 and 1 January 1994. <i>Assistance:</i> Art. L. 351-9 and L. 351-10 of Labour Code.</p>	<p>Law of 1911. Social Welfare Consolidation Act 1993, as amended.</p>	<p><i>Total unemployment:</i> 1. Statutory Order No 2,214 of 19 October 1919 and Law of 20 May 1988, No. 160. 2. Law of 8 August 1975, No. 427. 3. Law No. 223 of 23 July 1991.</p> <p><i>Part time unemployment:</i> 1. Statutory Order No. 869 of 12 August 1947. 2. Law No. 223 of 23 July 1991.</p>	<p>Legislation 1. First law 2. Basic legislation</p>
<p>1. Insurance. 2. Assistance.</p>	<p>1. Insurance. 2. Assistance.</p>	<p>1. Insurance. 2. Assistance.</p>	<p><i>Full unemployment:</i> 1. Ordinary unemployment benefit. 2. Special unemployment benefit 3. Mobility allowance. <i>Part time unemployment:</i> 1. Ordinary earnings complement. 2. Extraordinary earnings complement.</p>	<p>Existing schemes</p>
<p><i>Insurance:</i> Employees in sectors of industry and services. <i>Assistance:</i> Unemployed with family responsibilities: • Over 18 and under 65 who have exhausted their entitlement to contributory benefit; • With no entitlement to allowances but paid contributions for 3 months. Unemployed without family responsibilities: • 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. Other groups: • 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>	<p><i>Insurance:</i> All employees. <i>Assistance:</i> Unemployed having exhausted their entitlement to contributory benefits and certain special groups (released prisoners, expatriated, repatriated or stateless workers, political refugees and asylum seekers, victims of industrial accidents or occupational diseases).</p>	<p><i>Insurance:</i> With some exceptions, all persons aged 16 years and over employed under a contract of service or apprenticeship. <i>Assistance:</i> Persons aged 18 years and over.</p>	<p><i>Total Unemployment:</i> • Ordinary unemployment benefit: All employees. • Special unemployment benefit: Workers in the building industry. • Mobility allowance: All workers (except in the building trade) who qualify for the extraordinary earnings supplement. <i>Part time unemployment:</i> Exceptional allowance: workers in certain categories and areas who do not fulfil the conditions required for 1.</p>	<p>Field of application</p>

	Luxembourg	Netherlands	Austria	Portugal
Legislation	Law of 6 August 1921.	Law of 6 November 1986, as amended.	Act of 24 March 1920.	Law of 1975.
1. First law	Law of 30 June 1976, amended.		Act on Unemployment Insurance (<i>ALVG</i>) of 14 November 1977 and amendments.	Statutory Order No 79-A/89 of 13 March 1989.
2. Basic legislation			Special Support Act (<i>SUG</i>) of 30 November 1973 and amendments.	
Existing schemes	Unemployment allowance scheme.	Insurance comprising: 1. General benefits; 2. Extended benefits; 3. Follow-up benefits.	1. Unemployment insurance (<i>Arbeitslosenversicherung</i>). 2. Unemployment assistance (<i>Notstandshilfe</i>). 3. Special support (<i>Sonderunterstützung</i>).	1. Insurance. 2. Assistance.
Field of application	<ul style="list-style-type: none"> • Employed persons. • Young persons, who are unemployed after their training. • Self-employed persons who have given up their trade and are in search of paid employment. 	All employees under 65.	<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 limit of S 3,600 (ECU 267).</p> <p><i>Additional conditions for unemployment assistance (Notstandshilfe):</i> nationals in the European Economic Area, other foreigners having an exemption certificate according to the Act on the Employment of Foreigners.</p>	<ul style="list-style-type: none"> • 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.

	Finland	Sweden	United Kingdom	
Legislation				Legislation
1. First law	Act of 1917.	<i>Insurance:</i> Royal Decree of June 15, 1934.	Act of 1911.	1. First law
2. Basic legislation	<i>Insurance:</i> Unemployment Allowances Act and Law of Unemployment Funds of 24 August 1984, as amended. <i>Assistance:</i> Law of Labour Market Support of 30 December 1993, as amended.	<i>Assistance:</i> Law of June 5, 1973. <i>Insurance:</i> Law of June 5, 1973 as amended. Royal Decree of November 24, 1988 as amended. <i>Assistance:</i> Law of June 5, 1973 as amended.	Social Security Contributions and Benefits Act 1992. Jobseekers Act 1995 (Jobseeker's Allowance JSA replaces National Insurance Unemployment Benefit and Income Support for the Unemployed, October 1998).	2. Basic legislation
Existing schemes	1. Insurance • basic security • earnings-related security (optional insurance) 2. Assistance (Labour market support).	1. Optional Insurance. 2. Cash Labour Market Assistance.	1. Insurance: contribution-based Jobseeker's Allowance (JSA). 2. Non-contributory: income-based Jobseeker's Allowance (described in Table XII.2).	Existing schemes
Field of application	<i>Insurance:</i> • Basic security: Employees and self-employed persons aged 17 to 64. • Earnings-related security: Employees and self-employed persons aged 17 to 64 who are members of an unemployment fund. <i>Assistance:</i> • Unemployed persons who do not fulfil the conditions for unemployment insurance scheme or who have received daily allowance for the maximum period. • Persons aged 17-19 are entitled during labour-market-measures (work tryout, apprenticeship, labour market training or rehabilitation). • Otherwise not entitled are persons: - aged 17, who have not completed a vocational training; - aged 18-19, who have refused labour-market-measures or who have not applied for training.	<i>Insurance:</i> Wage earners and self-employed persons up to 64 years may be admitted as members to an unemployment insurance fund if they work within the field of activity of the fund. <i>Assistance:</i> Cash Labour Market Assistance is paid to persons aged 20-64 who • are not insured • have not yet managed to fill the requirements of 12 months membership in the unemployment insurance fund • are insured but who have reached 60 years of age and are no longer covered by the insurance, because they have received their maximum 450 benefit days.	All employed persons except married women who chose before April 1977 not to be insured.	Field of application

	Belgium	Denmark	Germany	Greece
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 suitable for employment; • To be available for the job market. 	<ul style="list-style-type: none"> • To be available 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.

Spain	France	Ireland	Italy	
<p><i>Insurance:</i></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><i>Assistance:</i></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 the interprofessional minimum wage. 	<p><i>Insurance:</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 less than 60 years of age; nevertheless, if the person at that age cannot prove 152 quarters of insurance for old-age pension (as of 1.1.96 153 quarters, as of 1.1.97 154 quarters), the benefit is maintained until the 152 quarters are reached, or until age 65. <p><i>Assistance:</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 (special solidarity allowance); • Special other groups: means test (integration allowance). 	<ul style="list-style-type: none"> • To be free from disqualification. • To be fit for of work. • To be available for and seeking work. • To have registered as unemployed. 	<p>The general condition is to have registered at the unemployment agency. For the special unemployment benefit it is to have been made redundant on grounds of cessation of activity, completion of work, cuts in personnel, recession etc.</p>	<p>Total unemployment 1. Main conditions</p>

	Luxembourg	Netherlands	Austria	Portugal
Total unemployment 1. Main conditions	<ul style="list-style-type: none"> • To be involuntarily unemployed. • 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 capable of and available for work. • To be registered at the employment exchange. • Not to have refused suitable employment. 	<p>The unemployed person must</p> <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. 	<p><i>Insurance:</i></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><i>Assistance:</i> Same conditions as above plus: To have exhausted entitlement to unemployment insurance benefit or not to have completed the qualifying period required for unemployment insurance benefit.</p>

	Finland	Sweden	United Kingdom	
Total unemployment 1. Main conditions	<p><i>Insurance:</i></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><i>Assistance:</i> As above and in several cases need for assistance.</p>	<p><i>For both schemes:</i></p> <ul style="list-style-type: none"> • To be unemployed involuntarily • To be registered at the employment office as a job-seeker • To be fit for work and otherwise not prevented from taking a suitable work (at least 17 hours per week). 	<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 searching an employment or self-employment where relevant. • To have made a claim for contribution-based JSA. 	Total unemployment 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 26 weeks (from 1.1.1997: 52 weeks) during the 3 preceding years. • 1 year of insurance with fund. 	<p><i>Insurance:</i> The unemployed person has to be insured at least 12 months of employment under insurance cover during the last 3 years.</p> <p><i>Assistance:</i> During the last year at least 150 days of employment under insurance cover or to have received unemployment insurance benefit (<i>Arbeitslosengeld</i>) (follow up unemployment assistance, <i>Anschlußarbeitslosenhilfe</i>) or to fulfil similar conditions (original unemployment assistance, <i>originäre Arbeitslosenhilfe</i>).</p>	<ul style="list-style-type: none"> • 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>65 years for men; 60 years for women.</p>	<p>66 years.</p>	<p>65 years.</p>	<p>65 years and more if working activity is extended.</p>

Unemployment

Table XI

Spain	France	Ireland	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 6 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 (see Table IV). <p><i>Assistance:</i> No qualifying period; means test.</p>	<ul style="list-style-type: none"> • <i>Ordinary unemployment benefit:</i> Two years of insurance and 52 weekly contributions during the last 2 years. • <i>Special unemployment benefit:</i> 10 monthly contributions of 43 weekly contributions during the last two years in the building industry. • <i>Mobility Allowance:</i> At least 12 months of insurance, of which at least 6 months of effective work in a firm. 	2. Qualifying period
<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 for old age pension has been satisfied; in any case an upper limit of 65 years.</p>	<p>66 years.</p>	<p>None.</p>	3. Maximum age

	Luxembourg	Netherlands	Austria	Portugal
2. Qualifying period	At least 26 weeks of employment during the last year.	<p><i>General benefits:</i> At least 26 weeks of paid employment during the last 39 weeks (26-weeks condition).</p> <p><i>Extended and follow-up benefits:</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).</p>	52 weeks of insurance periods within the last 24 months. 26 weeks within the last 12 months for persons under the age of 25.	<p><i>Insurance:</i> At least 540 days of salary-earning employment and contribution payment, or assimilated situation, in 24 months prior to unemployment.</p> <p><i>Assistance:</i> At least 180 days' wage/salary-earning in the 12 months preceding commencement of unemployment.</p>
3. Maximum age	65 years.	65 years.	Unemployment benefit is due until the completion of entitlement conditions for old-age pension (see Table VII "Old-age").	Age for the old-age pension if necessary periods fulfilled.

	Finland	Sweden	United Kingdom	
2. Qualifying period	<p><i>Insurance:</i></p> <ul style="list-style-type: none"> • Basic security: Employees: at least 26 weeks of employment during the last 24 months. Self-employed persons: at least 24 months of entrepreneurship during the last 48 months. • Earnings-related security: As under 1) and to have fulfilled the employment requirement while being insured as a member of an unemployment fund. <p><i>Assistance</i> No qualifying period; means test.</p>	<p><i>Insurance:</i></p> <p>For a first period of benefit:</p> <ul style="list-style-type: none"> • To have been a member of an unemployment insurance fund for at least 12 months - 24 months in certain funds for self-employed persons (membership requirement) • To have been gainfully employed for at least 80 days (at least 3 hours per day) spread out over at least 5 months (working requirement). <p>For a new period of benefit: gainful activity or time equated with work as follows:</p> <ul style="list-style-type: none"> • paid free time, • completed labour market training, • completed occupational rehabilitation, • leave of absence with parental benefit or compulsory military service up to 2 months, • temporary replacement for persons undergoing training, • public temporary work, • start-your-own-business allowance. <p><i>Assistance:</i></p> <ul style="list-style-type: none"> • To have been gainfully employed for at least 5 months (during each month at least 75 hours) or <ul style="list-style-type: none"> * temporary replacement for persons undergoing training, * public temporary work, * start-your-own-business allowance. • After having completed certain training. The person must also have sought work through the employment office or worked for at least 90 days within a 10 months period after completed the training. 	<p><i>Flat-rate benefit:</i></p> <ul style="list-style-type: none"> • 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. • 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. 	2. Qualifying period
3. Maximum age	65 years.	64 years.	Men: 65 years; Women: 60 years.	3. Maximum age

	Belgium	Denmark	Germany	Greece
4. Means test	None.	None.	<i>Insurance:</i> Income from any part-time work (less than 18 hours per week) reduces entitlement to unemployment benefit. Other income or assets are not taken into account. <i>Assistance:</i> State of need.	None.
5. Waiting period	None.	None.	None.	6 days.
Benefits 1. Days for which allowance is granted	Working days and unpaid public holidays.	5 days a week.	6 days a week.	25 days per month.

Spain	France	Ireland	Italy	
<p><i>Insurance:</i> None.</p> <p><i>Assistance:</i> Must not enjoy income from any other source exceeding 75 % of the interprofessional minimum wage currently in force.</p>	<p><i>Assistance:</i> ceiling of monthly income:</p> <ul style="list-style-type: none"> • Long term unemployed FF 5,180.70 (ECU 799) for single persons, FF 10,361.40 (ECU 1,589) for a couple. • Other special categories: integration allowance FF 3,933 (ECU 607) for single persons, FF 7,866 (ECU 1,214) for a couple. 	<p><i>Insurance:</i> None.</p> <p><i>Assistance:</i> Insufficient resources.</p>	None.	4. Means test
None.	<p><i>Insurance:</i> Not during paid holidays and waiting period of 8 days for payment and waiting period in event of consecutive rupture of work contract having resulted in the payment of a sum exceeding the statutory amount for such compensation. This waiting period is equal to the quotient of half the supralegal compensation amount for the daily reference wage. The waiting period may not exceed 75 days.</p> <p><i>Assistance:</i> Immediate payment.</p>	<p><i>Insurance:</i> 3 days.</p> <p><i>Assistance:</i> 3 days.</p>	None.	5. Waiting period
Every day.	Every day.	6 days a week.	Every day.	Benefits 1. Days for which allowance is granted

	Luxembourg	Netherlands	Austria	Portugal
4. Means test	In the case of an unemployed person whose spouse or companion is living with him or her in cohabitation and disposes of an income over LFR 109,360 (ECU 2,773), the unemployment benefit is reduced by 50% of the difference between the spouses income and the fixed ceiling.	None.	<p><i>Unemployment insurance:</i> Income from minor employment (maximum of S 3,600 = ECU 267 per month) does not reduce entitlement, income over this amount totally destroys entitlement (special provisions for short-term employments for less than one month and for self-employed activities).</p> <p><i>Unemployment assistance:</i> State of need; consideration of the beneficiary's own income and the spouse's income (partner) with free allowance until which the income will not be taken account of: S 5,621 (ECU 417) per month; S 11,243 (ECU 834) for unemployed persons over the age of 50; S 16,864 (ECU 1,251) for unemployed men over the age of 55 or women over 54. The free allowance will be increased by S 2,832 (ECU 210), (S 5,663 = ECU 420, S 8,495 = ECU 630) for each person to whose maintenance the partner mainly contributes.</p>	<p><i>Insurance:</i> None.</p> <p><i>Assistance:</i> Average monthly income not exceeding 80% of minimum guaranteed wage in the relevant sector.</p>
5. Waiting period	None.	None.	None. Upon termination of employment relationship through the employee's fault or in the case the employee terminates the employment relationship without good reason the entitlement is suspended for 4 weeks.	None.
Benefits				
1. Days for which allowance is granted	Every day.	5 days a week.	All days.	Every day.

	Finland	Sweden	United Kingdom	
4. Means test	<p><i>Insurance:</i> none.</p> <p><i>Assistance:</i> Means test, but not during labour market measures.</p>	None.	None.	4. Means test
5. Waiting period	<p><i>Insurance:</i> 5 working days</p> <p><i>Assistance:</i> 5 working days.</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>	Both schemes: 5 days.	3 days.	5. Waiting period
<p>Benefits</p> <p>1. Days for which allowance is granted</p>	5 days a week.	Both schemes: 5 days a week.	<p>Paid for a week (i.e. 7 days). Not paid if earning exceed a certain level or if the claimant is in remunerative work of 16 hours or more a week.</p>	<p>Benefits</p> <p>1. Days for which allowance is granted</p>

	Belgium	Denmark	Germany	Greece
2. Duration of payment	No limit (except for certain cases of long-term unemployment).	Limited to two periods. An initial one of two years and a second one of three years during which the unemployed is obliged to participate in various anti-unemployment measures. For unemployed persons aged 50, 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. <i>Transition benefits:</i> A member of an unemployment insurance fund, aged between 50 and 59, who is entitled to unemployment allowances and has drawn this benefit for at least 12 of the last 15 months and who is resident in Denmark and at the age of 60 fulfils the conditions (waiting period) for early retirement, is entitled to a "transition benefit" (<i>overgangsydelse</i>) of 82 % of the maximum daily allowance. This allowance stops when the insured reaches the age of 60 or if he or she is awarded to an early retirement pension. (<i>Transition benefits will eventually subside due to the fact that applications for this type of benefit could no longer be accepted after 31 December 1995</i>).	<i>Insurance:</i> Proportional to periods of employment and to age: Employment with compulsory contribution days Age Duration days 360 156 480 208 600 260 720 312 840 364 960 416 1.080 468 1.200 520 1.320 572 1.440 624 1.560 676 1.680 728 1.800 780 1.920 832 <i>Assistance:</i> Unlimited. <i>Original unemployment allowance:</i> 312 days.	Generally proportional to periods of employment: Employment duration: 125 days 5 months 150 days 6 months 180 days 8 months 220 days 10 months 250 days 12 months If aged 49 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).
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 Funds deducted.	Average weekly wage for the last 6 months.	Earnings at the time of job loss.
4. Earnings ceiling	BFR 2.192.09 (ECU 56) per day.	None.	DM 8,000 (ECU 4,175) per month in the old "Länder" and DM 6,800 (ECU 3,549) in the new "Länder".	See below.

Spain	France	Ireland	Italy	
<p><i>Insurance:</i> Depending on contribution period over preceding 6 years duration of payment.</p> <p><i>Unemployment assistance:</i></p> <ul style="list-style-type: none"> • 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 allowance varies according to length of insurance and to age: minimum: 4 months, maximum: 60 months.</p> <p><i>Assistance:</i></p> <ul style="list-style-type: none"> • 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>	<ul style="list-style-type: none"> • <i>Ordinary unemployment benefit:</i> 180 days. • <i>Special unemployment benefit:</i> 90 days with of extension in the event of a recession. • <i>Mobility allowance:</i> 36 months with possibility of extension until 48 months for regions in South Italy. 	2. Duration of payment
<p><i>Insurance:</i> Average of employee's contribution assessment bases for preceding 6 months. These figures are brought up to inter-professional minimum wage in force at the time when benefit falls due, where they were below that level.</p> <p><i>Assistance:</i> Interprofessional minimum wage.</p>	<p><i>Insurance:</i> Earnings on which contributions have been paid for last 12 months.</p>	<p><i>Insurance:</i> Not applicable.</p> <p><i>Assistance:</i> The means test takes account of actual income.</p>	Global payment.	3. Earnings taken as reference
<p><i>Insurance:</i> 220 % of minimum interprofessional wages.</p>	<p><i>Insurance:</i> 75 % of former daily salary. Four times the ceiling of social security, FF 54,160 (ECU 8,358) per month.</p>	<p><i>Insurance:</i> Pay-related benefit: IR£ 220 (ECU 280) per week</p> <p><i>Assistance:</i> None.</p>	<ul style="list-style-type: none"> • <i>Ordinary unemployment benefit:</i> LIT 2,784,990 (ECU 1,443). • <i>Special unemployment benefit:</i> None. • <i>Mobility allowance:</i> LIT 2,784,990 (ECU 1,443). 	4. Earnings ceiling

	Luxembourg	Netherlands	Austria	Portugal																																														
2. Duration of payment	<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. 	<ul style="list-style-type: none"> • <i>General benefits:</i> 6 months. • <i>Extended benefits:</i> Depending on age and employment record: <table> <thead> <tr> <th>Employment</th> <th>duration</th> </tr> </thead> <tbody> <tr> <td>5 to 10 years</td> <td>9 months</td> </tr> <tr> <td>10 to 15 years</td> <td>12 months</td> </tr> <tr> <td>15 to 20 years</td> <td>1.5 years</td> </tr> <tr> <td>20 to 25 years</td> <td>2.0 years</td> </tr> <tr> <td>25 to 30 years</td> <td>2.5 years</td> </tr> <tr> <td>30 to 35 years</td> <td>3.0 years</td> </tr> <tr> <td>35 to 40 years</td> <td>4.0 years</td> </tr> <tr> <td>≥ 40 years</td> <td>5.0 years</td> </tr> </tbody> </table> • <i>Follow-up benefits:</i> 2 years (persons aged 57.5 and over: 3.5 years). 	Employment	duration	5 to 10 years	9 months	10 to 15 years	12 months	15 to 20 years	1.5 years	20 to 25 years	2.0 years	25 to 30 years	2.5 years	30 to 35 years	3.0 years	35 to 40 years	4.0 years	≥ 40 years	5.0 years	<p><i>Insurance:</i> depends on insurance duration and age.</p> <p><i>Insurance periods and duration of payment:</i> 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 (possible after termination of child-raising allowance - see Table X "Family benefits") duration of benefits 26 weeks.</p> <p><i>Assistance:</i> unlimited; will be granted for 52 weeks respectively.</p>	<p><i>Unemployment insurance:</i></p> <ul style="list-style-type: none"> • General benefits proportional to age: <table> <tbody> <tr> <td>< 25 years</td> <td>10 months</td> </tr> <tr> <td>25/30 years</td> <td>12 months</td> </tr> <tr> <td>30/35 years</td> <td>15 months</td> </tr> <tr> <td>35/40 years</td> <td>18 months</td> </tr> <tr> <td>40/45 years</td> <td>21 months</td> </tr> <tr> <td>45/50 years</td> <td>24 months</td> </tr> <tr> <td>50/55 years</td> <td>27 months</td> </tr> <tr> <td>>55 years</td> <td>30 months</td> </tr> </tbody> </table> • <i>Extended benefits:</i> 50 % of the above mentioned periods. <p><i>Unemployment assistance:</i></p> <ul style="list-style-type: none"> • General benefits proportional to age: <table> <tbody> <tr> <td>< 25 years</td> <td>10 months</td> </tr> <tr> <td>25/30 years</td> <td>12 months</td> </tr> <tr> <td>30/35 years</td> <td>15 months</td> </tr> <tr> <td>35/40 years</td> <td>18 months</td> </tr> <tr> <td>40/45 years</td> <td>21 months</td> </tr> <tr> <td>>45 years</td> <td>30 months</td> </tr> </tbody> </table> • <i>Extended benefits:</i> 50 % of the above mentioned periods. 	< 25 years	10 months	25/30 years	12 months	30/35 years	15 months	35/40 years	18 months	40/45 years	21 months	45/50 years	24 months	50/55 years	27 months	>55 years	30 months	< 25 years	10 months	25/30 years	12 months	30/35 years	15 months	35/40 years	18 months	40/45 years	21 months	>45 years	30 months
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3. Earnings taken as reference	Gross earnings during the 3 months which precede unemployment.	<ul style="list-style-type: none"> • <i>General benefits:</i> Statutory minimum wage. • <i>Extended benefits:</i> Previous earnings. • <i>Follow-up benefits:</i> Statutory minimum wage. 	Average earnings of the last complete calendar year. Special payments (13th and 14th salary) are to be taken account of.	<p><i>Insurance:</i> average daily wage for 12 months preceding the 2 months prior to commencement of unemployment.</p> <p><i>Assistance:</i> minimum wage.</p>																																														
4. Earnings ceiling	The allowance cannot be superior to LFR 109,360 (ECU 2,773) or LFR 87,488 (ECU 2,219) in case that the unemployment exceeds 182 days in a period of 12 months. For the period of complementary benefit the ceiling is fixed at LFR 65,616 (ECU 1,689).	HFL 286.84 (ECU 133) per day (5-day week).	S 39,000 (ECU 2,892) per month.	None.																																														

	Finland	Sweden	United Kingdom	
2. Duration of payment	<p><i>Insurance:</i> 500 calendar days during 4 consecutive calendar years. If a employee has fulfilled the qualifying period during a period of eight months (self-employed person has during two years carried on his activities), the calculation of the period of 500 days shall begin afresh if he once again starts to receive daily allowance. A person who has reached the age of 55 may be paid until the age of 60. <i>Assistance:</i> No limit.</p>	<p><i>Insurance:</i> aged under 55: 300 days aged 55 or more: 450 days Work and time equated with work qualify for a second period. <i>Assistance:</i> aged under 55: 150 days aged 55-59: 300 days aged 60 and more: 450 days</p>	<p>Fiat-rate age-related benefit: Limited to 182 days in any jobseeking period.</p>	2. Duration of payment
3. Earnings taken as reference	<p><i>Insurance:</i> Earnings-related daily allowance: • Employees: Calculation usually based on average earnings of preceding 26 weeks. • Self-employed persons: earnings on which premiums have been paid for the last 12 months.</p>	<p><i>Insurance:</i> Calculation is normally based on daily average earnings if there are 5 months in the qualifying period. For self-employed persons calculation is based on taxed income during the last 3 years. <i>Assistance:</i> Not earnings related.</p>	<p>See qualifying period above.</p>	3. Earnings taken as reference
4. Earnings ceiling	<p><i>Employees:</i> none. <i>Self-employed persons:</i> The reported income confirmed as the basis for the pension under the self-employed persons' pensions act.</p>	<p><i>Insurance:</i> SEK 16,544 (ECU 1,979) per month or SEK 752 (ECU 90) per day.</p>	<p>Not applicable: Fiat-rate benefit.</p>	4. Earnings ceiling

	Belgium	Denmark	Germany	Greece
5. Rate	<p>Daily Allowances:</p> <p><i>Unemployment benefits</i></p> <p>Cohabits with dependants: 60 % of reference earnings. Max. BFR 1,315 (ECU 33), min. BFR 1,155 (ECU 29).</p> <p>Single persons: 60 % in the 1st year of unemployment. Max. BFR 1,315 (ECU 33), min. BFR 827 (ECU 21). 42 % from the 2nd year onwards. Max. BFR 921 (ECU 23), min. BFR 827 (ECU 21).</p> <p>Cohabitants without dependants: 55 % in the 1st year of unemployment. Max. BFR 1,206 (ECU 31), min. BFR 659 (ECU 17). 35 % for the following three months. Max. BFR 767 (ECU 19), min. BFR 659 (ECU 17). After 15 months lump-sum allowance of BFR 492 (ECU 12), raised to BFR 656 (ECU 17) if both cohabitants are unemployed and their total replacement benefits do not exceed BFR 1,315 (ECU 33) per day. The period of 15 months is extended in relation to former employment on the formula of 3 months per each year of professional activity as employee. Not applicable to workers with a record of 20 years in employment and workers whose permanent rate of disability is at least 33%.</p> <p><i>Waiting allowance</i> (based on study records) and <i>transitional allowances</i> during part-time compulsory education:</p> <p>Cohabitants (household with only replacement incomes): Age below 18: BFR 298 (ECU 7.60), over 18: BFR 479 (ECU 12).</p> <p>Single persons: Age below 18: BFR 321 (ECU 8.10), 18 - 20: BFR 505 (ECU 13), 21 and over: BFR 653 (ECU 17).</p> <p>Cohabitants without dependants: Age below 18: BFR 281 (ECU 7.10), over 18: BFR 448 (ECU 11).</p> <p><i>Unemployment benefit plus age supplement</i> after 1st year of unemployment to older workers (over age 50) with employment record of at least 20 years:</p> <p>Cohabitants with dependants: From BFR 1,452 (ECU 37) (max.) to BFR 1,268 (ECU 32) (min.).</p> <p>Single persons: From BFR 1,315 (ECU 33) or BFR 1,195 (ECU 30) (max.) to BFR 1,168 (ECU 30) or BFR 1,061 (ECU 27) (min.) according to the category.</p> <p>Cohabitants without dependants: From BFR 1,315 (ECU 33) or 932 (ECU 24) (max.) to BFR 1,155 (ECU 29) or 817 (ECU 21) (min.) according to the category and, if necessary, possible extension after 15 months, BFR 800 (ECU 20) or 636 (ECU 16).</p>	<p>90 % of reference earnings, but not more than DKR 2,615 (ECU 354) per week. Unemployed persons who satisfy certain conditions 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 DKR 2,145 (ECU 291).</p>	<p><i>Insurance:</i></p> <ul style="list-style-type: none"> • Beneficiaries with children: 67 % of net earnings (benefits on a fixed scale). • Beneficiaries without children: 60 % of net earnings. <p><i>Assistance:</i></p> <ul style="list-style-type: none"> • Beneficiaries with children: 57 % of net earnings (benefits on a fixed scale). • Beneficiaries without children: 53 % of net earnings. 	<p>For manual workers: 40 % of daily wage.</p> <p>For employees: 50 % of monthly wage.</p> <p>Minimum: Two-thirds daily minimum wage (DR 3,836 = ECU 13). 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>

Spain	France	Ireland	Italy	5. Rate
<p><i>Insurance:</i> 70 % of reference earnings for first 180 days; afterwards 60 %. Maximum: 220 % of interprofessional minimum wage. Minimum: 100 % of the interprofessional minimum wage with two dependent children; 75 % of the interprofessional minimum wage without dependent children.</p> <p><i>Assistance:</i> 75 % of interprofessional minimum wage. For long-term unemployed aged 45 or more, special 6-months benefit of 75 % to 125 % of interprofessional minimum wage, according to charges for dependants.</p>	<p><i>Insurance:</i> For minimum insurance period of at least 6 months:</p> <ul style="list-style-type: none"> • Full rate: 49.4 % of reckonable daily wages + FF 56.95 (ECU 8.80) per day or 57.4 % of the reference daily wage. The option most favourable to the claimant is applied. Minimum: FF 142.24 (ECU 22) per day. • Downward sliding scale: The full rate allowance is decreased at 4 monthly intervals, but a minimum allowance is guaranteed: FF 92.21 (ECU 14) per day, FF 127.82 (ECU 20) per day for people aged over 52 under certain conditions relating to previous employment. <p>For minimum insurance period between 4 and 6 months: The amount of benefit is calculated at the full rate (above) less 25% (general rate).</p> <p><i>Assistance:</i></p> <ul style="list-style-type: none"> • Special benefit for long term unemployed: FF 74.01 (ECU 11) per day. FF 106.30 (ECU 16) per day if over 55 years or over 57 years under certain conditions regarding former working activity. • Insertion benefit: FF 43.70 (ECU 6.70) per day. 	<p><i>Insurance:</i> Flat-rate benefit: IR£ 64.50 (ECU 82) per week.</p> <p><i>Assistance:</i></p> <ul style="list-style-type: none"> • Short-term: IR£ 62.40 (ECU 79) per week. • Long-term: IR£ 64.50 (ECU 82) per week. 	<ul style="list-style-type: none"> • <i>Ordinary unemployment benefit:</i> 30 % of the average pay received during the last 3 months with a monthly ceiling of LIT 1,287,306 (ECU 667) for earnings < LIT 2,784,990 (ECU 1,443) and of LIT 1,547,217 (ECU 801) for earnings > LIT 2,784,990 (ECU 1,443). • <i>Special unemployment benefit:</i> 80 % of previous earnings with a monthly ceiling of LIT 1,122,040 (ECU 561). • <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. 	

	Luxembourg	Netherlands	Austria	Portugal
5. Rate	80 % of reference earnings.	<ul style="list-style-type: none"> • <i>General benefits:</i> 70 % of statutory minimum wage. • <i>Extended benefits:</i> 70 % of previous earnings. • <i>Follow-up benefits:</i> 70 % of the statutory minimum wage. • If unemployment benefits are less than the social minimum, a supplementary benefit can be claimed under the Supplementary Benefits Act (means tested). The maximum amount of the supplement is 30 % of the minimum wage for a couple, 27 % of this wage for single parents, and 21 % for a single person. Lower rates apply to single persons under 23. 	<p><i>Insurance:</i> basic amount: 56 % of daily net income. Lowest daily rate: S 55.10 (ECU 4.10), Highest daily rate: S 417.80 (ECU 31).</p> <p><i>Assistance:</i> 92 % (in some cases 95 %) of the basic amount of unemployment benefit.</p>	<p><i>Insurance:</i> 65 % of reference wage. Maximum: 3 x minimum guaranteed wage. Minimum: Minimum guaranteed wage unless worker's remuneration is below that level.</p> <p><i>Assistance:</i> 70 % to 100 % of minimum wage in line with number of dependants.</p>

	Finland	Sweden	United Kingdom	
5. Rate	<p><i>Insurance:</i></p> <ul style="list-style-type: none"> • A basic daily allowance is FIM 118 (ECU 20) 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 (FIM 10,620 = ECU 1,815) the earnings amount is 20 % of the excess. <p><i>Assistance:</i></p> <p>Full labour market support amounts to FIM 118 (ECU 20) per day. A full allowance is payable if the monthly income is below FIM 3,700 (ECU 632) per month for a single person and below FIM 5,540 (ECU 947) for a family. The limit is increased by FIM 630 (ECU 108) for each child under 18. Income above the limit reduces the allowance by 75 %. A young person living with his parents gets 60 % of the full labour market support. (However a full support during labour market measures).</p>	<p><i>Insurance:</i></p> <p>75 % of reference earnings; minimum SEK 230 (ECU 28) per day, maximum SEK 564 (ECU 67) per day.</p> <p><i>Assistance:</i></p> <p>SEK 230 (ECU 28) per day.</p>	<p>Single aged 25 or over: £ 47.90 (ECU 59) per week.</p> <p>Single aged 18-24: £ 37.90 (ECU 47) per week.</p>	5. Rate

	Belgium	Denmark	Germany	Greece
6. Family supplements	See above.	None.	General scheme of family allowance (see Table X).	10 % increase of unemployment allowance for each dependant. Maximum for benefit including increases: 70 % of daily wage.
Benefits for older unemployed and early retirement	Conventional early retirement pension in case of dismissal.	<ul style="list-style-type: none"> • Transition benefits (see above). • Early retirement scheme. 	<ul style="list-style-type: none"> • Compulsory retirement of unemployed at age 60 (see Table VII). • Special part-time work scheme (at least 18 h/ week) for workers aged 58 or over, if provided for in collective agreements, enterprise agreements or individual contracts of employment. If earnings for such part-time work for older workers is increased by at least 20%, and contributions are paid for legal pension insurance at least at the level of the compulsory contributions due on the difference between the wage for the part-time work and 90% of a full-time wage, the federal labour office will refund the employer the wage supplement for 20%, as well as the difference in the contributions for the legal invalidity and old-age insurance, corresponding to the compulsory contributions for the shown difference under the condition that his working place can be replaced. 	None.
1. Measure				
2. Conditions	<ul style="list-style-type: none"> • General rule: To be aged 58; to be made redundant; 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. 	To be aged between 60 and 67; to be member of unemployment fund for at least 20 years within the last 25 years; to fulfil the conditions for unemployment benefit or to be in receipt of this benefit; to be resident in Denmark; not being pensioned; working activity limited to 200 hours per year.	<ul style="list-style-type: none"> • Must have turned 60 years of age. • unemployed for at least 1 year during the last 18 months, • at least 8 employed contribution years in the last 10 years, • and must have fulfilled the waiting period of 15 years. 	None.

Spain	France	Ireland	Italy	
<p>None.</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 retirements as from age 62 subject to a proportional reduction in retirement pension. 	<p>None.</p> <p>Early retirement from State funds after 57 years (exceptionally 56 years of age).</p>	<ul style="list-style-type: none"> • Adult dependant: IR£ 38.50 (ECU 49) per week. • Each child dependant: IR£ 13.20 (ECU 17) per week. <p>Additional payments from the unemployment insurance and the unemployment assistance.</p> <p>Pre-retirement allowance is payable to persons between 55 and 66 years of age.</p>	<p>Housing supplement.</p> <p>See Table VII "Old-age"</p>	<p>6. Family supplements</p> <p>Benefits for older unemployed and early retirement</p> <p>1. Measure</p>
<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. 	<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 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 over 60 years: insufficient insurance period. 	<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. 	<p>None.</p>	<p>2. Conditions</p>

	Luxembourg	Netherlands	Austria	Portugal
6. Family supplements	Increase to 85 % of earnings if dependent children.	See Table X "Family benefits".	Family supplements are due for spouses (partners), children and grand-children: Amount: S 21.40 (ECU 1.60) daily. Income of the spouse (partner) of over S 14,000 (ECU 1,038) has to be offset against the family supplements. Family supplements for the spouses (partners) are only due if family supplements are also due for dependent children and grand-children.	None.
Benefits for older unemployed and early retirement	Pre-retirement benefit permitting enterprises to dismiss structurally redundant workers and to reequilibrate the age structure among the workers within an enterprise. Early retirement measures are also applied in case of night- and shift-work. The indemnity is paid by employers and partially reimbursed by the employment fund.	Prolongation of benefits duration but at social minimum rate. Possibly, early retirement pension as part of agreements secured by collective bargaining and according to economic sector.	Early retirement pension in the event of unemployment (see Table VII "Old-age"). Within unemployment insurance special support (<i>Sonderunterstützung</i>): benefit for older unemployed persons in the mining sector: from the age of 51.	Early retirement for unemployed persons aged 60. If the unemployed is 55 or older at the time of receipt of benefit, it will be continued until age 60.
1. Measure				
2. Conditions	<ul style="list-style-type: none"> • Age 57, and having fulfilled in the three preceding years the conditions for old-age or early retirement pension, and fulfilling certain conditions related to work record. • Must not exercise any professional activity other than insignificant or occasional activities. 	As for full unemployment and aged at least 50 when becoming unemployed. Early retirement pensions vary according to industrial and professional sector.	<ul style="list-style-type: none"> • Capable to work, willing to work and unemployed and completion of qualifying period required by pension insurance in the event of old-age insurance (See Table VII "Old-age"). • Completion of age 51 and at least 10 years of employment in an enterprise of the mining industry before unemployment occurred. 	<ul style="list-style-type: none"> • To have exhausted entitlement to unemployment insurance benefit. • To have applied for an old-age pension.

	Finland	Sweden	United Kingdom	
6. Family supplements	<p>Daily supplements for children under 18:</p> <p><i>Insurance:</i></p> <p>1 child: FIM 24 (ECU 4.10)</p> <p>2 children: FIM 35 (ECU 6)</p> <p>3 or more children: FIM 45 (ECU 7.70).</p> <p><i>Assistance:</i></p> <p>1 child: FIM 9.60 (ECU 1.60)</p> <p>2 children: FIM 14 (ECU 2.40)</p> <p>3 or more children: FIM 18 (ECU 3.10)</p>	Both schemes: None.	None.	6. Family supplements
Benefits for older unem- ployed and early retirement 1. Measure	See table VII „Old-Age“.	<p>No early retirement benefit exists.</p> <p>Persons entitled to old age pension before the age of 64 may get reduced unemployment benefits.</p>	None.	Benefits for older unem- ployed and early retirement 1. Measure
2. Conditions	See table VII „Old-Age“.	<p>Unemployment benefits to a person who has an old age pension will be paid up to 65 % of earlier income.</p> <p>If a person draws a full disability pension or gets 100 % sickness benefits he is not entitled to unemployment benefits.</p>	None.	2. Conditions

	Belgium	Denmark	Germany	Greece
3. Rates	<p>A complementary indemnity is added to unemployment benefit equal to half the difference between the net earnings (upper limit) and the unemployment benefit. The indemnity is paid by the employers.</p> <p><i>Measures:</i> Contractual early retirement partial pension: complementary indemnity system for certain older employees in case of benefit reduction for part-time work.</p> <p><i>Conditions:</i> Minimum age 55, no exceptions; entitled to unemployment benefits; replacement obligation for those hours which the beneficiary does no longer work - no exception possible.</p> <p><i>Rates:</i> In addition to the remuneration of his part-time work the beneficiary receives a supplement partly consisting of unemployment benefit and the remaining sum of which is paid by the employer. The unemployment benefit is paid at a flat-rate of BFR 455 (ECU 12) per day.</p>	<p>During the first 2½ years, including periods of unemployment benefit, same amount as unemployment benefit, same upper limit of DKR 2,615 (ECU 354) per week. After 30 months not more than 82 % of the upper limit (DKR 2,145 = ECU 291).</p> <p>Transition benefits: 82 % of the calculation base. Salary up to DKR 28,300 (ECU 3,833) per year without reduction of the benefit.</p>	<p>See Table VII "Old-age".</p> <p>In case of long service in a firm, the employer is obliged to reimburse benefits received by the unemployed person.</p>	None.
Partial unemployment				
1. Definition	Days or half days during which the execution of the work contract is suspended.	Less than full time and a reduction of the working week of no less than 7.4 hours.	<p>Short-time working (<i>Kurzarbeit</i>): temporary shortage of work due to economic reasons. Unemployment insurance only: Unavoidable shortage of work affecting at least one third of staff and at least 10 % of normal working time in so far as the collectively agreed weekly working time will not be exceeded.</p> <p>Bad weather allowance (<i>Winterausfallgeld</i>): In the building sector, in the event of unemployment due to weather conditions (1 January to 31 March and 1 November to 31 December), compensation as for short-time working.</p>	None.
2. Conditions	See "Total unemployment".	See "Total unemployment".	See "Total unemployment", and for short-time working allowance (<i>Kurzarbeitergeld</i>): Unavoidable shortage of work affecting at least one third of staff and at least 10 % of normal working time in so far as the collectively agreed weekly working time will not be exceeded.	None.

Spain	France	Ireland	Italy	
<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>65 % of the portion of daily earnings taken as reference lower than the social security contribution ceiling and 50 % for the portion of the salary included between the ceiling and 4 times the ceiling.</p>	<p>IR£ 64.50 (ECU 82) per week (max.). Rates vary according to the means of the claimant.</p>	<p>None.</p>	<p>3. Rates</p>
<p>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.</p>	<p>Reduction of hours usually worked below legal limit, because of economic, accidental or technical reasons.</p>	<p>Short-time working is employment in which the number of days systematically worked in a working week is temporarily less than the normal number of days in the employment concerned.</p>	<ul style="list-style-type: none"> • 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 the sectoral or local economic situation, restructuring or reconversion of the enterprise (<i>extraordinary complement</i>). 	<p>Partial unemployment 1. Definition</p>
<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.</p>	<ul style="list-style-type: none"> • To have a weekly wage equal or higher to 18 times the minimum wage (SMIC). • Not being in seasonal unemployment. • Not being unemployed because of strike. 	<p>See "Total unemployment" for contribution conditions.</p>	<ul style="list-style-type: none"> • <i>Ordinary complement:</i> Request made by the employer. Authorisation by INPS. • <i>Extraordinary complement:</i> Request made by the employer and Decree of Ministry of Labour. 	<p>2. Conditions</p>

	Luxembourg	Netherlands	Austria	Portugal
3. Rates	<p>Percentage of previous gross earnings, as follows:</p> <ul style="list-style-type: none"> • 85 % during 1st 12 months, • 80 % during 2nd 12 months, • 75 % during 3rd 12 months. 	<p>See "full employment".</p> <p>Vary according to industrial and professional sector.</p>	<p>Amount of the theoretical invalidity pension (See Table VI "Invalidity").</p>	<p>See Table VII "Old-age"</p>
Partial unemployment				
1. Definition	<p>Short-time working or two or more days of unemployment in a normal working week.</p>	<p>No special definition.</p>	<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>). <p>As regards the respective terms of partial unemployment see "Conditions".</p>	<p>Reduction of working hours due to business-cycle related economic and technological reasons or because of nature disaster which hit the enterprise.</p>
2. Conditions	<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. 	<p>See "Total unemployment".</p>	<p><i>Short-time working support:</i></p> <p>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><i>Bad weather compensation:</i></p> <p>The employers must pay the employees a compensation for the loss of working hours because of bad weather.</p>	<p>Agreement of employees.</p>

	Finland	Sweden	United Kingdom	
3. Rates	See table VII „Old-Age“.	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
Partial unemployment				
1. Definition	<ul style="list-style-type: none"> • Shortening of the weekly working time by at least one day or by corresponding daily working hours • when an unemployed person accepts part-time work or not longer than one month lasting full-time work • where a person has lost his principal employment and has a secondary employment or entrepreneurship. 	<p><i>Both schemes:</i> 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>	Any day of unemployment on which a person would normally work.	Partial unemployment
2. Conditions	See „Total unemployment“.	<p><i>Both schemes:</i> An unemployed person, who is looking for part-time work is entitled to benefits only if he wants to work at least 3 hours per day and at an average at least 17 hours per week. The right to compensation is to be taken under consideration every sixth month.</p>	See „Total unemployment“.	2. Conditions

	Belgium	Denmark	Germany	Greece
3. Compensation	60 % of ceiling of reference wage.	Normal rate which is proportional to the reduction of the working hours.	Short-time working allowance: Per hour of unemployment, rate as for total unemployment (official scale). Bad weather allowance (<i>Winterausfallgeld</i>): from the 151st hour of unemployment.	None.
4. Accumulation	<ul style="list-style-type: none"> • Benefit from a full early pension: No unemployment benefit. • Benefit from a partial early pension: Daily benefit is reduced by the daily pension's amount exceeding 30 % of the maximum unemployment benefit per day for worker with dependent family members. 	<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. 	<i>Pensions:</i> Accumulation dependent on individual circumstances. <i>Sickness allowance:</i> No accumulation.	None.
Taxation				
1. Taxation of cash benefits	See Table IV "Sickness - cash benefits".	Benefits are fully liable to taxation.	Benefits are not liable to taxation (subject to progression).	Benefits are generally fully liable to taxation. Tax relief: See table IV "Sickness - cash benefits".
2. Limit of income for tax relief or tax reduction	See Table IV "Sickness - cash benefits". But total net income ceilings: <ul style="list-style-type: none"> • Single persons: BFR 396,307 (ECU 10,050) • Couples without children: BFR 549,341 (ECU 13,931) • Couples with two children: BFR 653,341 (ECU 16,568) 	See table IV "Sickness - cash benefits".	See table IV "Sickness - cash benefits".	See table IV "Sickness - cash benefits".

Spain	France	Ireland	Italy	
<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 FF 29 (ECU 4.50) per hour. Reimbursement of employer by state of FF 18 (ECU 2.80) per hour.</p>	<p>One fifth of the weekly unemployment benefit rate for each day of unemployment. The sum of the number of days worked and the number of days benefit may not exceed 5 in the week.</p>	<p><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). <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>3. Compensation</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 transitorial 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 interprofessional minimum wage.</p>	<p>No accumulation of insurance benefits with unemployment assistance.</p> <p><i>Insurance:</i> Accumulation possible of replacement income with old-age benefit after the age of 60, within certain limits. No accumulation with benefits in cash of sickness insurance.</p> <p><i>Assistance:</i> No accumulation with benefits in cash of sickness insurance, or with invalidity pensions for total incapacity to work. Accumulation possible with old-age benefits if condition of maximum of resources is met. For both schemes: possibility of partial accumulation with earnings from reduced activity (conditions of accumulation are different).</p>	<p>Normally no accumulation with other social insurance benefits.</p>	<p><i>Total unemployment:</i> No accumulation of unemployment allowances and exceptional allowances. No accumulation permitted with sickness allowance, invalidity pension and pensions over guaranteed minimum. <i>Partial unemployment:</i> No accumulation with pensions above the minimum pension.</p>	<p>4. Accumulation</p>
<p>Benefits are subject to taxation.</p>	<p>Benefits are liable to taxation after deduction of 10 % and then of 20 %.</p>	<p>Benefits are fully liable to taxation. (including supplement for adult dependant but excluding supplement for child dependants). The first IR£ 10 (ECU 13) of weekly Unemployment Benefit is exempted from taxation in the first two years of unemployment.</p>	<p>Benefits are liable to taxation. Tax relief. See table IV "Sickness - cash benefits".</p>	<p>Taxation 1. Taxation of cash benefits</p>
<p>See table IV "Sickness - cash benefits".</p>	<p>See table IV "Sickness - cash benefits".</p>	<p>See table IV "Sickness - cash benefits".</p>	<p>See table IV "Sickness - cash benefits".</p>	<p>2. Limit of income for tax relief or tax reduction</p>

	Luxembourg	Netherlands	Austria	Portugal
3. Compensation	80 % of the gross hourly earnings although the benefit cannot exceed the 2 1/2 times ceiling for the minimum hourly social salary. The first 8 hours of each month are not indemnified, the second 8 hours is to the employers' charges.	See "Total unemployment".	<i>Short-time working support:</i> A minimum of 0.125 % of the daily rate of unemployment benefit per working hour lost (flat-rates are fixed by the Federal Minister of Labour and Social Affairs). <i>Bad weather compensation:</i> 60 % of the collectively agreed wages. The employer will be refunded the amounts paid + a lump-sum of 30 % (for social insurance).	None.
4. Accumulation	Accumulation not possible in conjunction with other benefits. If income from a gainful professional activity exceeds 10 % of the maximum threshold of the provided compensation, the unemployment benefit is reduced by the amount exceeding the provided ceiling.	Any compensation paid by the employers is deducted. The amount of the supplement under the Supplementary Benefits Act depends on any further income from or in connection with work of the beneficiary and/or eventual partner.	<i>Unemployment insurance and assistance:</i> In the event of income from gainful employment accumulation only possible up to the limit of S 3,600 (ECU 267) per month, taking account of the benefits not liable to taxation and transfers; no accumulation with sick pay and pension.	No accumulation with sickness benefit, maternity benefit or equivalent benefits for fathers, invalidity and old-age pensions.
Taxation				
1. Taxation of cash benefits	Benefits are liable to taxation.	Benefits are generally fully liable to taxation.	Benefits are not subject to taxation.	Benefits are not subject to taxation.
2. Limit of income for tax relief or tax reduction	For tax purposes social security benefits replacing income are treated as wages.	See table IV "Sickness - cash benefits".	Not applicable.	Not applicable.

	Finland	Sweden	United Kingdom	
3. Compensation	An adapted daily allowance: The amount per month paid for total unemployment minus 80 % of such part of salary or other earned income as exceeds FIM 750 (ECU 128).	Both schemes: Compensation is paid according to a special table prescribed by the government. The benefit/assistance paid is in principle calculated in proportion to reduction in working hours.	See „Total unemployment“.	3. Compensation
4. Accumulation	Unemployment benefit may be drawn together with other types of social insurance benefits.	Both schemes: • Pension: Accumulation permitted, but benefits are reduced with pension. • Sickness benefits: 100 % sickness benefit no unemployment benefit, otherwise unemployment benefits are reduced according to a table.	None.	4. Accumulation
Taxation				Taxation
1. Taxation of cash benefits	Benefits are liable to taxation.	<i>Both schemes:</i> Benefits and assistance are fully liable to taxation.	Contribution-based JSA is subject to taxation.	1. Taxation of cash benefits
2. Limit of income for tax relief or tax reduction	Not applicable.	No limit.	Taxable up to a taxable ceiling equal to the personal allowance (see rate). Where income-based JSA is paid for a couple the taxable ceiling is the couple's rate, i.e. £ 75.20 (ECU 93). For income-based JSA see information in Table XII.2.	2. Limit of income for tax relief or tax reduction

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

Table XII.1

Guaranteeing Sufficient Resources: 1. General Non-Contributory Minimum

	Belgium	Denmark	Germany	Greece
Designation	Minimum de Moyens d'Existence (Minimex).	Social Bistand.	Sozialhilfe - social assistance.	No general scheme exists. See specific allowances below.
Basic legislation	Law of 7 August 1974 instituting the right to minimum means of existence.	Law of 19 June 1974.	Law of 30 June 1961: <i>Bundessozialhilfegesetz (BSHG)</i> ; amendment dated 23.7.1996 (came into force 1.8.1996).	No general scheme.
Goal	To assure a minimum income to persons not disposing of sufficient resources and who are unable to procure them by personal effort or other means.	The amount is given when a person is temporarily, for a shorter or longer period, without sufficient means to meet his requirements or those of his family.	To enable the recipients who are unable to support themselves to enjoy a reasonable standard of living and to place them in a position to live independently of social assistance.	No general scheme.
Legal qualification	Subjective right, non-discretionary.	Subjective right, non-discretionary.	Subjective right, non-discretionary.	No general scheme.
Principle	Differential amount.	Differential amount.	Differential amount.	No general scheme.

Spain	France	Ireland	Italy	
"Ingreso mínimo de inserción" or "Renta Mínima".	Revenu Minimum d'insertion.	Supplementary Welfare Allowance.	Minimo Vitale. Reddito minimo (minimum income)	Designation
Not uniform laws of the 17 <i>Comunidades Autónomas</i> .	Law of 1 January 1988, amended. Law No. 92-722 of 29 July 1992.	First law introduced in 1975. Social Welfare (Consolidation) Act of 1993, as amended.	Is a matter for the regional authorities. The regulations vary according to the regions: most regions settle their services by means of laws of reorganisation of supplementary benefit services. In other regions (such as Toscana, Emilia-Romagna) every community or local sanitary unit (USL) fixes the amount of the "minimum income" by means of individual regulations of social help allowances. The regions which have a specific regulation concerning this subject are Umbria, the Aoste Valley and the autonomous province de Bolzano.	Basic legislation
Combat poverty by means of cash benefits, for the basic needs of living.	To enable those in need to dispose of minimum revenues in order to satisfy essential requirements and to encourage sociological and professional integration of deprived persons.	Supplementary Welfare Allowance gives a basic weekly income to people who have little or no means. In addition, lump-sum payments can be made to meet urgent or exceptional circumstances.	Allowance which achieves a transfer of public resources in favour of citizens who really have no work and who do not have an income above a certain determined level (in principle, corresponding to a hypothetical subsistence level).	Goal
Subjective right, non-discretionary, sometimes subject to budget funds.	Subjective right, non-discretionary.	Statutory entitlement to basic weekly allowance, provided the general conditions are satisfied. Lump-sum payments and weekly supplements for rent or mortgage costs are discretionary.	Subjective right, non-discretionary.	Legal qualification
Differential amount.	Differential amount.	Differential amount.	Differential amount according to the composition of the family and of the basic minimal income fixed by the region, the town councils and the local health organisations (USL).	Principle

Table XII.1

Guaranteeing Sufficient Resources: 1. General Non-Contributory Minimum

	Luxembourg	Netherlands	Austria	Portugal
Designation	Revenu Minimum Garanti.	Sociale Bijstand.	Sozialhilfe.	No general scheme exists. See specific allowances below.
Basic legislation	Law of 26 July 1986, amended.	Social Assistance Act of 1 January 1996 (Algemene Bijstandswet, ABW).	Different acts of the 9 Federal States (<i>Bundesländer</i>).	No general scheme.
Goal	To ensure a decent standard of living to the population and to protect individuals against poverty.	To provide financial assistance to every citizen resident in the Netherlands who cannot provide for the necessary costs of supporting himself or his family, or cannot do so adequately, or who is threatened with such a situation. The law affords the citizen the opportunity to pay the costs necessary for living. The allowance is aimed at enabling the party in question to achieve again a position in which he can independently meet the necessary costs of living.	To enable those persons to lead a decent life who need the help of society.	No general scheme.
Legal qualification	Subjective right, non-discretionary.	Subjective right, the government has a legal duty to supply financial assistance.	Subjective right, non-discretionary.	No general scheme.
Principle	Differential amount.	Differential amount at uniform national standard rates.	Differential amount.	No general scheme.

	Finland	Sweden	United Kingdom	
Designation	Toimeentulotuki	Social Bidrag.	Income Support.	Designation
Basic legislation	The Social Welfare Act of 17 September 1982, as amended.	Law of January 1982.	Income Support (General) Regulations, 1987. The Social Security Administration Act 1992.	Basic legislation
Goal	Social allowance is a form of last resort assistance. The allowance is given when a person (family) is temporarily, for a shorter or longer period without sufficient means to meet the necessary costs of living.	The assistance is given to persons when they are not able to support themselves and who are not included in the normal schemes covering the right to sickness benefit, unemployment benefit etc.	To provide financial help for people who are not in full time work (16 hours or more a week 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.	Goal
Legal qualification	Subjective right to basic part. Municipalities are legally obliged to provide financial assistance. Additional allowance in discretionary.	Subjective right, non discretionary.	Awards are made by independent Adjudication Officers who interpret regulations.	Legal qualification
Principle	Differential amount.	Differential amount.	Differential amount.	Principle

	Belgium	Denmark	Germany	Greece
Entitled persons	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.
General conditions	Unlimited.	Unlimited.	Unlimited, until circumstances no longer require it.	No general scheme.
1. Duration				
2. Nationality	Nationals; persons benefiting from EEC Rule 1612/68; stateless persons, refugees and those of undetermined nationality.	No nationality conditions.	Nationals; citizens of the signatory countries to the Social Security agreement (e.g. all EU Member States), persons granted political asylum; other foreigners (with restrictions). Since 1.11.93, rules for asylum seekers according to the law on asylum seekers' benefits (<i>AsylbLG</i>).	No general scheme.
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.
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 parents are obliged to support their children).	No age condition; minors can claim on their own right.	No general scheme.
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.	Persons capable of working must be prepared to carry out all work offered to them, within reason.	No general scheme.

Spain	France	Ireland	Italy	
Isolated people or independent family units.		Basic allowance is paid to the individual, with supplements in respect of adult and child dependants.	All citizens in a situation of need due to a lack of individual economic resources.	Entitled persons
Generally 12 months; possibility to be extended.	Three months, possibility to be extended for periods of between three months and one year.	Unlimited.	Limited, with possibility of renewal depending on duration of the situation of need.	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 country, regardless of nationality.	Nationals, foreign residents and political asylum seekers.	2. Nationality
To have been a resident of the <i>Comunidad Autónoma</i> for a certain period (usually between 3 and 5 years).	Residence in France. Residence abroad possible up to three months per year.	Residence in the country.	All person resident in the regional or municipal territory (according to the authority who administers the service).	3. Residence
Between 25 and 65 years of age; those under 25 entitled to maintenance or handicapped people.	With effect from 25 years of age; those under 25 who have to support a child, possibly not yet born.	Normally paid from 18 years of age.	No age limit; apart from the Region Campania which rules the attendance in kind administered by the communities for minor orphans.	4. Age
Must be capable of working.	Must be available for training, integration or employment activities on the basis of an integration contract (the person concerned undertakes to participate in social integration activities that he/she defines with the Local integration Committee C.L.I.).	If of working age and healthy, the applicant must be willing to work and be registered for work.	The beneficiary must be prepared to participate in activities in an effort to improve his/her situation. With this intention communities or the region organise special professional courses in certain cases.	5. Willingness to work

	Luxembourg	Netherlands	Austria	Portugal
Entitled persons	Universalist law.	In principle an individual right; households (married or unmarried couples irrespective of sex); assistance applied for and received by one of the partners as a family assistance; upon request half of the amount of the assistance can be received by each of the partners.		No general scheme.
General conditions	Unlimited.	Unlimited.	Unlimited, until circumstances no longer require it.	No general scheme.
1. Duration				
2. Nationality	Without regard to nationality.	Nationals, refugees and stateless persons, nationals of all EU member states; all persons legally residing in the country.	Differs between the regions: Burgenland, Upper Austria, Styria and Tyrol do not refer to nationality, the other federal States grant full social assistance only to Austrian residents, refugees under the Geneva Convention, nationals from states with which Austria has concluded mutual agreements, and to those foreigners who are assimilated on the grounds of state treaties. Whereas an entitlement to help towards livelihood is also granted to non-assimilated foreigners in Lower Austria and Vorarlberg, social assistance in total to this category of persons is within the authorities' discretion in Kärnten, Salzburg and Vienna.	No general scheme.
3. Residence	Persons resident on Luxembourg territory and having resided in the country for at least ten years during the last 20 years.	Legally residing in the country; under special conditions Dutch nationals abroad have a right to social assistance.	Residence in Austria (some minor exceptions).	No general scheme.
4. Age	With effect from 30 years; exceptions for persons unable to work or looking after a child or an invalid.	As from 18 years; exceptions possible for minor children having left their parents' house.	No age conditions.	No general scheme.
5. Willingness to work	Be available on the labour market and accept an appropriate employment assigned by the labour authorities; exceptions for sick persons, disabled, old persons, persons who are looking after a child or an invalid.	Register for employment, if of working age.	Person capable of work must be willing to perform reasonable work. Exceptions: with respect to age (men over the age of 65 and women over the age of 60), with respect to care obligations or current training.	No general scheme.

	Finland	Sweden	United Kingdom	
Entitled persons	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
General conditions				General conditions
1. Duration	Unlimited.	Unlimited, until circumstances no longer require it.	Unlimited.	1. Duration
2. Nationality	Without regard to nationality.	No nationality requirements.	UK Nationals; Nationals of EEA signatory states and countries with which a bilateral agreement with reciprocity clause exists, subject to any entry conditions and habited residence.	2. Nationality
3. Residence	All persons residing in the country.	All persons with the right to stay in the country.	Actually residing in the country.	3. Residence
4. Age	No age condition. (In practice, however, allowance is seldom given individually to children under 18 years of age because parents are obliged to support their children)	Assistance is given to the family as a whole, as long as parents are obliged to support their children. No other condition relating to age.	In general, from 18 years of age. In special circumstances, persons aged 16 and 17 may qualify.	4. Age
5. Willingness to work	Each person shall support himself/herself. See point 6.	Everybody is bound to support him- or herself first, and must try to get a job with a sufficient salary at all times, as long as he/she is able to work.	Not a condition for Income Support from October 1996 (see also Jobseeker's Allowance).	5. Willingness to work

	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 "minimex" is a residual right.	Obligation to support spouse and children under 18 years of age.	Claims on other social benefits and relating to persons obliged to pay maintenance have to be exhausted. Exceptions: e.g. child-raising allowance (" <i>Erziehungsgeld</i> "), rent allowance (according to the <i>Bundes-versorgungsgesetz</i>).	No general scheme.
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).	No assets. Event which leads to a change in living conditions.	Dependent on income and assets (certain exonerations).	No general scheme.
Determination of the minimum	There is no reference to the average income, to the average household budget or to the legal minimal salary to establish the basic amount of minimal means. The initial amounts are those who have been fixed as the guaranteed revenue for old-aged people.	The starting point of the assessment of the guarantee of resources amount is (for parents) 80 % of the maximum unemployment allowance and 60 % of this maximum for persons with no children. Special rate for young people under 25 years of age.	Benefits are generally granted depending on circumstances, sometimes at a basic rate which is calculated on the basis of statistics on household expenses of lower-income groups. In addition, there are regular allowances for housing and heating, among others. Supplementary benefits in cases of special need.	No general scheme.
Level of determination	At the national level.	At the national level.	The rate is set by the "Länder".	No general scheme.

Spain	France	Ireland	Italy	
<p>Accumulation with other public social benefits not allowed.</p>	<p>Applicants must vindicate their rights to social benefits and to maintenance payments.</p>	<p>Claims to other social security benefits must normally be exhausted; however, if state of need still exists with those benefits, the allowance may also be paid in full or in part; payment of the allowance may also be made on an interim basis pending processing of claims to other social security benefits.</p>	<p>Generally speaking the gain of other supplementary benefit allowances doesn't cause the suspension of the allocation of the subsistence level.</p>	<p>6. Exhaustion of other claims</p>
<p>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.</p>	<p>No other conditions.</p>	<p>Not normally available for people in full-time employment or full-time education; not available to people involved in trade disputes.</p>	<p>No other conditions.</p>	<p>7. Other conditions</p>
<p>Varies according to the autonomous regions (<i>Comunidades Autónomas</i>).</p>	<p>By decree.</p>	<p>Fixed by Government.</p>	<p>The regulations vary according to the regions.</p>	<p>Determination of the minimum</p>
<p>Autonomous Regions (<i>Comunidades Autónomas</i>).</p>	<p>At the national level.</p>	<p>The level of the basic rate is centrally determined at the national level. Local Community Welfare Officers have a certain degree of discretion in relation to individual cases, particularly in the case of clients with special needs.</p>	<p>Determined by the Regions.</p>	<p>Level of determination</p>

Table XII.1

Guaranteeing Sufficient Resources: 1. General Non-Contributory Minimum

	Luxembourg	Netherlands	Austria	Portugal
6. Exhaustion of other claims	To assert their rights to social allowances and to alimentary claims.	Social assistance is complementary to all other subsistence allowances and is provided as a last resort (safety net).	Entitlements to other social benefits and relating to maintenance payments must be exhausted.	No general scheme.
7. Other conditions	Accept attendance at courses, training periods or other measures of preparation, initiation and guidance in professional life, the temporary assignment to public utility employment with the State authorities, public authorities or other non-profit bodies; same exceptions as sub "Age".	No other conditions.	Priority of exhaustion of own capital.	No general scheme.
Determination of the minimum	The reference minima have been fixed through political decision in comparison with the social minimum income and pension minima. These minima are automatically indexed to the evolution of the costs of living.	The level of assistance to meet essential needs is governed by national rules which are laid down in the National Assistance Rates Decree of 1974, which specifies standard rates to be paid per month. The standard rates are linked to the net minimum wage.	Reference amounts are fixed for food, maintenance of clothes, personal hygiene, heating and lighting, smaller household appliances and personal needs of an appropriate education and the participation in social life. The need which is not covered (accommodation, clothing, etc.) is to be covered by supplementary cash benefits or benefits in kind.	No general scheme.
Level of determination	At the national level.	At national and local level.	Reference amounts are fixed by the Federal States.	No general scheme.

	Finland	Sweden	United Kingdom	
6. Exhaustion of other claims	Social allowance is complementary to all other subsistence allowances and is provided as a last resort (safety net).	The obligation to support one's spouse and children until they have finished upper secondary school, but no longer than up to 21 years of age.	None.	6. Exhaustion of other claims
7. Other conditions	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 £ 8,000 (ECU 9,887) or £ 16,000 (ECU 19,774) for applicants in residential care or nursing homes.	7. Other conditions
Determination of the minimum	Set by Government. The basic part of the allowance for a single person is 80 % of the full national pension. See Table VII „Old Age“.	Varies according to the autonomous municipalities. But to counteract too great a variety, the National Board of Health and Welfare gives out a recommended standard every year.	Set by Government.	Determination of the minimum
Level of determination	At the national level.	A combination of the national level and the local.	At the national level.	Level of determination

Table XII.1

Guaranteeing Sufficient Resources: 1. General Non-Contributory Minimum

	Belgium	Denmark	Germany	Greece
Regional differentiation	No regional differentiation.	No regional differentiation.	The basic rate (<i>Regelsatz</i>) varies between DM 507 (ECU 265) and DM 532 (ECU 278) according to the Land (situation as of 1 July 1996).	No general scheme.
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 spouse; two persons forming a household are regarded as single persons.	The income and assets of claimant and spouse who share a household; for unmarried minors living at home, account is also taken of parents' income and assets. Persons living in a quasi-marital partnership may not be better off than spouses.	No general scheme.
Resources taken into account	<p>All resources, of whatever nature or origin whatsoever, including all allocations paid by virtue of Belgian or foreign social regulations.</p> <p>Exceptions: family allowances in favour of minor or children of age; the amount, determined by the king, of cadastral income from property of which the person concerned is the proprietor or the usufructuary; social assistance granted by public social assistance centres (CPAS); study allowances granted to the interested person for the benefit of himself or his dependant children, donations (in certain cases); the maintenance allowance received for the benefit of minor single children dependent on the concerned person and advances on maintenance payments made for unmarried minors, captivity pensions and war pensions, as well as pensions relating to national orders in the event of a war; allowances paid in connection with activities implemented within the framework of the local employment offices (A.L.E.).</p>	As a rule, all resources, regardless of their nature and origin (some exceptions).	All income, including other social benefits such as, for example, child benefit (exceptions: see "exhaustion of other claims").	No general scheme.

Spain	France	Ireland	Italy	
<p>Important distinction of benefits between PTA 30,000 (ECU 186) and PTA 38,000 (ECU 236), of supplements for family members and of access conditions.</p>	<p>No regional differentiation.</p>	<p>No regional differentiation.</p>	<p>Considerable regional differentiation: the amount for a single person varies between LIT 450,000 (ECU 233) and LIT 620,000 (ECU 284). Exception: in the Aoste Valley, people living in rented accommodation receive LIT 720,000 (ECU 373). If they are home-owners the benefit amount is equal to LIT 432,000 (ECU 224).</p>	<p>Regional differentiation</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, co-habitant, dependants under 25 years of age).</p>	<p>The household: the applicant and his dependants.</p>	<p>Family as a result of a certificate of the family status. The law is extended to the effective family nucleus who live in the same flat and who share the surviving resources.</p>	<p>Domestic unit for the calculation of resources</p>
<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 resources (RMI + monthly resources): Single person: FF 2,374.50 (ECU 366) household: FF 3,561.75 (ECU 550).</p>	<p>All cash income, including other social security payments, as well as the value of property (except the home of the applicant), investments and savings. Family Benefit payments are excluded from the assessment of income.</p>	<p>All family earnings, except the family dwelling.</p>	<p>Resources taken into account</p>

Table XII.1

Guaranteeing Sufficient Resources: 1. General Non-Contributory Minimum

	Luxembourg	Netherlands	Austria	Portugal
Regional differentiation	No regional differentiation.	No regional differentiation.	Regional differentiation, e.g. the reference amounts for single persons are between S 4,706 (ECU 349) (Kärnten) and S 6,180 (ECU 458) (Upper Austria).	No general scheme.
Domestic unit for the calculation of resources	"De facto" community of persons living under the same roof and obviously disposing of a common budget.	The claimant and the partner.	Beneficiaries and dependent family members living in the same household.	No general scheme.
Resources taken into account	The entire gross revenue, possessions and replacement or supplementary social security benefits (excluding family allowances and maternity benefits).	All resources, regardless of their nature and origin. Capital left untouched: HFL 18,600 (ECU 8,656) for families and HFL 9,300 (ECU 4,328) for single persons. People under 65 and living in their own home are granted an additional exemption. Irrespective of the number of children, an amount of HFL 190.24 (ECU 90) is deducted from the allowance to the beneficiary with children living at home and having their own income.	In principle total income. Exceptions, e.g. support by independent welfare organisations, care-related financial benefits, educational allowances.	No general scheme.

	Finland	Sweden	United Kingdom	
Regional differentiation	Two classes: Depending on the cost of living classification of the municipality of residence.	See above.	No regional differentiation.	Regional differentiation
Domestic unit for the calculation of resources	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).	Domestic unit for the calculation of resources
Resources taken into account	All earnings of the applicant and/or of the family (some exceptions).	As a rule, all resources, regardless of their nature and origin.	Most income resources, most social security benefits and pension are taken fully into account. Benefits generally ignored include: Housing Benefit, Council Tax Benefit and non-contributory disability benefit. For every £ 250 (ECU 309), or part of £ 250, of savings over £ 3,000 (ECU 3,708) (£ 10,000 = ECU 12,360 if claimant in residential care or a nursing home) a deduction of £ 1 (ECU 1.20) a week is made from the rate otherwise payable.	Resources taken into account

	Belgium	Denmark	Germany	Greece
Guaranteed minimum: 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. 	<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>Allowances covering necessary basic support (<i>Hilfe zum Lebensunterhalt</i>):</p> <ul style="list-style-type: none"> • Regular benefit payments ("normal amount") in varying amounts for single persons or heads of household, husbands or wives and children (depending on their age). • Supplements for certain groups (e.g. single parent families, pregnant women etc.) • Allowances for housing and heating. • Exceptional benefit payments for clothing, large households and other necessities. <p>Assistance to provide for individual needs in difficult situations (e.g. sickness allowance, integration allowances for the disabled, nursing allowance or payments to assist in resolving certain social difficulties).</p>	No general scheme.
Guaranteed minimum and family allowances	Guaranteed family benefits are granted in addition to the minimum.	General family allowances are granted in addition to the minimum.	Each member of the family is entitled to claim social assistance in his/her own right. The total amount increases with the size of the family. Because social assistance has second priority child benefit will be offset as income against social assistance. Family allowance (<i>Erziehungsgeld</i>) is granted in addition to social assistance benefits.	No general scheme.

Spain	France	Ireland	Italy	
<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>Amounts are fixed by local bodies; reference thresholds depend on two parameters: the minimum pension and the non-taxable earnings (depending on general taxation for employees) the benefits vary in direct relation with the number of persons in the family; increases can be provided in special cases (orphans, travelling people, etc.).</p>	<p>Guaranteed minimum: Categories</p>
<p>The guaranteed minimum will be increased for each dependant family member. The supplements vary in the different autonomous regions.</p>	<p>Included: the <i>RMI</i> takes dependant children into account.</p>	<p>Family allowances (i.e. Child Benefit) are paid separately. However, additional amounts are paid in respect of dependants.</p>	<p>Family benefits and "minimo vitale" benefits are granted independently from one another. The right to family allowance is accorded to people who receive income from employment.</p>	<p>Guaranteed minimum and family allowances</p>

Table XII.1

Guaranteeing Sufficient Resources: 1. General Non-Contributory Minimum

	Luxembourg	Netherlands	Austria	Portugal
Guaranteed minimum: Categories	<ul style="list-style-type: none"> • 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 or older: 100 % of the net minimum wage. • Single-parent families aged 21 or older: 70 % of the net minimum wage. • Single persons aged 21 or older: 50 % of the net minimum wage. <p>Single-parent families and single persons can receive from the municipality a supplement of max. 20% of the net minimum wage, dependant on their living conditions.</p> <p>Young people aged between 18 and 21: lower rates.</p>	<p>Reference amounts for:</p> <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. 	No general scheme.
Guaranteed minimum and family allowances	Family allowances and maternity benefits are granted in addition to social assistance.	General family allowances are granted in addition to the social assistance. See table X.	Family allowances are paid in addition (see Table X "Family benefits"). Because of different reference amounts for dependent family members with or without entitlement to family allowance, the allowance will be offset against social assistance to a different extent in the various Federal States respectively.	No general scheme.

	Finland	Sweden	United Kingdom	
Guaranteed minimum: Categories	<ul style="list-style-type: none"> • single persons • spouses • children over 17 years living with their parents • children aged: 0-9 years 10-16 years 	<ul style="list-style-type: none"> • Base amount for single persons. • Base amount for couples. • Base amounts for children at different ages. 	<p>The threshold „Applicable Amount“ with which income is compared is the sum of personal allowances and premiums appropriate to the family, plus certain housing costs (not rent). A residential allowance is added for certain people in residential care or nursing homes.</p> <p><i>Personal Allowances:</i></p> <ul style="list-style-type: none"> • Single aged 25 or over: £47.90 (ECU 69) • Lone parent 18 or over: £47.90 (ECU 69) • Couple one 18 or over: £75.20 (ECU 93) • Dependent child 0 -10: £16.45 (ECU 20) • Dependent child 11 -15: £24.10 (ECU 30) • Dependent child 16 -17: £28.85 (ECU 36) • Dependent child 18: £37.90 (ECU 47) <p><i>Premiums:</i></p> <ul style="list-style-type: none"> • Family: £ 10.55 (ECU 13.00) • Lone parent: £ 5.20 (ECU 6.40) • Pensioner (single/couple), under 75 y.: £ 19.15/28.90 (ECU 24/36) • Enhanced pensioner, 75 - 80 years: £ 21.30/31.90 (ECU 26/ 39) • Higher pensioner, over 80: £ 25.90/37.05 (ECU 32/ 46) • Disability (single/couple): £ 20.40/29.15 (ECU 25/ 36) • Severe disability (single): £ 36.40 (ECU 45) • Severe disability Couple (one/both qualify): £ 36.40/72.80 (ECU 45/ 90) • Disabled child: £ 20.40 (ECU 25) • Carer: £ 13.00 (ECU 16). 	Guaranteed minimum: Categories
Guaranteed minimum and family allowances	Family allowances are taken into account as income of the family when determining the amount of the social allowance.	No difference.	The main family allowances (i.e. Child Benefit and One Parent Benefit) along with the „in-work“ benefit Family Credit are entirely separate from Income Support. However, Income Support can include a 'family' and a 'lone parent premium'.	Guaranteed minimum and family allowances

	Belgium	Denmark	Germany	Greece
Examples	<p>Monthly amounts without family allowances which may differ depending on the allottee or the beneficiary:</p> <ul style="list-style-type: none"> • Person living alone: BFR 20,505 (ECU 520). • Couple with or without children: BFR 27,341 (ECU 693). • Single parent family: BFR 27,341 (ECU 693). • Cohabitant: BFR 13,670 (ECU 343). <p>Monthly amounts including family allowances:</p> <ul style="list-style-type: none"> • Couple with one child (10 years): BFR 32,267 (ECU 818). • Couple with 2 children (8, 12 years): BFR 39,421 (ECU 1,000). • Couple with three children (8-10-12 y.): BFR 47,819 (ECU 1,213). • Single parent with one child (10 years): BFR 32,267 (ECU 818). • Single parent family with 2 children (8, 10 years): BFR 38,935 (ECU 987). 	<p>Monthly amounts not including housing allowance:</p> <ul style="list-style-type: none"> • Persons supporting at least one child: DKR 9,057 (ECU 1,227). • Single person: DKR 6,803 (ECU 921). • Under 25 years of age, living with parents: DKR 2,138 (ECU 290). • Under 25 years, living separately: DKR 4,370 (ECU 592). <p>For young persons under 25 who are obliged to support their family or who have received an income of at least DKR 6,803 (ECU 921) during 18 consecutive months, the amount is calculated as for persons over 25.</p> <p>Amount of the general family allowances that must be added quarterly:</p> <ul style="list-style-type: none"> • For child 0 - 3 years: DKR 2,550 (ECU 345). • For child 3 - 7 years: DKR 2,275 (ECU 308). • For child 7 - 18 years: DKR 1,775 (ECU 240). <p>Supplements for persons who have to cover severe expenses for family support or housing. Other supplements possible in special cases for considerable and unforeseeable expenses.</p>	<p>Average needs within the framework of payments to ensure minimum level of existence (basic amount, exceptional payments, supplements for single parents) in the old "Länder" (as of 1.7.1996) without taking account of the cost for housing.</p> <ul style="list-style-type: none"> • Single person: DM 615 (ECU 321) • Couple without children: DM 1,111 (ECU 580) • Couple with one child: DM 1,523 (ECU 795) • Couple with 2 children: DM 1,934 (ECU 1,009) • Couple with three children: DM 2,346 (ECU 1,224) • Single parent family with one child (below the age of 7): DM 1,177 (ECU 614) • Single parent family with 2 children (8 and 10 years old): DM 1,654 (ECU 863) <p>In addition social assistance provides as a rule for the real costs for housing and heating. Housing benefit will be offset against this. Average additional amounts in the old Länder (as of 1.7.1996):</p> <ul style="list-style-type: none"> 1 person: DM 503 (ECU 263) 2 persons: DM 676 (ECU 353) 3 persons: DM 786 (ECU 410) 4 persons: DM 857 (ECU 447) 5 persons: DM 940 (ECU 491). 	No general scheme.

Spain	France	Ireland	Italy	Examples
<p>Average amounts of the minimum:</p> <ul style="list-style-type: none"> • Single person: PTA 30,000 (ECU 186). • Couple without children: PTA 30,000 (ECU 186). • Single parent family: PTA 30,000 (ECU 186). • Couple with one child: PTA 35,000 (ECU 217). • Couple with two children: PTA 40,000 (ECU 248). • Couple with three children: PTA 45,000 (ECU 279). 	<ul style="list-style-type: none"> • Single person: FF 2,374.50 (ECU 366) • Household without children: FF 3,561.75 (ECU 550) • Single parent family with 1 child: FF 3,561.75 (ECU 550) • Couple with 1 child: FF 4,274.10 (ECU 660) • Couple with 2 children: FF 4,986.45 (ECU 770) • Couple with 3 children: FF 5,936.25 (ECU 916) <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 RMI, • for 2 persons: 16 % of the RMI for 2 persons. • for three persons: 16.5 % of the RMI 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>The RMI, the family benefits and the housing allowance are exempt from taxation on income.</p>	<p><i>Basic minimum allowance (monthly rates):</i></p> <ul style="list-style-type: none"> • Single person: IR£ 270.40 (ECU 344). • Couple without children: IR£ 437.23 (ECU 556). • Couple with one child: IR£ 494.43 (ECU 629). • Couple with 2 children: IR£ 551.63 (ECU 701). • Couple with 3 children: IR£ 608.83 (ECU 774). • Single parent family with one child: IR£ 327.60 (ECU 416). • Single parent family with two children: IR£ 384.80 (ECU 489). <p>All child dependants are treated the same (IR£ 13.20 (ECU 17) per week), regardless of age.</p> <p><i>Examples including family benefits (see Table X):</i></p> <ul style="list-style-type: none"> • Couple with one child: IR£ 523.43 (ECU 665). • Couple with 2 children: IR£ 609.63 (ECU 775). • Couple with 3 children: IR£ 700.83 (ECU 891). • Single parent family with one child: IR£ 356.60 (ECU 453). • Single parent family with two children: IR£ 442.80 (ECU 563). 	<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: LIT 450,000 - LIT 520,000 (ECU 233 - 269). • 2 persons: LIT 655,000 - LIT 1,050,000 (ECU 339-544). • 3 persons: LIT 851,000 - LIT 1,350,000 (ECU 441-699). • 4 persons: LIT 1,050,000 - LIT 1,650,000 (ECU 544-855). • 5 persons: LIT 1,150,000 - LIT 1,770,000 (ECU 596-917). <p>In the Aoste Valley and in the self-governed province of Trento, these amounts are supplemented, by allowances for rent, heating and other general costs.</p>	<p>Examples</p>

	Luxembourg	Netherlands	Austria	Portugal
Examples	<p>Amounts excluding family allowances:</p> <ul style="list-style-type: none"> • Person living alone: LFR 31,165 (ECU 790). • Couple without children: LFR 46,747 (ECU 1,185). • Couple with 1 child: LFR 51,334 (ECU 1,302). • Couple with 2 children: LFR 55,921 (ECU 1,418). • Couple with 3 children: LFR 60,508 (ECU 1,534). • Single parent family with one child: LFR 35,752 (ECU 907). • Single parent family with 2 children: LFR 40,339 (ECU 1,023). <p>Amounts including family allowances (depending on number and age of the children, see Table X):</p> <ul style="list-style-type: none"> • Couple with one child (10 years): LFR 55,161 (ECU 1,399). • Couple with 2 children (10 and 12 years): LFR 65,876 (ECU 1,671). • Couple with 3 children (8-10-12 years): LFR 81,195 (ECU 2,059). • Single parent family with one child (10 years): LFR 39,579 (ECU 1,004). • Single parent family with two children (8 and 10 years): LFR 50,294 (ECU 1,275). 	<p>Monthly net standard rates (excluding family benefits) for persons aged 21 or older:</p> <ul style="list-style-type: none"> • Married or unmarried couples (with or without children): HFL 1,852.02 (ECU 862). • Single-parent families: HFL 1,296.42 (ECU 603). • Single persons: HFL 926,02 (ECU 431). <p>In addition, a holiday allowance is paid: 8%.</p> <p>Single-parent families and single persons can get a supplement up to HFL 370.40 (ECU 172) by the municipality.</p> <p>Amounts of social assistance (holiday allowance pro rata included) plus family allowance:</p> <ul style="list-style-type: none"> • Single parent family with one child (10 years): HFL 1,444.91 (ECU 672) plus max. HFL 370.40 (ECU 172) • Couple with one child (10 years): HFL 2,004.22 (ECU 933) • Single parent family with two children (8 and 10 years): HFL 1,630.46 (ECU 759) plus max. HFL 370.40 (ECU 172) • Couple with two children (8 and 12 years): HFL 2,189.77 (ECU 1,019) • Couple with three children (8-10-12 years): HFL 2,375,33 (ECU 1,105). 	<p>Different amounts in the individual Federal States:</p> <ul style="list-style-type: none"> • Single persons: from S 4,706 to S 6,180 (ECU 349 -458); • Couple with or without children: from S 6,311 to S 8,950 (ECU 468 -664); • Single parent: from S 3,846 to S 5,610 (ECU 285 - 416); • Partner: from S 2,443 to S 3,430 (ECU 181 - 254); • Couple, 1 child (10 years): from S 9,185 to S 13,605 (ECU 681 - 1.009); • Couple, 2 children (8 and 12 years): from S 11,630 to S 18,000 (ECU 862 - 1.335); • Couple, 3 children (8, 10 and 12 years): from S 13,933 to S 22,980 (1.033 - 1.704); • Single parent, 1 child (10 years): from S 6,605 to S 10,175 (ECU 490 - 755); • Single parent, 2 children (8 and 10 years): from S 9,050 to S 14,570 (ECU 671 - 1.080). <p>Benefits are not subject to taxation.</p>	<p>No general scheme.</p>

	Finland	Sweden	United Kingdom	
Examples	<p>Monthly amounts of the basic part of the allowance according to the regional differentiation(1/II)</p> <ul style="list-style-type: none"> • single person and single parent: FIM 2,021/1,934 (ECU 345/331) • Couple - each spouse: FIM 1,718/1,644 (ECU 294/281) • child over 17 years of age living with parents: FIM 1,475/1,412 (ECU 252/241) • child 10-16 years of age: FIM 1,415/1,354 (ECU 242/231) • child below 10 years of age: FIM 1,334/1,276 (ECU 228/218) <p>Other expenses for which additional social allowance may be granted include reasonable housing costs, substantial medical expenses, child day care costs and other costs which are considered to be essential.</p>	<p>Monthly amounts (recommended by the National Board of Health and Welfare), excluding housing allowance:</p> <ul style="list-style-type: none"> • Single person: SEK 3,451 (ECU 413) • Couple: SEK 5,712 (ECU 683) • Children <ul style="list-style-type: none"> 0 - 3 years: SEK 1,666 (ECU 199) 4 - 10 years: SEK 1,964 (ECU 235) 11 - 20 years: SEK 2,261 (ECU 271) 	<p>Monthly amounts (converted weekly rates) including family benefit where appropriate. Full Housing Benefit and Council Tax Benefit are included in respect of average local authority charges for family type and size: these entitlements would generally be higher if private rents used; lower if non-dependants in household. Value of additional benefits (e.g. free school meals, remission of NHS charges) not quantified. Figures are net. Unlikely to be liable for tax (but see taxation in table XI).</p> <ul style="list-style-type: none"> • Single aged 25: £ 394.68 (ECU 468) • Couple, no children: £ 523.38 (ECU 647) • Couple, child of 10: £ 655.77 (ECU 810) • Couple, two children 8 and 12: £ 782.47 (ECU 967) • Couple, three children 9, 13 and 17: £ 907.49 (ECU 1,122) • Lone parent, aged 18+, child of 10: £ 550.47 (ECU 680) • Lone parent, aged 18+, two children 8 and 10: £ 640.55 (ECU 792) 	Examples

Table XII.1

Guaranteeing Sufficient Resources: 1. General Non-Contributory Minimum

	Belgium	Denmark	Germany	Greece
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): + 46 %. • Rate for married couples, 3 children (incl. guaranteed family allowances, average age supplement: 12 years): + 78,5 % 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 basic amount varies according to the age and the beneficiary's position in the household:</p> <ul style="list-style-type: none"> • 100 % reference amount ("Eckregelsatz") 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. 	No general scheme.
Recovery	<p>When a person disposes of resources by virtue of right possessed during the period in which the allowances were granted: from the beneficiary to an amount equal to the amount which should have been taken into account.</p> <p>At the cost of the beneficiary in the event of voluntary omission or material error.</p> <p>Party responsible for accidents or sickness entailing the payment of the Minimex.</p> <p>From certain persons obliged to pay maintenance.</p>	<p>When fraud or failure to give information about financial circumstances.</p> <p>When assistance has been given for paying of instalments and interest in real estate and in some other cases.</p>	<p>Recovery from recipient is principally excluded. An exception is made for culpable conduct (e.g. if the recipient is guilty of a criminal offence, committed either intentionally or negligently).</p> <p>Recovery is possible in cases where the recipient is under obligation to make maintenance payments (divorced or separated spouses, children, parents).</p>	No general scheme.
Indexation	<p>Automatic readjustment of 2 % of the allowance occurs when the consumer price index varies by 2 % in relation to the previous pivot index. Moreover, the king can vary the basic amounts.</p>	<p>Adjustment once a year according a fixed percentage for all social allowances and pensions (<i>satsreguleringsprocenten</i>).</p>	<p>Adjustment is reviewed on 1 July each year based on the respective statistical annual changes to the net income, consumer practices and the cost of living.</p> <p>Limited increase for period between 1 July 1996 and 30 June 1999 on grounds of the Law of social assistance reform.</p>	No general scheme.

Spain	France	Ireland	Italy	
<p>The amounts granted to different members of the household differ between the autonomous regions: 10 to 42 % of the basic amount for the 2nd member; 7 to 37 % for the 3rd member; 4 to 32 % for the 4th member of the family.</p>	<ul style="list-style-type: none"> • Single person: 100 % • Couple with no children: + 50 % • Couple + 1st child: + 30 % • Couple + 2nd child: + 30 % • Couple + 3rd child: + 40 % <p>Family allowances included.</p>	<ul style="list-style-type: none"> • Single person: 100 % • 2nd adult of couple: + 62 % • 1st child (incl. family benefits): + 33 % • 2nd child (incl. family benefits): + 33 % • 3rd child (incl. family benefits): + 35 % 	<p>Different rates between the regions. Relations according to the above mentioned amounts:</p> <ul style="list-style-type: none"> • Single person: 120 % • 2nd adult of couple: + 75 % • 1st child: + 50 % • 2nd child: + 20 % • 3rd child: + 20 % <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>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>Different regulations of the Regions.</p>	<p>Recovery</p>
<p>Adjustment generally yearly by decision of the Government of the <i>Comunidad Autónoma</i>, taking account of the consumer price index development.</p>	<p>Adjustment once a year according to consumer price index.</p>	<p>Adjustment every year in July.</p>	<p>Amounts related to the national pension are yearly adjusted, depending on pension increases (adjusted to consumer price index and salary increases). All the figures mentioned above are provided for information only.</p> <p>Other amounts: adjustment without predetermined conditions.</p>	<p>Indexation</p>

Table XII.1

Guaranteeing Sufficient Resources: 1. General Non-Contributory Minimum

	Luxembourg	Netherlands	Austria	Portugal
Relations between the amounts	Single person: 100 % 2nd adult of couple: 50 % 1st child (incl. family benefits or average age): + 28 % 2nd child (incl. family benefits for average age): + 28 % 3rd child (incl. family benefits for average age): + 28 %	Arithmetic relations between the basic amounts for different family sizes (holiday allowance and local supplements not taken into account): Single person: 100 % 2nd adult of couple: + 100 % 1st child (incl. family benefits for average age): + 14 % 2nd child (incl. family benefits for average age): + 19 % 3rd child (incl. family benefits for average age): + 19 %	Different according to the systems of the individual Federal States.	No general scheme.
Recovery	If positive change in the fortune of the recipient.	When assistance has been wrongly or unnecessarily granted, for instance when a person failed to report certain resources when asking for the allowance. In certain cases the amount can be recuperated from the maintenance-debtors. Allowance may also be recuperated from the estate of a deceased beneficiary.	In principle from the beneficiary (future income or capital), his inheritance, from persons obliged to pay maintenance and third persons, towards whom the beneficiary is legally entitled to benefits covering the livelihood. The obligation for recovery is limited to a certain period (in most cases 3 years) with the exception of individual benefits and certain circumstances.	No general scheme.
Indexation	Automatic adjustment in line with the consumer price development when the index varies by 2.5 % of the preceding figure.	Adjustment twice a year, according to the average development of contract-wages.	Annual adjustment according to the increase of pensions.	No general scheme.

	Finland	Sweden	United Kingdom	
Relations between the amounts	<p>The basic part for a single person is 80 % of full national pension (= A)</p> <ul style="list-style-type: none"> • single person: 100 % x 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: 66 % x A 	<ul style="list-style-type: none"> • Single person 116 % of the base amount (determined by the government once a year, the base amount for January 1995 is also valid for 1996), • Couple: 192 % of the base amount • Children <ul style="list-style-type: none"> 0- 3 years: 56 % of the base amount 4- 10 years: 66 % of the base amount 11-20 years: 76 % of the base amount. 	<p>Relations according to the above mentioned examples:</p> <ul style="list-style-type: none"> Single person: 100 % 2nd adult of couple: + 57 % 1st child (aged 0 - 10): + 56 % 2nd child (aged 11 - 15): + 50 % 3rd child (aged 16 - 17): + 60 % 	Relations between the amounts
Recovery	<ul style="list-style-type: none"> • 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. 	<p>When assistance has been given in advance for some expected income and when it is given as a loan in some other cases.</p>	<p>None.</p>	Recovery
Indexation	<p>Adjustment once a year in accordance with national pensions. However, no index increases will be made during the period 1996-1998.</p>	<p>According to the base amount.</p>	<p>Adjustment normally once a year with reference to movements in prices.</p>	Indexation

	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 and degressive amount over the three years:</p> <ul style="list-style-type: none"> • 1st year: BFR 6,757 (ECU 171) • 2nd year: BFR 5,631 (ECU 143) • 3rd year: BFR 3,379 (ECU 86). <p>Total immunity of benefits drawn within the framework of the local employment offices.</p>	<p>A salary of DKR 2,000 (ECU 271) per month, up to DKR 12,000 (ECU 1,625) in total per year is not taken into account, if the person has been receiving the allowance for three months.</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 six months to recipients of social aid who take up an employment as encouragement for them to take up a new job.</p> <p>Help to take up work (<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 standard 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>

Spain	France	Ireland	Italy	
<p>These measures are part of the Social programmes of the <i>Comunidades</i> to combat poverty and social exclusion, which vary in the different <i>Comunidades Autónomas</i>. The benefits are almost always accompanied by occupational integration measures, retraining, integration programmes, etc.</p>	<p>Partial accumulation of the allowance with earned income: 28 % of the RMI for the beneficiary for the CES and 50 % of the remuneration for other activities. The right to this reduction applies for a duration of 750 working hours and starts at the first day of the activity.</p> <p>This limitation of 750 hours does not apply to the beneficiaries of the CES in which case the termination of the reduction coincides with the termination of the contract and for the beneficiaries registered with ANPE for at least 12 months during a period of 18 months preceding the date when work is taken up. In this case the reduction will apply as long as the activity performed.</p>	<ul style="list-style-type: none"> • The Back to Work Allowance scheme allows an unemployed person to take up work in certain industries and retain a percentage of his unemployment payment. • 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 Lone Parent's Allowance for 12 months or more may be eligible to participate. • Unemployment Assistance recipients have the first IR£ 15 (ECU 19) of earnings per day disregarded in the assessment of income from insurable employment. Lone Parents have the first IR£ 34 (ECU 43) of earnings per week disregarded in the assessment of income from insurable employment. 	<p>Special initiatives for professional training in particular for the integration of certain groups (women, young people).</p>	<p>Measures stimulating social and professional integration</p>

Table XII.1

Guaranteeing Sufficient Resources: 1. General Non-Contributory Minimum

	Luxembourg	Netherlands	Austria	Portugal
Measures stimulating social and professional integration	Revenues from employment, replacement benefits of social security and legally due alimony are exempted up to one fifth of the global guaranteed revenue.	Part of the earnings from (part-time) employment is not taken into account in order to stimulate finding employment. The exemption applies for a period of two years and may be extended in exceptional circumstances.	No general scheme.	No general scheme.

	Finland	Sweden	United Kingdom	
Measures stimulating social and professional integration	None.	No general scheme.	<p>In calculating Income Support, £ 6 (ECU 6.20) per week of any earnings of single claimants and £ 10 (ECU 12) per week of any earnings of couples is disregarded. A higher disregard of £ 15 (ECU 19) per week applies to the earnings of certain groups, for example lone-parents, the sick, disabled.</p> <p>Development of the tax and benefit systems aims to ensure that people are better off in work than unemployed, and are not discouraged from increasing earnings. Measures include the „in-work“ benefits Family Credit (FC) and Disability Working Allowance (DWA) (see table X and part 2.11 below) and the help with rent available through Housing Benefit (HB) and Council Tax Benefit (CTB) (see Table XII.2 below). Enhancements to these benefits include: HB first £ 25 (ECU 31) of weekly earnings of lone parent not on IS disregarded in calculating entitlement; FC/HB/CTB/DWA - first £ 15 (ECU 19) of maintenance payment to lone parent disregarded and up to £ 80 (ECU 74) of a claimant's earnings can be disregarded in respect of child care costs; FC/DWA - £ 10.30 (ECU 13) per week premium for those working 30 hours a week or more. Employer's National Insurance contribution rate reduced by 0.6 % for those earning below £ 205 (ECU 253) per week.</p> <p>Latest work incentive measures include: four week extended payment of HB and CTB after leaving IS or income-based JSA for those out of work for six months or more, and faster processing of in-work claims for HB/CTB for this group; one-year National Insurance Contribution "holiday" for employers, where the new employee has been out of work and claiming benefit for two years or more; following a successful pilot to speed up FC processing, from July 1996, the vast majority of claims will be cleared in 5 days, a great help to people starting work. From October 1996 a tax free Back to Work Bonus, of up to £ 1,000 (ECU 1,236) on leaving IS/JSA for those who have worked part-time; and a pilot of Earnings Top-up, an in-work benefit for single people and couples without dependent children.</p> <p>The Employment Service operates a range of schemes offering advice and encouragement to jobseekers, including grant averaging £ 200 (ECU 247) for long-term unemployed starting work; help finding jobs and with applications; „Restart“ interviews every six months to give advice on opportunities and confirm claimant available for, and actively seeking, work; mandatory two-week „Restart“ course after two years for those who have refused help; work experience and training activities.</p>	Measures stimulating social and professional integration

Table XII.1

Guaranteeing Sufficient Resources: 1. General Non-Contributory Minimum

	Belgium	Denmark	Germany	Greece
Associated rights				
1. Health	Free voluntary sickness insurance.	Free health services for all residents (<i>not an associated right</i>).	Comprehensive protection in case of sickness. Benefit covering insurance contributions or direct payment of health services (doctor, hospital, etc.).	No general scheme.
2. Housing	None.	Housing accommodation allowances in accordance with special legislation (law concerning housing allowances).	Costs for adequate housing and heating are completely covered; housing benefit (including flat-rate allowances) is taken into account.	No general scheme.
Number of beneficiaries	74,300 (1st January 1996).	In January 1996, 100,182 persons in Denmark received cash benefits of social assistance. 32,143 received education or professional training assistance. 46,651 received special aid. 40,048 participated in active-employment measures.	4.27 million persons received in 1993 (old Länder) benefits of social assistance: 3.40 million received maintenance allowances and 1.66 million assistance in special circumstances. In the five new Länder, 748,601 persons received benefits in 1993: 545,157 maintenance allowance and 254,618 assistance in special circumstances.	No general scheme.
Costs	BFR 7,904 million (ECU 200.442) (1995).	Budget for 1996: DKR 16,878 million (ECU 2,286 million).	Provisional figures for 1994: Old Länder: DM 43.2 billion (ECU 22.55 billion). New Länder: DM 6.54 billion (ECU 3.41 billion).	No general scheme.
Financing	50 % State (increased in certain cases) 50 % Public Centres of Social Assistance (CPAS).	50 % State 50 % Local municipalities.	75 % local authorities 25 % Länder.	No general scheme.

Spain	France	Ireland	Italy	
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) and exemptions of patient's cost participation.	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.	Health care is guaranteed to all citizens via the National Health Service. Persons with an income less than the social pension are exempted from participation in costs. See Table III "Health care".	Associated rights 1. Health
Generally not.	Extension of entitlement to social housing allowance to all RMI recipients; the differential allowances of the RMI is not taken into account when determining resources in housing allowance matters.	No direct rights. But recipients may also qualify for rent supplements under the Supplementary Welfare Allowance scheme, Mortgage Interest relief under the taxation system or local authority differential rent schemes, where the rent payable depends on the income of the tenant(s) and the household circumstances.	In some regions, particularly for aged persons special housing supplements for total or partial housing cost reduction. Some regions cover electricity or gas bills or take into account costs for unavoidable interior restructuring measures.	2. Housing
Ca. 21.000 persons (May 1993).	1994: in total 908,000, of which 803,000 in metropolitan France and 105,000 overseas.	Number in receipt of basic payments on 31 December 1995: Total 40,852 (recipients 16,552, adult dependants 9,545, child dependants 14,755). Total Supplementary Welfare Allowances (includes basic payments, supplements and exceptional needs payments): Total 148,505 (recipients 68,086, adult dependants 18,137, child dependants 62,282).	Not available.	Number of beneficiaries
Not available.	In 1994, FF 19.5 billion (ECU 3 billion) (cash benefits) plus 11.5 billion (ECU 1.80 billion) for "active" expenses (connected social rights and integration measures).	IR£ 119,539,000 (ECU 151,966,723) in 1995.	Not available.	Costs
100 % budget of the <i>Comunidades Autónomas</i> .	State.	100 % state.	Taxes at the local level.	Financing

Table XII.1

Guaranteeing Sufficient Resources: 1. General Non-Contributory Minimum

	Luxembourg	Netherlands	Austria	Portugal
Associated rights				
1. Health	Membership of sickness insurance.	Beneficiary compulsorily insured under the Health Insurance Act: payment of what is termed the "nominal premium" under the Health Insurance Act and the General Exceptional Medical Expenses Act from the allowance. Persons not compulsorily insured: reimbursement of the payment of a private medical insurance covering the same risks as the compulsory insurance.	Coverage of illness-related expenses or of expenses for health insurance by social assistance.	No general scheme.
2. Housing	Where rent is due for an occupied flat the difference between the rent paid and the amount corresponding to 10 % of the guaranteed minimum income is granted additionally. Maximum: LFR 5,000 (ECU 127).	In principle: no; social assistance is an 'all-in'-amount, therefore housing cost should be covered by the granted amount. However, beneficiaries paying rent between HFL 335.42 (ECU 156) and HFL 963.75 (ECU 449) per month are usually entitled to rent subsidy. This is a separate statutory arrangement which applies to tenants in general. Beneficiaries in private houses with accommodation expenses between HFL 335.42 (ECU 156) and HFL 963.75 (ECU 449) per month, may receive a housing cost allowance at the same level as the rent subsidy. For accommodation expenses above HFL 963.75 (ECU 449) per month a temporary supplement may be awarded on condition that a cheaper dwelling is sought.	Expenses which can not be met by the reference amounts for appropriate accommodation will be borne by additional cash benefits or benefits in kind.	No general scheme.
Number of beneficiaries	31.12.1995: 3,273 households.	In 1995, 489,200 persons received social assistance, not included persons receiving assistance under the State Group Regulations for self-employed and older or partially disabled unemployed workers.	Over 60,000 in private households (not all beneficiaries are registered), estimation: approx. 80,000 in total; Over 30,000 in homes (not all beneficiaries are registered), estimation: approx. 40,000 in total; Social assistance beneficiaries estimation: approx. 120,000 in total.	No general scheme.
Costs	FNS pensions/Guaranteed minimum income (included employers contribution to sickness insurance): LFR 1,709 million (ECU 43.339 million) in 1995.	1995: HFL 9,118 million (MECU 4,244).	approx. S 20 billion (ECU 1.48 billion) in 1993. Average annual growth rate 10% in the period from 1989 to 1993.	No general scheme.
Financing	State. Contribution of local municipalities fixed at a level of 10 % of the supplements of the minimum income.	90 % State 10 % local authorities.	Primarily Federal States (in some Federal States or for some tasks: by social assistance associations) and different re-financing by the local communities to cover the expenses which cannot be borne by recovery.	No general scheme.

	Finland	Sweden	United Kingdom	
Associated rights				Associated rights
1. Health	Public health care services available to all residents (not an associated right). Substantial medical expenses are taken into consideration while determining the amount of the living allowance (See point 6)	In the event of sickness, all residents have a right to treatment. The majority of the expenses in connection with sickness is paid by the public authorities. But there are certain charges which the individual must pay to cover a minor part of the expenses.	<ul style="list-style-type: none"> • Free NHS prescriptions. • Free NHS dental treatment. • Free NHS eyesight tests and vouchers to help with cost of glasses. • Help with the cost of travelling to hospital for NHS treatment. • Free milk and vitamins for children up to 5 years of age and pregnant women. • Free school meals. 	1. Health
2. Housing	There are separate statutory housing allowances. Housing costs are taken into consideration while determining the amount of the housing allowance (See point 6)	Costs for adequate housing are covered.	Income Support can provide help with certain housing costs, including mortgage interest payments and with some residential care and nursing home charges that are not met by Housing Benefit. Reasonable rent costs can be met by Housing Benefit.	2. Housing
Number of beneficiaries	In 1994: 329,400 households 577,300 persons In November 1994: 135,400 households	715,000 beneficiaries in 1994 (including 238,000 children under the age of 18), (8 % of the population).	5.601 million persons (1995/96) Est.	Number of beneficiaries
Costs	FIM 2.7 billion (ECU 461.5 millions) (1995)	1994: SEK 10.5 billion (ECU 1.25 billion).	£ 11,004 million (ECU 13.6 billion) (forecast for 1995/96).	Costs
Financing	1995: approximated to 42% state and 58% municipalities. The State subsidy is paid in a lump sum calculated according to the number of municipal residents, age structure, unemployment rate and the financial capacity classification of the municipality.	100 % local communities.	100 % State.	Financing

Table XII.2

Guaranteeing Sufficient Resources: 2. Specific Non-Contributory Minima

	Belgium	Denmark	Germany	Greece
I. Old age				
1. Designation	Guaranteed income for the elderly (<i>Revenu garanti aux personnes âgées</i>), law of 1st April, 1969.	No specific minimum: covered by the "national pension" (see Table VII).	No special scheme, covered by the general minimum.	No specific scheme.
2. Principle	To institute a guaranteed minimum income for all elderly persons.	No special scheme.	No special scheme.	None.
3. Eligible groups	Belgians, persons covered by EEC regulation no. 1408/71, stateless persons, refugees, nationals of a country with which Belgium has signed a reciprocal agreement and anyone with a right to a pension deriving from employment or self-employment in Belgium.	No special scheme.	No special scheme.	None.
4. Main conditions of eligibility	Must be aged 60 (women) or 65 (men) or over and actually resident in Belgium. Resources must be below a certain ceiling.	No special scheme.	No special scheme.	None.

Spain	France	Ireland	Italy	
<p>Non-contributory old-age pension scheme (<i>Pensión de jubilación no contributiva</i>).</p>	<p>Special allowance completed by the supplementary allowance.</p>	<p>Old Age Non-Contributory Pension.</p>	<p>Social Pension (<i>Pensione sociale</i>). See Table VII "Old age".</p>	<p>I. Old age 1. Designation</p>
<p>Pension for elderly people without a claim to a contributory pension.</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>See Table VII.</p>	<p>2. Principle</p>
<p>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>Individual.</p>	<p>Persons aged 66 or over who do not qualify for a contributory pension.</p>	<p>See Table VII.</p>	<p>3. Eligible groups</p>
<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: not being entitled to any old-age benefit provided by a compulsory system; aged at least 65 or 60 in the case of incapacity to work; resources must be below a certain ceiling. Supplementary allowance: being entitled to "special allowance"; resources are below a certain ceiling.</p>	<p>Age 66 or more; means test; resident in Ireland.</p>	<p>See Table VII. Income (not including rents) of less than LIT 4,641,000 (ECU 2,404) if single or LIT 19,295,800 (ECU 9,995) if married.</p>	<p>4. Main conditions of eligibility</p>

Table XII.2

Guaranteeing Sufficient Resources: 2. Specific Non-Contributory Minima

	Luxembourg	Netherlands	Austria	Portugal
I. Old age				
1. Designation	No specific minimum. Covered by the general scheme of guaranteed minimum income; see above.	No specific scheme. Covered by General insurance (AOW); see Table VII "Old age". Special regulations for older unemployed workers, see "Unemployment".	No specific non-contributory minimum, covered by social assistance.	Social old-age pension (Statutory Order 464/80 of 13 October, 1980).
2. Principle	No special scheme.	See Table VII.	No special scheme.	To contribute towards sufficient resources. Subjective right.
3. Eligible groups	No special scheme.	See Table VII.	No special scheme.	Elderly people not entitled to a pension from the contributory system and lacking sufficient resources.
4. Main conditions of eligibility	No special scheme.	See Table VII.	No special scheme.	Income not exceeding 30 % (single person) or 50 % (couple) of the minimum wage. Age: 65 years or more.

	Finland	Sweden	United Kingdom	
I. Old age				I. Old age
1. Designation	No specific minimum; covered by the National Pension Scheme (See Table XII.1).	No special scheme.	Retirement Pension, Category C (those at pension age at introduction of National Insurance Scheme in 1948) and Category D (Over 80s Pension).	1. Designation
2. Principle	No special scheme.	No special scheme.	Non-contributory flat-rate pension.	2. Principle
3. Eligible groups	No special scheme.	No special scheme.	Cat. C: Men and women aged 65/60 or over on 5.7.48 and the surviving wives of such men. Cat. D: Men and women aged 80 or over.	3. Eligible groups
4. Main conditions of eligibility	No special scheme.	No special scheme.	Category C: 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. Category D: 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 60 th birthday. Periods of residence in Gibraltar or another Member State of the EC may help to satisfy these conditions. No entitlement to another category of Retirement Pension at an equal or higher rate.	4. Main conditions of eligibility

Table XII.2

Guaranteeing Sufficient Resources: 2. Specific Non-Contributory Minima

	Belgium	Denmark	Germany	Greece
5. Amount payable	Single: BFR 246,076 (ECU 6,240) per year. Married couple: BFR 328,098 (ECU 8,320) per year. Automatic revaluation by 2% when the consumer price index varies by 2%.	No special scheme.	No special scheme.	None.
6. Main factors influencing the amount of the allowance	Resources of pensioner and spouse are taken into account.	No special scheme.	No special scheme.	None.
7. Number of beneficiaries	106,649 (in 1995).	No special scheme.	No special scheme.	None.
8. Financing	100 % State.	No special scheme.	No special scheme.	None.

Spain	France	Ireland	Italy	
PTA 498,120 (ECU 3,089) per year (one eligible person). PTA 846,804 (ECU 5,251) per year (household with 2 eligible persons). The pension is decreased by the amount of any other income to a 25 % minimum.	<i>Special allowance:</i> FF 16,943 (ECU 2,615) per year. <i>Supplementary allowance:</i> • Single beneficiary: FF 23,764 (ECU 3,667) per year. • Couple, each: FF 19,571 (ECU 3,020) per year.	<ul style="list-style-type: none"> • Up to IR£ 64.50 (ECU 82) per week depending on income. • Up to IR£ 38.50 (ECU 44) per week for each adult dependant. • IR£ 13.20 (ECU 17) per week for child dependants. There is an extra IR£ 5.00 (ECU 6.4) payable to pensioners over 80 years and a IR£ 6.00 (ECU 7.6) living alone allowance. Pensioners may also qualify for fuel and electricity allowances, free travel, free television licence and free telephone rental.	LIT 4,641,000 (ECU 2,404) per year, annual increase.	5. Amount payable
Resources of pensioner and spouse are taken into account.	Resources of pensioner and spouse are taken into account.	Means of the pensioner and number of dependants.	Income.	6. Main factors influencing the amount of the allowance
192,832 (April 1996).	Special allowance: 83,800 (1993). Supplementary allowance: 441,305 (1994).	102,984 (December 1995).	Not available.	7. Number of beneficiaries
100 % State.	Old-age solidarity fund.	100 % State.	100 % State.	8. Financing

Table XII.2

Guaranteeing Sufficient Resources: 2. Specific Non-Contributory Minima

	Luxembourg	Netherlands	Austria	Portugal
5. Amount payable	No special scheme.	See Table VII.	No special scheme.	ESC 17,500 (ECU 89).
6. Main factors influencing the amount of the allowance	No special scheme.	See Table VII.	No special scheme.	Resources of the applicant.
7. Number of beneficiaries	No special scheme.	Not applicable.	No special scheme.	48,381 (1993).
8. Financing	No special scheme.	Not applicable.	No special scheme.	100 % State.

	Finland	Sweden	United Kingdom	
5. Amount payable	No special scheme.	No special scheme.	£ 36.85 (ECU 46) per week (includes £ 0.25 = ECU 0.30 age addition).	5. Amount payable
6. Main factors influencing the amount of the allowance	No special scheme.	No special scheme.	Entitlement to another category of Retirement Pension.	6. Main factors influencing the amount of the allowance
7. Number of beneficiaries	No special scheme.	No special scheme.	Total C + D: 26,700 (September 1995).	7. Number of beneficiaries
8. Financing	No special scheme.	No special scheme.	100 % State.	8. Financing

Table XII.2

Guaranteeing Sufficient Resources: 2. Specific Non-Contributory Minima

	Belgium	Denmark	Germany	Greece
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>). • Allowance to assist the elderly (<i>allocation pour l'aide aux personnes âgées</i>). 	No specific non-contributory minimum, covered by invalidity pension (see Table VI).	No special scheme, covered by general minimum.	Several "programmes" providing for benefits for the handicapped, depending on type of handicap.
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.	None.

Spain	France	Ireland	Italy	
<p>Non contributory invalidity pension (<i>Pensión de invalidez no contributiva</i>).</p>	<p>Allowance for handicapped adults (<i>allocation aux adultes handicapés, A.A.H.</i>).</p>	<p>Disabled Persons Maintenance Allowance.</p>	<p>Pension for disabled people (<i>Pensione per invalidi civili</i>) Pension for blind persons (<i>Pensione per ciechi civili</i>) Pension for deaf-mutes (<i>Pensione per sordomuti</i>) Monthly benefit for partially disabled people (<i>Assegno mensile per invalidi civili parziali</i>) Monthly allowance for disabled people under 18 years (<i>Indennità mensile di frequenza, indennità mensile per invalidi civili minori</i>) Mobility allowance (<i>Indennità di accompagnamento</i>) Special allowance for partially blind people (<i>Indennità speciale per ciechi parziali</i>) Communication allowance for deaf-mutes (<i>Indennità di comunicazione per sordomuti</i>).</p>	<p>II. Invalidity 1. Designation</p>
<p>Pension for invalid persons without a claim to a contributory pension.</p>	<p>Differential allowance.</p>	<p>To provide income for a disabled person who is unable to work by reason of that disability.</p>	<p>The principal source for economic protection of disabled people is article 38 of the Italian Constitution: "Every citizen who is unable to work and is lacking necessary means to live is entitled to maintenance allowances and social assistance".</p>	<p>2. Principle</p>

	Luxembourg	Netherlands	Austria	Portugal
II. Invalidity				
1. Designation	<p>No specific minimum: Covered by the general scheme for guaranteed minimum income.</p> <p>For seriously handicapped persons who are unable to live without the assistance of a third party, a special allowance is available, which is not income-dependent.</p>	Supplementary Benefits Act (TW).	<p>No special scheme.</p> <p>In the case of need for care, supplementary entitlement for care allowances of the Bundesländer. Their respective legislation is similar to the Federal Law on Care Allowances (see Table VII "Old-age").</p> <p>For supplements to family allowances, see Table X.</p>	<ul style="list-style-type: none"> • Supplementary Family Allowance (Statutory Order 160/80 of 27 May 1980). • Social Invalidity Pension with serious disability supplement (Statutory Order 464/80 of 13 October 1980).
2. Principle	No special scheme.	The income of workers receiving benefits under the General Disablement Act (AAW) or the Disablement Insurance Act (WAO) is, where necessary, supplemented up to the social minimum.	<p>No special scheme.</p> <p>As regards care allowance see Table VII "Old-age".</p>	To contribute towards sufficient resources. Subjective right.

	Finland	Sweden	United Kingdom	
II. Invalidity 1. Designation	No special scheme. Covered by the National Pension Scheme.	No special scheme.	<ul style="list-style-type: none"> • Severe Disablement Allowance. • Disability Living Allowance. • Disability Working Allowance. • Attendance Allowance. 	II. Invalidity 1. Designation
2. Principle	No special scheme.	No special scheme.	<p><i>Severe Disablement Allowance:</i> For people who are incapable of work but who have not paid enough contributions to qualify for contributory incapacity Benefit (see Table VI).</p> <p><i>Disability Living Allowance:</i> Non-contributory, non-means tested and tax free benefit for people disabled before age 65. It has a care component for people who need help with personal care and a mobility component for people who need help with getting around (see Table VI).</p> <p><i>Disability Working Allowance:</i> Supplements the earnings of people whose physical or mental illness or disability disadvantages them in finding employment. It is particularly intended to help people on long-term incapacity benefits who have some limited earning capacity to make the transition into work.</p> <p><i>Attendance Allowance:</i> Non means tested and tax free allowance for people over 65 who need care or supervision because of physical or mental disability.</p>	2. Principle

Table XII.2

Guaranteeing Sufficient Resources: 2. Specific Non-Contributory Minima

	Belgium	Denmark	Germany	Greece
3. Eligible groups	Any handicapped person who meets the entitlement requirements.	No special scheme.	No special scheme.	None.
4. Main conditions of eligibility	Handicapped persons aged between 21 and 65 (income replacement allowance and integration allowance) or over 65 (allowance to assist the elderly), whose resources are below a certain ceiling; not payable in conjunction with certain other allowances; also certain health, nationality and residence requirements.	No special scheme.	No special scheme.	None.

Spain	France	Ireland	Italy	
<p>Persons aged between 18 and 65 years suffering from permanent disability without claim to a pension of the contributory scheme because they have neither paid contributions nor collected enough contribution periods.</p>	<p>Any handicapped person who meets the entitlement requirements.</p>	<p>Disabled persons who are unable to work.</p>	<p>Pensions: Only totally disabled people (100 %), blind persons and deaf-mutes are entitled to pensions. Monthly benefits: partially disabled people (74-99 %) are entitled to a monthly benefit; disabled persons under 18 years are entitled to a monthly allowance. Totally disabled people who are unable to walk or are not self-sufficient and totally blind persons are entitled to a mobility allowance. Partially blind persons are entitled to a special allowance, deaf-mutes to a communication allowance.</p>	<p>3. Eligible groups</p>
<p>Chronic illness or disability of at least 65 %; age between 18 and 65 years; legal residence in Spain for at least 5 years (two years directly preceding application for benefit); not in receipt of any pension or income higher than the maximum amount for the accumulation of statutory resources.</p>	<p>Persons aged over 20 who are permanently at least 80 % disabled or acknowledged, on account of their disability, as being unable to secure employment, and whose resources do not exceed a certain ceiling.</p>	<p>To qualify a person must, by reason of disability, be substantially handicapped in undertaking work of a kind which, if he/she were not suffering from that disability, would be suited to his/her age, experience and qualifications. That disability must be expected to last for at least a year from its onset. A certificate to this effect must be supplied on application and a means test undergone.</p>	<p>Pensions and benefits are subject to the limits of individual income, whereas allowances are not related to income criteria. The income ceiling which cannot be exceeded is: For pensions: LIT21,103,645 (ECU 10,932). For monthly benefits and monthly allowances for people under 18 years: LIT 4,882,150 (ECU 2,529). Only the individual income is taken into account, not spouse's or family income.</p>	<p>4. Main conditions of eligibility</p>

	Luxembourg	Netherlands	Austria	Portugal
3. Eligible groups	Seriously handicapped persons, who even after an appropriate medical treatment, training or other reeducation measures and in spite of special equipment are not able to live without the assistance or permanent care of others.	All recipients of AAW/ WAO benefits in the case of revenue inferior to the social minimum.	No special scheme. As regards care allowance see Table VII "Old-age".	<ul style="list-style-type: none"> • <i>Supplementary Family Allowance:</i> young people not entitled to family benefits and with insufficient resources. • <i>Social Invalidity Pension:</i> Invalids not entitled to pensions from the contributory scheme.
4. Main conditions of eligibility	Residence in Luxembourg for a minimum period of 10 years.	Amount of AAW/WAO-benefit together with eventual other income must be less than the relevant social minimum. The spouse's revenue (or the revenue of the partner living together with the claimant) is reduced by the differential supplement. Young persons aged less than 21 who live with their parents are not entitled to supplementary benefits.	No special scheme. As regards care allowance see Table VII "Old-age".	<ul style="list-style-type: none"> • <i>Supplementary Family Allowance:</i> Young handicapped people up to the age of 18 who are unable to work, actually resident in Portugal and have Portuguese nationality or that of a EC Member State. • <i>Social Invalidity Pension:</i> Handicapped and incapable people aged over 18 and unable to work.

	Finland	Sweden	United Kingdom	
3. Eligible groups	No special scheme.	No special scheme.	<ul style="list-style-type: none"> • <i>Severe Disablement Allowance</i>: see Table VI „Invalidity”, other benefits. • <i>Disability Living Allowance</i>: see Table VI „Invalidity”, other benefits. • <i>Disability Working Allowance</i>: People 16 or over with an illness or disability which puts them at a disadvantage in getting a job as defined in regulations. Must be working an average of 16 hours a week or more. • <i>Attendance Allowance</i>: See Table VI „Invalidity”, other benefits. 	3. Eligible groups
4. Main conditions of eligibility	No special scheme.	No special scheme.	<p><i>Disability Working Allowance</i> is an income related benefit intended to help sick and disabled people - both with and without children - to return to or take up work of 16 hours or more per week. DWA is available to people who have an illness or disability which disadvantages them in getting a job, and who are receiving Disability Living Allowance or an analogous benefit, or have been receiving Incapacity Benefit at the short-term higher or long-term rate, or receiving Severe Disablement Allowance, to those who qualified for a disability premium in Income Support, income-based JSA, Housing Benefit or Council Tax Benefit.</p> <p>Income and capital conditions. For the other allowances: See Table VI „Invalidity”.</p>	4. Main conditions of eligibility

	Belgium	Denmark	Germany	Greece
5. Amount payable	<p><i>Income replacement allowance:</i></p> <ul style="list-style-type: none"> • beneficiary living with a partner: BFR 164,059 (ECU 4,160) • single beneficiary: BFR 246,067 (ECU 6,240) • beneficiary with dependants: BFR 328,093 (ECU 8,320) <p><i>Integration allowance:</i> depending on classification of lack of independence: BFR 33,758 (ECU 856), BFR 115,032 (ECU 2,917), BFR 183,807 (ECU 4,661), BFR 267,784 (ECU 6,791).</p> <p><i>Assistance to the elderly allowance:</i> depending on classification of lack of independence: BFR 110,118 (ECU 2,793), BFR 133,885 (ECU 3,395), BFR 157,646 (ECU 3,998).</p>	No special scheme.	No special scheme.	None.
6. Main factors influencing the amount of the allowance	Income of the beneficiary and spouse; family situation; medical report.	No special scheme.	No special scheme.	None.
7. Number of beneficiaries	200,618 (01.03.96)	No special scheme.	No special scheme.	Not available.
8. Financing	100 % State.	No special scheme.	No special scheme.	None.

Spain	France	Ireland	Italy	
<p>PTA 498,120 (ECU 3,089) per year for disability of 65 % or more. PTA 846,804 (ECU 5,251) per year for disability of more than 75 % and when constant assistance is required.</p>	<p>FF 3,392.25 (ECU 523) per month.</p>	<p>Weekly amounts: Disabled person: IR£ 64.50 (ECU 82) Adult dependant: IR£ 38.50 (ECU 49) Child dependant: IR£ 13.20 (ECU 17).</p>	<p>Amounts per month: Disabled people, deaf-mutes and totally blind persons in hospitals and partially blind persons: LIT 366,930 (ECU 190). Totally blind persons (not in hospitals): LIT 396,795 (ECU 206). Mobility allowance for disabled people: LIT 752,370 (ECU 390). Mobility allowance for totally blind people: LIT 1,020,720 (ECU 529). Special allowance for partially blind persons: LIT 87,430 (ECU 45). Communication allowance for deaf-mutes: LIT 304,720 (ECU 158).</p>	<p>5. Amount payable</p>
<p>Degree of invalidity; resources taken into account.</p>	<p>Resources of the applicant and his spouse or living partner taken into account.</p>	<p>Means of the applicant.</p>	<p>Individual income.</p>	<p>6. Main factors influencing the amount of the allowance</p>
<p>173,008 (April 1996).</p>	<p>536,185 (1994).</p>	<p>32,699.</p>	<p>December 31, 1995: Assisted disabled people: 1,270,912 Blind persons: 120,434 Deaf-mutes: 40,123</p>	<p>7. Number of beneficiaries</p>
<p>100 % State.</p>	<p>100 % State.</p>	<p>100 % State.</p>	<p>100 % State.</p>	<p>8. Financing</p>

Table XII.2

Guaranteeing Sufficient Resources: 2. Specific Non-Contributory Minima

	Luxembourg	Netherlands	Austria	Portugal
5. Amount payable	LFR 14,153 (ECU 359) for persons over 18 years.	Supplement to AAW/WAO benefits up to 100 % of the minimum wage for (married or unmarried) couples, 90 % for one-parent-families, and 70 % for single persons aged 23 or more. Gross Minimum wage: HFL 2,203.50 (ECU 1,025). Within the ceiling of 30 % of the minimum wage for couples, 27 % for single parents and 21 % for single persons. Lower rates apply for single persons aged less than 23. Young persons less than 21 who live with their family are not entitled.	No special scheme. As regards care allowance see Table VII "Old-age".	<ul style="list-style-type: none"> • <i>Supplementary Family Allowance:</i> 0 - 14 years: ESC 5,750 (ECU 29) per month. 14 - 18 years: ESC 8,390 (ECU 43) per month plus family allowance ESC 2,580 (ECU 13). • <i>Social Invalidity Pension:</i> ESC 17,500 (ECU 89) per month. ESC 8,150 (ECU 41) serious disability supplement.
6. Main factors influencing the amount of the allowance	For fixed amount: not means tested, added to the guaranteed minimum income.	Income out or in connection with work of the beneficiary and of any partner is taken into account.	No special scheme. As regards care allowance see Table VII "Old-age".	<i>Supplementary Family Allowance:</i> Age. <i>Social Invalidity Pension:</i> Flat-rate amounts.
7. Number of beneficiaries	No data available.	Not available.	Federal care allowance: approx. 268,000. Care allowance provided by the Federal States: approx. 45,000.	<i>Supplementary Family Allowance:</i> 1,456 (1993). <i>Social Invalidity Pension:</i> 45,503 (1993).
8. Financing	100 % State.	100 % State.	Care allowance: 100% Federal States.	100 % State.

	Finland	Sweden	United Kingdom	
5. Amount payable	No special scheme.	No special scheme.	<ul style="list-style-type: none"> • <i>Severe Disablement Allowance</i>: £ 36.95 (ECU 46) per week plus additions depending on the person's age when incapacity for work began: Higher rate (under age 40) £ 12.90 (ECU 16), middle rate (between 40 and 50) £ 8.10 (ECU 10), lower rate (between 50 and 60) £ 4.05 (ECU 5). See Table VI „Invalidity“. • <i>Disability Living Allowance</i>: Three rates of the care component between £ 12.90 (ECU 16) and £ 48.50 (ECU 60) a week. Two rates of the mobility component: £ 12.90 (ECU 16) or £ 33.60 (ECU 42) a week (see Table VI „Invalidity“). • <i>Disability Working Allowance</i>: <ul style="list-style-type: none"> Couple or lone parent: £ 75.60 (ECU 93) Single person: £ 48.25 (ECU 60) Child under 11: £ 11.75 (ECU 15) Child 11 - 15: £ 19.45 (ECU 24) Child 16 - 17: £ 24.15 (ECU 30) Child 17 - 18: £ 33.80 (ECU 42) Disabled child: £ 20.40 (ECU 25) Allowance for working 30 hours or more a week: £ 10.30 (ECU 13) The award is payable for 26 weeks at a time and not usually affected by changes in circumstances. • <i>Attendance Allowance</i>: £ 32.40 (ECU 40) or £ 48.50 (ECU 60) (see Table VI). 	5. Amount payable
6. Main factors influencing the amount of the allowance	No special scheme.	No special scheme.	<ul style="list-style-type: none"> • <i>Severe Disablement Allowance</i>: Age when incapacity for work began. • <i>Disability Living Allowance</i>: Amount of help needed. • <i>Disability Working Allowance</i>: Income-related: Depends on family size and age of any children. • <i>Attendance Allowance</i>: Amount of help needed. 	6. Main factors influencing the amount of the allowance
7. Number of beneficiaries	No special scheme.	No special scheme.	<p><i>Severe Disablement Allowance</i>: 368,000 (forecast estimate 1995/96)</p> <p><i>Disability Living Allowance</i>: 1,771,000 (forecast estimate 1995/96)</p> <p><i>Disability Working Allowance</i>: 8,000 (forecast estimate 1995/96)</p> <p><i>Attendance Allowance</i>: 1,162,000 (forecast estimate 1995/96)</p>	7. Number of beneficiaries
8. Financing	No special scheme.	No special scheme.	100 % State.	8. Financing

Table XII.2

Guaranteeing Sufficient Resources: 2. Specific Non-Contributory Minima

	Belgium	Denmark	Germany	Greece
III. Unemployment				
1. Designation	No special scheme of a non-contributory minimum. Covered by the unemployment insurance (see Table XI "Unemployment") or by the general scheme for guaranteeing resources (see above).	No special scheme of a non-contributory minimum. Covered by the unemployment insurance (see Table XI "Unemployment") or by the general scheme for guaranteeing resources (see above).	No special scheme of a non-contributory minimum. Covered by benefits listed in law on employment creation measures (Arbeitsförderungsgesetz) (see Table XI "Unemployment") or by the general social assistance scheme (see above).	Unemployment allowance for first-time job seekers and for certain categories of repatriates.
2. Principle	No special scheme.	No special scheme.	No special scheme.	None.
3. Eligible groups	No special scheme.	No special scheme.	No special scheme.	None.
4. Main conditions of eligibility	No special scheme.	No special scheme.	No special scheme.	None.

Spain	France	Ireland	Italy	
Unemployment assistance (<i>Prestación asistencial por desempleo</i>).	Integration allowance (<i>allocation d'insertion</i>).	Unemployment Assistance (see Table XI).	No specific non-contributory minimum.	III. Unemployment 1. Designation
See Table XI "Unemployment" (unemployment assistance).	Flat-rate amount.	To provide income for those who do not qualify for Unemployment Benefit and do not have sufficient means. See Table XI.	No special scheme.	2. Principle
See Table XI "Unemployment" (Social assistance for unemployed).	Job-seekers.	See Table XI.	No special scheme.	3. Eligible groups
See Table XI "Unemployment".	Certain groups. The allowance is means-tested.	See Table XI.	No special scheme.	4. Main conditions of eligibility

Table XII.2

Guaranteeing Sufficient Resources: 2. Specific Non-Contributory Minima

	Luxembourg	Netherlands	Austria	Portugal
III. Unemployment				
1. Designation	No specific minimum, covered by guaranteed minimum income.	<ul style="list-style-type: none"> • Supplementary Benefits Act (TW) • Act on Income Provisions for Older and Partially Disabled Workers (IOAW). 	No specific non-contributory minimum, covered by social assistance.	Allowance for the integration of young people into working life (Law no. 50/88 of 19 April 1988).
2. Principle	No special scheme.	<ul style="list-style-type: none"> • TW: The income of workers receiving benefits under the Unemployment Insurance Act (WW) is, where necessary, supplemented up to the social minimum. • IOAW: The Act provides an income guarantee at the social minimum level to older or partially disabled unemployed workers. 	No special scheme.	Protection of young people looking for their first job; subjective right.
3. Eligible groups	No special scheme.	<ul style="list-style-type: none"> • TW: all recipients of WW-benefits whose income is less than the relevant social minimum. • IOAW: unemployed older workers aged 50 to 57.5 years; unemployed older workers aged between 57.5 and 65 years who are not entitled to follow-up benefits under the Unemployment Insurance Act (see Table XI); unemployed partially disabled workers under 65; persons partially handicapped since their youth. 	No special scheme.	Young people looking for their first job.
4. Main conditions of eligibility	No special scheme.	<ul style="list-style-type: none"> • TW: Being beneficiary of unemployment insurance (WW) allowances. See also above "invalidity". • IOAW: Completion of a certain benefit period under the Unemployment Insurance Act. Age. Handicapped: receiving a WAO/AAW benefit according to a degree of disability of less than 80 %; young handicapped: receiving a partial disability benefit. Means tested. 	No special scheme.	<ul style="list-style-type: none"> • Age between 18 and 25 years. • Able and available for work. • Registration at the job centre.

	Finland	Sweden	United Kingdom	
III. Unemployment 1. Designation	No special scheme. Covered by the unemployment benefits (See Table XI).	No special scheme.	Income-based Jobseeker's Allowance.	III. Unemployment 1. Designation
2. Principle	No special scheme.	No special scheme.	Unemployed and required to be available.	2. Principle
3. Eligible groups	No special scheme.	No special scheme.	Unemployed.	3. Eligible groups
4. Main conditions of eligibility	No special scheme.	No special scheme.	Not paid sufficient contributions for contribution-based JSA (Table XI) and resources not enough to meet needs. This will include recipients of contribution-based JSA with dependants.	4. Main conditions of eligibility

Table XII.2

Guaranteeing Sufficient Resources: 2. Specific Non-Contributory Minima

	Belgium	Denmark	Germany	Greece
5. Amount payable	No special scheme.	No special scheme.	No special scheme.	None.
6. Main factors influencing the amount of the allowance	No special scheme.	No special scheme.	No special scheme.	None.
7. Number of beneficiaries	No special scheme.	No special scheme.	No special scheme.	None.
8. Financing	No special scheme.	No special scheme.	No special scheme.	None.

Spain	France	Ireland	Italy	
<p>75 % of the legal minimum wage. Special supplement for long-term unemployed aged over 45. See Table XI.</p>	<p>FF 43.70 (ECU 6.70) per day.</p>	<p>See Table XI: Short-term rate per week: Unemployed person: IR£ 82.40 (ECU 79) Adult dependant: IR£ 38.50 (ECU 49) Child dependant: IR£ 13.20 (ECU 17).</p>	<p>No special scheme.</p>	<p>5. Amount payable</p>
<p>See Table XI.</p>	<p>Flat-rate amount.</p>	<p>Duration of unemployment, number of dependants, family income. See Table XI.</p>	<p>No special scheme.</p>	<p>6. Main factors influencing the amount of the allowance</p>
<p>Not available.</p>	<p>14,515 (January 1996).</p>	<p>196,792 (average for 1995).</p>	<p>No special scheme.</p>	<p>7. Number of beneficiaries</p>
<p>100 % State.</p>	<p>100 % State and public sector employees.</p>	<p>State.</p>	<p>No special scheme.</p>	<p>8. Financing</p>

Table XII.2

Guaranteeing Sufficient Resources: 2. Specific Non-Contributory Minima

	Luxembourg	Netherlands	Austria	Portugal
5. Amount payable	No special scheme.	<ul style="list-style-type: none"> • TW: See above "Invalidity". • IOAW: HFL 2,372.74 (ECU 1,104) (gross) monthly for couples (married and unmarried); HFL 2,162.17 (ECU 1,006) for single parent families; HFL 1,815.39 (ECU 845) 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. 	No special scheme.	ESC 17,500 (ECU 89).
6. Main factors influencing the amount of the allowance	No special scheme.	<ul style="list-style-type: none"> • TW: See above "Invalidity". • IOAW: Income from or connected with work of the beneficiary and/or the partner is taken into account. 	No special scheme.	Financial resources of the applicant; means test.
7. Number of beneficiaries	No special scheme.	<ul style="list-style-type: none"> • TW: not available • IOAW: 19,400 (1995). 	No special scheme.	77 (1993).
8. Financing	No special scheme.	<p>TW: State 100 % IOAW: 90 % State, 10 % Local authorities.</p>	No special scheme.	State.

	Finland	Sweden	United Kingdom	
5. Amount payable	No special scheme.	No special scheme.	See Income Support (Table XI.1).	5. Amount payable
6. Main factors influencing the amount of the allowance	No special scheme.	No special scheme.	Available, actively seeking and capable of work. Age of claimant, dependants.	6. Main factors influencing the amount of the allowance
7. Number of beneficiaries	No special scheme.	No special scheme.	Not available at time of compiling.	7. Number of beneficiaries
8. Financing	No special scheme.	No special scheme.	State financed.	8. Financing

	Belgium	Denmark	Germany	Greece
IV. Single-parent families				
1. Designation	Advance on the payment due in alimony (law of 8th May, 1989).	No specific non-contributory scheme. Covered by family benefits and social assistance.	No special scheme, covered by the general scheme of social assistance.	Flat-rate allowance for children who are not supported (decree 147/1989).
2. Principle	Partial solution to the problem of the non-payment of alimonies for children. Aims to help those affected and to reinstate regular payment. The advance is variable and paid by the Public Centres for Social Assistance (CPAS), which also have the task of recovering the maintenance payment due.	No special scheme.	Increase of the normal maintenance allowance rate of social assistance with regard to special needs of single parents.	None.
3. Eligible groups	Children entitled to, but not receiving alimony payments. Subjective right.	No special scheme.	Single parents who are receiving maintenance allowance under the social assistance scheme and are bringing up a child under 7 years or at least two children under 16.	None.
4. Main conditions of eligibility	<p>Conditions relating to the child: resident in Belgium; minor or under 25 if benefiting from family allowances.</p> <p>Conditions relating to the alimony debtor: alimony can be claimed from the father or the mother, or the person against whom the child has successfully brought a non-declaratory paternity case.</p> <p>Conditions of resources: The annual resources of the child plus (in certain cases) those of the parent who is not owing the maintenance may not exceed BFR 405,432 (ECU 10,282).</p>	No special scheme.	Income below the ceiling for social assistance.	None.

Spain	France	Ireland	Italy	
No specific non-contributory payment. Covered by family benefits and social assistance.	Single parent's allowance (<i>Allocation de parent isolé, A.P.I.</i>).	Lone Parent's Allowance.	No specific non-contributory minimum. Covered by general family benefits and social assistance.	IV. Single-parent families 1. Designation
No special scheme.	Differential allowance.	To provide support for someone who is bringing up child/ren without the support of a partner and without sufficient means.	No special scheme.	2. Principle
No special scheme.	Pregnant woman living alone or person living alone with a dependant child.	Persons who are bringing up child/ren without the support of a partner and without sufficient means.	No special scheme.	3. Eligible groups
No special scheme.	Must be in sole charge of at least one child or in a state of pregnancy without other children and with financial resources below a certain ceiling.	Widowed, separated, deserted or unmarried parent; prisoner's spouse. Means below a certain ceiling.	No special scheme.	4. Main conditions of eligibility

	Luxembourg	Netherlands	Austria	Portugal
IV. Single-parent families				
1. Designation	No specific minimum. Covered by general family benefits and guaranteed minimum income.	No specific non-contributory minimum.	No specific non-contributory minimum, covered by social assistance and family allowances.	No specific non-contributory minimum.
2. Principle	No special scheme.	No special scheme.	No special scheme.	No special scheme.
3. Eligible groups	No special scheme.	No special scheme.	No special scheme.	No special scheme.
4. Main conditions of eligibility	No special scheme.	No special scheme.	No special scheme.	No special scheme.

	Finland	Sweden	United Kingdom	
IV. Single-parent families				IV. Single-parent families
1. Designation	No special scheme. Covered by family benefits (See Table X).	No special scheme.	No specific non-contributory minimum. Covered by general family benefits and Income Support scheme.	1. Designation
2. Principle	No special scheme.	No special scheme.	No special scheme.	2. Principle
3. Eligible groups	No special scheme.	No special scheme.	No special scheme.	3. Eligible groups
4. Main conditions of eligibility	No special scheme.	No special scheme.	No special scheme.	4. Main conditions of eligibility

	Belgium	Denmark	Germany	Greece
5. Amount payable	The equivalent of the alimony payment due, but no more than BFR 4,000 (ECU 101) per month. In the event that an instalment of the alimony has been partially paid, the advance will make up the difference between the amount due (to a maximum of BFR 4,000 = ECU 101) and the amount actually received. No advance will be awarded for less than BFR 400 (ECU 10) per month.	No special scheme.	Supplement of 40 % or 60 % (four or more children under 16 years) to the standard rate of maintenance allowance under the social assistance scheme. Monthly average (basic amount, supplements, exceptional benefit, housing and heating allowances), as at 1.7.1996: • Single-parent family with one child under the age of 7: DM 1,853 (ECU 967). • Single-parent family with two children aged between 7 and 13: DM 2,440 (ECU 1,273).	None.
6. Main factors influencing the amount	Amount of alimony or maintenance due. Between BFR 400 and 4,000 (ECU 10 and 101) per month.	No special scheme.	See general conditions for social assistance, above.	None.
7. Number of beneficiaries	January 1996: 3,647.	No special scheme.	At the end of 1993, 266,623 single-parent families received payments to ensure minimum level of existence. 227,638 of these single-parent families were in the old Länder.	None.
8. Financing	90% of the unrepaid advance will be assumed by the State. 10% is assumed by the C.P.A.S. (<i>Public centre for social assistance</i>).	No special scheme.	75 % local authorities 25 % Länder.	None.

Spain	France	Ireland	Italy	
No special scheme.	FF 3,118 (ECU 481) per month for a pregnant woman without dependent children, plus FF 1,039 (ECU 160) per dependant child.	Weekly amounts: Lone parent: IR£ 64.50 (ECU 82) Child dependant: IR£ 15.20 (ECU 19).	No special scheme.	5. Amount payable
No special scheme.	Number of dependent children.	Number of children; amount of income.	No special scheme.	6. Main factors influencing the amount
No special scheme.	150,201 families (December 1994).	45,779 in 1995.	No special scheme.	7. Number of beneficiaries
No special scheme.	Social security and taxes.	State.	No special scheme.	8. Financing

Table XII.2

Guaranteeing Sufficient Resources: 2. Specific Non-Contributory Minima

	Luxembourg	Netherlands	Austria	Portugal
5. Amount payable	No special scheme.	No special scheme.	No special scheme.	No special scheme.
6. Main factors influencing the amount	No special scheme.	No special scheme.	No special scheme.	No special scheme.
7. Number of beneficiaries	No special scheme.	No special scheme.	No special scheme.	No special scheme.
8. Financing	No special scheme.	No special scheme.	No special scheme.	No special scheme.

	Finland	Sweden	United Kingdom	
5. Amount payable	No special scheme.	No special scheme.	No special scheme.	5. Amount payable
6. Main factors influencing the amount	No special scheme.	No special scheme.	No special scheme.	6. Main factors influencing the amount
7. Number of beneficiaries	No special scheme.	No special scheme.	No special scheme.	7. Number of beneficiaries
8. Financing	No special scheme.	No special scheme.	No special scheme.	8. Financing

	Belgium	Denmark	Germany	Greece
V. Other specific non-contributory minima	<p>Guaranteed family benefits, subject to income and age restrictions:</p> <ul style="list-style-type: none"> Children not benefiting under any other scheme: <ul style="list-style-type: none"> 1st child: BFR 4,004 (ECU 102) 2nd child: BFR 5,746 (ECU 146) 3rd and further: BFR 7,476 (ECU 190) Age supplement: <ul style="list-style-type: none"> 6 - 12 years: BFR 922 (ECU 23) 12 - 16: BFR 1,408 (ECU 36) 16 and over: BFR 1,722 (ECU 44). Children already benefiting under another scheme: <ul style="list-style-type: none"> 1st child: BFR 773 (ECU 20) 2nd child: BFR 4,909 (ECU 124) 3rd and further: BFR 7,329 (ECU 186) Age supplement (not applicable to single child or the last-born child): <ul style="list-style-type: none"> 6 - 12 years: BFR 922 (ECU 23) 12 - 16 years: BFR 1,408 (ECU 36) 16 years and over or 1st of a group: BFR 1,485 (ECU 38) other children: BFR 1,722 (ECU 44). <p>The amounts listed are reduced in proportion to the family income.</p> <p>Benefits in the case of industrial accidents or occupational diseases: The annual basic salary of a victim who is still a minor - on which compensation for temporary incapacity to work is calculated - may not be less than BFR 178,302 (ECU 4,522).</p> <p>Public Centres for Social Assistance (CPAS): additional benefits possible.</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 stay at home to look after a terminally ill person at home. 	<ul style="list-style-type: none"> Benefits for blind civilians: In most Länder, blind civilians are granted an allowance which is not income dependent, to enable them to pay for the special care they require. The amount of benefit varies in the different Länder. It equals between DM 600 (ECU 313) and DM 1,133 (ECU 591) per month. Federal legislation on allowances for a parent who stays at home to look after a young child: (<i>Bundeserziehungsgeldgesetz</i>). Federal legislation on grants for further education (<i>Bundesausbildungsförderungsgesetz</i>). Law on housing allowances (<i>Wahngeldgesetz</i>). 	<ul style="list-style-type: none"> 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.

Spain	France	Ireland	Italy	
<p>Family benefits (<i>Prestaciones no contributiva por hijo a cargo</i>), see Table X: Allowance for dependant children (means-tested, exception: handicapped children).</p>	<p>Various special assistance allowances.</p>	<p><i>Widows Non-Contributory Pension:</i> Pension to provide support for a widow without children (widows with children would qualify for lone parents allowance instead) who does not qualify for a social insurance widows pension, and who is without sufficient means. Amount: IRE 64.50 (ECU 82) per week. Higher rate is paid to those over 66 and living alone. Financed by the State. In December 1995, 19,108 beneficiaries.</p> <p><i>Several special allowances for certain groups or needs:</i></p> <ul style="list-style-type: none"> • Carer's Allowance. • Deserted Wife's Allowance. • Prisoners Wife's Allowance. • Blind Pension. • Rent/Mortgage Interest Supplements. • Supplements for Special Needs. • Exceptional Needs Payments. • Back to School Clothing and Footwear Allowance. • etc. 	<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>V. Other specific non-contributory minima</p>

	Luxembourg	Netherlands	Austria	Portugal
V. Other specific non-contributory minima	No other specific non-contributory minima.	Act on income provisions for the older and partially disabled formerly self-employed (IOAZ): Income guarantee benefit paid after termination of business or occupation or as a supplement to a disablement benefit paid under the General Disablement Act (AAW).	No other specific non-contributory minima.	<ul style="list-style-type: none"> • <i>Widow(er)'s Pension</i> (Decree 52/81 of 11 November 1981): Allowance for widows and widowers without a claim to pensions under the contributory scheme and without sufficient means (income not exceeding 30 % of the minimum wage). Amount: 60 % of the social pension. In 1993, 72 recipients. • <i>Orphans Pension</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. In 1993, 746 recipients.

	Finland	Sweden	United Kingdom	
<p>V. Other specific non-contributory minima</p>	<p>All low-income households, with the exception of students and pensioners who have their own schemes, are entitled to housing allowance.</p> <p>The dependants of a person performing his national service are paid draftees' dependants allowance if their own income is below certain prescribed minimum.</p>	<p>Support and Service for Persons with Certain Functional Impairments (1993: 387). This Act contains provisions relating to measures for people:</p> <ul style="list-style-type: none"> • 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 (1993:389), dealt with by the National Social Insurance Board and the social insurance offices.</p>	<ul style="list-style-type: none"> • Housing Benefit: Designed to help people in and out of work who are on a low income and who need help to meet their rent liability. Amount dependent on needs and resources (income, capital). No benefit payable if capital exceeds £16,000 (ECU 19,774). 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: £ 47.90 (ECU 59) per week, couple without children £ 75.20 (ECU 93) per week, couple with two children - one under 11, one 11-15 - £ 126.30 (ECU 156) per week). As a claimant's income rises above their applicable amount, maximum benefit is reduced by 65 % of the excess. • Council Tax Benefit helps people on low incomes meet up to 100 % of their liability to contribute to the cost of local authority services. The scheme shares broadly the same structure as Housing Benefit above, although when the claimant's income exceeds their applicable amount, maximum benefit is reduced by 20 % of the excess. • Social Fund: a regulated scheme for Maternity Payments (see table X, - Family Benefits), Funeral Payments and Cold Weather Payments; a discretionary scheme for Community Care Grants, Budgeting Loans and Crisis Loans. 	<p>V. Other specific non-contributory minima</p>

Table XII.3

Guaranteeing Sufficient Resources: 3. Minima in Contributory Schemes

	Belgium	Denmark	Germany	Greece
I. Old age				
1. Designation	Minimum Retirement Pension (<i>Pension de retraite minimale</i>), Art. 152 of the law of 8 August 1980 and Art. 33 of the law of 20 February 1981.	The general scheme of the National Pension is not based on contributions. The Supplementary pension scheme (<i>ATP</i>) provides flat-rate allowances. See Table VII "Old-Age".	There is no minimum in the general contributory scheme for old-age pensions.	To guarantee a minimum amount, supplementing pensions from the contributory system. See Table VII "Old age".
2. Principle	To ensure that a retirement pension for a complete working life or at least the equivalent of 2/3 of a complete career (men: 45 years, women 40 years) does not fall below a set minimum. See Table VII.	See Table VII.	No special scheme.	See Table VII.
3. Eligible groups	Persons who claim their retirement pension between the age of 60 and 65.	See Table VII.	No special scheme.	See Table VII.
4. Main conditions of eligibility	Complete career (certain periods not taken into account) or at least equal to 2/3 of a complete career.	See Table VII.	No special scheme.	See Table VII.

Spain	France	Ireland	Italy	
Minimum Supplement.	Minimum contributory.	1. Pro-rata (Mixed Insurance) Pension. 2. Partial Contributory Pension.	Minimum pension (<i>Pensione minima</i>): See Table VII "Old age".	I. Old age 1. Designation
Supplement to pensions up to the amount of the minimum pension (means-tested).	Insurance.	<i>Pro-rata (Mixed Insurance) Pension:</i> Pro-rata pension in case of mixture of insurance at the modified rate of insurance providing cover for Old Age (contributory) and Retirement Pensions. <i>Partial Contributory Pension:</i> for those who have made significant contributions to the social insurance fund but do not qualify for a full Old Age (Contributory) Pension.	The old-age pension is brought up to the amount of the minimum pension, conditional on the applicant's means. See Table VII "Old-age".	2. Principle
Beneficiaries of contributory pensions under the minimum annually fixed by the Government.	Recipients of an old-age pension.	Persons aged 66 or over.	See Table VII.	3. Eligible groups
Contributory pension below the minimum. Resources inferior to a certain ceiling: PTA 785,476 (ECU 4,871) per year for a single person, PTA 916,267 (ECU 5,682) with dependant spouse.	Receiving a old-age pension at a rate of 50 %.	<i>Pro-rata (Mixed Insurance) Pension:</i> Age 66 or over; entered insurance before a certain age; minimum number of paid contributions; having a mixture of full rate and modified rate contributions. <i>Partial Contributory Pension:</i> Age 66 or over; having a yearly average number of contributions (between 5 and 19) since entering insurance; minimum number of paid contributions; having entered insurance before a certain age.	See Table VII.	4. Main conditions of eligibility

Table XII.3

Guaranteeing Sufficient Resources: 3. Minima in Contributory Schemes

	Luxembourg	Netherlands	Austria	Portugal
I. Old age				
1. Designation	Minimum Pension. See Table VII "Old age".	No special minimum in a contributory scheme. See Table VII "Old age".	Compensation supplement (<i>Ausgleichszulage</i>), see Table VII "Old-age".	Minimum pension.
2. Principle	Minimum pension, guaranteed for an insurance period of between 20 and 40 years.	No special scheme.	Top up of contributory pensions up to the reference amount (taking account of other income).	Guarantee of a minimum amount by increasing the pensions from the contributory scheme, by drawing a supplementary social pension by means of the non-contributory scheme, which, however, may not exceed the state old-age pension (ESC 17,500 = ECU 89).
3. Eligible groups	See Table VII.	No special scheme.	See Table VII "Old-age".	People whose pension from the contributory scheme is less than ESC 27,600 (ECU 140).
4. Main conditions of eligibility	See Table VII.	No special scheme.	See Table VII "Old-age".	Pension under the contributory scheme of less than ESC 27,600 (ECU 140).

	Finland	Sweden	United Kingdom	
I. Old age 1. Designation	No special scheme.	No special scheme.	Basic Retirement Pension, Category A or Category B. See Table VII.	I. Old age 1. Designation
2. Principle	No special scheme.	No special scheme.	Flat-rate contributory benefit. Category A: Derived from own contributions. Category B: From spouse's contributions. See Table VII.	2. Principle
3. Eligible groups	No special scheme.	No special scheme.	See Table VII.	3. Eligible groups
4. Main conditions of eligibility	No special scheme.	No special scheme.	See Table VII.	4. Main conditions of eligibility

Table XII.3

Guaranteeing Sufficient Resources: 3. Minima in Contributory Schemes

	Belgium	Denmark	Germany	Greece
5. Amount payable	Single person: BFR 333,297 (ECU 8,452) per year. Household: BFR 416,502 (ECU 10,562) per year.	See Table VII.	No special scheme.	Minimum amount: DR 97,960 (ECU 324) plus supplements for dependants.
6. Main factors influencing the amount of the allowance	In cases of incomplete career, amount proportional to the length of working life.	See Table VII.	No special scheme.	See Table VII.
7. Number of beneficiaries	23,038 (figure for 1994 and limited to salaried workers with a complete career).	Not applicable.	No special scheme.	Not available.
8. Financing	Contributions.	Supplementary Pension: contributions.	No special scheme.	

Spain	France	Ireland	Italy	
<p>Difference between the adjusted pension and the annually fixed minimum for old-age pensions.</p>	<p>Supplement of the pension up to a minimum amount fixed by decree (FF 38,068.09 = ECU 5,875) per year.</p>	<p><i>Pro-rata (Mixed Insurance):</i> Personal and adult dependant's rates vary according to the proportion of insurance completed at the rate appropriate for Old Age/ Retirement pensions. Dependant children: IR£ 15.20 (ECU 19). There is an extra IR£ 5.00 (ECU 6.40) payable to pensioners over 80 years and a IR£ 6.00 (ECU 7.60) living alone allowance. <i>Partial Contributory Pension:</i> Between IR£ 17.30 and IR£ 51.70 (ECU 22 - ECU 86) per week depending on the average number of contributions. IR£ 49.50 (ECU 63) per week for an adult dependant under 66 years and IR£ 53.90 (ECU 69) if over 66 years. Supplement for children as above. There is an extra IR£ 5.00 (ECU 6.40) payable to pensioners over 80 years and a IR£ 6.00 (ECU 7.60) living alone allowance. In addition to both pensions, pensioners may also qualify for fuel and electricity allowances, free travel, free television licence and free telephone rental.</p>	<p>LIT 8,071,500 (ECU 4,181) per year. See Table VII "Old-age".</p>	<p>5. Amount payable</p>
<p>Level of income, age, obligation or not to pay maintenance for spouse.</p>	<p>The minimum is only paid in full if the claimant is credited with 150 quarters of insurance contributions. Otherwise, it is reduced to a 150th for each quarterly period of insurance credited to the pensioner. Not means-tested.</p>	<p>Generally, payment is related to the number of contributions to the social insurance fund.</p>	<p>Income.</p>	<p>6. Main factors influencing the amount of the allowance</p>
<p>1,153,678 (April 1996).</p>	<p>114,444 (1994).</p>	<p>Position at 31 December 1995: Pro-rata (Mixed Insurance) Pension: 1,774 Partial Contributory Pension: 420.</p>	<p>Not available.</p>	<p>7. Number of beneficiaries</p>
<p>100 % State.</p>	<p>Social security.</p>	<p>Contributions plus state subsidy.</p>		<p>8. Financing</p>

Table XII.3

Guaranteeing Sufficient Resources: 3. Minima in Contributory Schemes

	Luxembourg	Netherlands	Austria	Portugal
5. Amount payable	<p>No old-age pension can amount to less than 90 % of the set reference figure when the insured has paid insurance contributions for at least 40 years; therefore there is a minimum of LFR 37,566 (ECU 953) per month.</p> <p>If the insured has not reached this stage, but has been insured for at least 20 years, the minimum pension is reduced by 1/40th for each missing year.</p>	No special scheme.	See Table VII "Old-age".	The difference between the minimum amount of pension under the contributory scheme and that of the non-contributory pension. However, this value may not exceed ESC 17,500 (ECU 89).
6. Main factors influencing the amount of the allowance	Duration of insurance.	No special scheme.	See Table II "Financing".	Amount of the pension under the contributory scheme and of the social pension under the non-contributory state scheme.
7. Number of beneficiaries	No data available.	No special scheme.	73,109 (annual average 1995, including compensation supplements to the pensions of the self-employed persons).	472,289 persons (1993).
8. Financing	General old-age insurance scheme.	No special scheme.	100 % State.	Budget of the social security system.

	Finland	Sweden	United Kingdom	
5. Amount payable	No special scheme.	No special scheme.	Standard rate Category A: £ 81.15 (ECU 78). Standard rate Category B: £ 36.60 (ECU 45). See Table VII.	5. Amount payable
6. Main factors influencing the amount of the allowance	No special scheme.	No special scheme.	Full pension paid with requisite number of qualifying years, i.e. 90 % of working life. Pro-rata pension paid below this, but no pension paid below 25 % of the requisite number. See Table VII.	6. Main factors influencing the amount of the allowance
7. Number of beneficiaries	No special scheme.	No special scheme.	10,261,000 (September 1995).	7. Number of beneficiaries
8. Financing	No special scheme.	No special scheme.	Contributions.	8. Financing

Table XII.3

Guaranteeing Sufficient Resources: 3. Minima in Contributory Schemes

	Belgium	Denmark	Germany	Greece
II. Survivors				
1. Designation	Minimum Survivors' Pension (<i>Pension de survie minimum</i>). See Table VIII "Survivors".	No contributory minimum scheme. See Table VIII "Survivors".	No contributory minimum. See Table VIII "Survivors".	To guarantee a minimum amount, supplementing pensions from the contributory system. See Table VIII "Survivors".
2. Principle	To ensure that the pension of a surviving spouse is not less than a set minimum, if the deceased spouse worked for a period equivalent to at least 2/3 of the complete career.	No special scheme.	No special scheme.	See Table VIII.
3. Eligible groups	Surviving spouse must have been married to the deceased for at least 1 year (unless there is a child or the death was the result of an accident or occupational disease); must be aged at least 45 (unless looking after a child or invalid); must have stopped any form of unauthorised work.	No special scheme.	No special scheme.	See Table VIII.
4. Main conditions of eligibility	The deceased spouse worked for a period equivalent to at least 2/3 of a complete career.	No special scheme.	No special scheme.	See Table VIII.

Spain	France	Ireland	Italy	
<p>Minimum Supplement: <i>Complemento por mínimos</i>.</p>	<p>Reversion pension (pension de réversion), widow's/widower's invalidity pension, widow's/widower's old-age pension: See Table VIII "Survivors". Widowhood insurance (Assurance veuvage), Law no. 60/546 of 17 July 1980: See Table VIII "Survivors".</p>	<p>Survivor's Contributory Pension.</p>	<p>Survivor's pension. See Table VIII "Survivors".</p>	<p>II. Survivors 1. Designation</p>
<p>To top contributory pensions up to the amount of the minimum pension (means-tested).</p>	<p>See Table VIII.</p>	<p>See Table VIII.</p>	<p>See Table VIII.</p>	<p>2. Principle</p>
<p>Beneficiaries of a contributory pension below a certain minimum.</p>	<p>See Table VIII.</p>	<p>See Table VIII.</p>	<p>See Table VIII.</p>	<p>3. Eligible groups</p>
<p>Pension below the minimum; income below the annual ceiling of PTA 785,476 (ECU 4,871).</p>	<p>See Table VIII.</p>	<p>Survivor; satisfying the PRSI contribution; not living with a person as husband and wife. See Table VIII.</p>	<p>See Table VIII.</p>	<p>4. Main conditions of eligibility</p>

Table XII.3

Guaranteeing Sufficient Resources: 3. Minima in Contributory Schemes

	Luxembourg	Netherlands	Austria	Portugal
II. Survivors				
1. Designation	Minimum Pension. See Table VIII "Survivors".	No special minimum in a contributory scheme. See Table VIII "Survivors".	Compensation supplement (see Table VIII "Survivors").	Minimum pension.
2. Principle	Minimum pension guaranteed if the deceased qualified as a long-standing insurance scheme contributor.	No special scheme.	Top up of contributory pensions up to the reference amount (taking account of other income).	To contribute to the existence of sufficient resources. Subjective right.
3. Eligible groups	See Table VIII.	No special scheme.	See Table VIII "Survivors".	Persons whose pension under the contributory scheme is less than the minimum pension.
4. Main conditions of eligibility	See Table VIII.	No special scheme.	See Table VIII "Survivors".	Where pension under the contributory scheme is less than the minimum pension.

	Finland	Sweden	United Kingdom	
II. Survivors				II. Survivors
1. Designation	No special scheme.	No special scheme.	See Table VIII „Survivors“.	1. Designation
2. Principle	No special scheme.	No special scheme.	See Table VIII.	2. Principle
3. Eligible groups	No special scheme.	No special scheme.	See Table VIII.	3. Eligible groups
4. Main conditions of eligibility	No special scheme.	No special scheme.	See Table VIII.	4. Main conditions of eligibility

Table XII.3

Guaranteeing Sufficient Resources: 3. Minima in Contributory Schemes

	Belgium	Denmark	Germany	Greece
5. Amount payable	BFR 327,701 (ECU 8,310) per year.	No special scheme.	No special scheme.	Minimum allowance: DR 88,160 (ECU 292) per month.
6. Main factors influencing the amount of the allowance	In cases of incomplete career, amount proportional to the length of working life of the deceased spouse. Certain reductions or limitations apply.	No special scheme.	No special scheme.	See Table VIII.
7. Number of beneficiaries	7,172 in 1994 (minimum survivor's pension for complete career).	No special scheme.	No special scheme.	Not available.
8. Financing	Pension contributions.	No special scheme.	No special scheme.	Contributions. Three-party financing (employee, employer, State) for those newly insured since 1.1. 1993.

Spain	France	Ireland	Italy	
Difference between the adjusted pension and the annually fixed minimum for survivor's pensions.	<p>See Table VIII "Survivors".</p> <ul style="list-style-type: none"> • Widow(er)'s allowance: FF 3,037 (ECU 480) for the 1st year. FF 1,995 (ECU 308) for the 2nd year. FF 1,519 (ECU 234) for the 3rd year. • Reversion pension: Annual minimum of FF 18,943 (ECU 2,815) for 60 quarterly periods of insurance; amount reduced in cases of shorter periods. • Widow(er)'s invalidity or old-age pension: Minimum of FF 18,943 (ECU 2,815), increase if claimant has brought up at least 3 children. 	<p>Depends on contributions, see Table VIII "Survivors".</p> <p>Minimum: IR£ 65.00 (ECU 83) per week for the survivor plus IR£ 17.00 (ECU 22) for each child dependant.</p> <p>Plus IR£ 6.00 (ECU 7.60) for widows over 66 and living alone.</p> <p>Plus IR£ 5.00 (ECU 6.40) for widows over 80.</p>	See Table VIII.	5. Amount payable
Level of income and age.	See Table VIII.	See Table VIII.	See Table VIII.	6. Main factors influencing the amount of the allowance
993,244 (April 1996).	<p><i>Reversion pension:</i> 65,070 in 1994.</p> <p><i>Widowhood insurance:</i> 8,128 in 1994.</p> <p><i>Old-age pension for widow(er)s:</i> 1,558 in 1994.</p>	<p>Separate statistics on the minimum payment are not kept. Total number in receipt of Survivor's Contributory Pension was 94,713 at December 1995.</p>	Not available.	7. Number of beneficiaries
100 % State.	Social security.	Contribution plus state subsidy.		8. Financing

Table XII.3

Guaranteeing Sufficient Resources: 3. Minima in Contributory Schemes

	Luxembourg	Netherlands	Austria	Portugal
5. Amount payable	<p>The minimum pension for a surviving spouse is fixed at 73 % of the set reference figure where the insured has been covered for at least 40 years; therefore there is a minimum of LFR 30,470 (ECU 773) per month.</p> <p>If the insured has not completed this period of contributions but has been credited with at least 20 years of insurance the minimum pension is reduced by 1/40th for each missing year.</p> <p>In the event of premature death, the number of missing years between the beginning of the right to a pension and the age of 65 is taken into account to complete the period.</p>	No special scheme.	See Table VIII "Survivors".	The difference between the amount of the pension and ESC 16,560 (ECU 84) = 60 % of the minimum old-age pension.
6. Main factors influencing the amount of the allowance	Length and "density" of membership period.	No special scheme.	See Table VIII "Survivors".	Amount of the pension under the contributory scheme.
7. Number of beneficiaries	No figures available.	No special scheme.	widow's pensions: 110,821 widower's pensions: 465 orphan's pensions: 14,451 (annual average 1995 - including compensation supplements to the pensions of the self-employed persons).	Not available.
8. Financing	General old-age insurance scheme.	No special scheme.	100 % State.	Budget of the social security system.

	Finland	Sweden	United Kingdom	
5. Amount payable	No special scheme.	No special scheme.	See Table VIII.	5. Amount payable
6. Main factors influencing the amount of the allowance	No special scheme.	No special scheme.	See Table VIII.	6. Main factors influencing the amount of the allowance
7. Number of beneficiaries	No special scheme.	No special scheme.	313,500 (September 1995).	7. Number of beneficiaries
8. Financing	No special scheme.	No special scheme.	National Insurance Fund.	8. Financing

Table XII.3

Guaranteeing Sufficient Resources: 3. Minima in Contributory Schemes

	Belgium	Denmark	Germany	Greece
III. Invalidity				
1. Designation	Guaranteed minimum of the amount of invalidity allowances: see Table VI "Invalidity".	The invalidity pension is not a contributory scheme, but tax-financed: see Table VI "Invalidity".	No minimum in the contributory pension scheme.	To guarantee a minimum amount, supplementing pensions from the contributory system.
2. Principle	See Table VI.	See Table VI.	No special scheme.	See Table VI.
3. Eligible groups	See Table VI.	See Table VI.	No special scheme.	See Table VI.
4. Main conditions of eligibility	See Table VI.	See Table VI.	No special scheme.	See Table VI.
5. Amount payable	See Table VI "Invalidity". Daily amounts of the minimum allowance: <i>Minimum for regular worker:</i> • With dependants: BFR 1,311 (ECU 33) • Without dependants: Single: BFR 1,049 (ECU 27); living with a partner: BFR 939 (ECU 24) <i>Minimum for a non-regular worker:</i> • With dependants: BFR 1,052 (ECU 27); • Without dependants: BFR 789 (ECU 20).	See Table VI.	No special scheme.	Minimum amount dependent on degree of incapacity for work: 50% - 100% of the minimum amount of the old-age pension = DR 48,980 - DR 97,960 (ECU 162 - 324) per month. See Table VI "Invalidity".
6. Main factors influencing the amount	See Table VI.	See Table VI.	No special scheme.	See Table VI.
7. Number of beneficiaries	Not available.	No special scheme.	No special scheme.	Not available.
8. Financing	Invalidity contributions and State.	No special scheme.	No special scheme.	Contributions (three-party financing: Employee, employer, State) for those newly insured, after 31.12. 1992.

Spain	France	Ireland	Italy	
Minimum Supplement.	Minimum amount.	Invalidity Pension. See Table VI.	Minimum amount of the Invalidity Allowance. See Table VI.	III. Invalidity 1. Designation
To top up pensions to the minimum (means-tested).	Minimum as stipulated by decree.	To provide an income for those who are permanently incapable of work. See Table VI.	See Table VI.	2. Principle
Beneficiary of a contributory pension below a certain minimum.	Beneficiaries of an invalidity pension.	See Table VI.	See Table VI.	3. Eligible groups
Receiving a pension below the minimum; income below the annual ceiling of PTA 785,476 (ECU 4,871) per year for a single person or PTA 916,267 (ECU 5,682) with a dependent spouse.	Receiving invalidity pension.	See Table VI.	See Table VI.	4. Main conditions of eligibility
Difference between the adjusted pension and the annually fixed minimum for invalidity pensions. No guaranteed supplements for invalid persons over the age of 65 years.	Minimum amount: FF 16,943 (ECU 2,615) per year.	See Table VI.	The allowance is made up to the level of the minimum pension: LIT 8,071,500 (ECU 4,181) per year. Depending on means -test. See Table VI.	5. Amount payable
Level of income, age, obligation or not to pay maintenance for spouse.	Amount of pension inferior to the minimum amount as stipulated by decree. No means-test.	See Table VI.	Income.	6. Main factors influencing the amount
411,279 (April 1996).		42,092 (1995).	Not available.	7. Number of beneficiaries
100 % State.	Social security.	Contributions plus State subsidy.		8. Financing

Table XII.3

Guaranteeing Sufficient Resources: 3. Minima in Contributory Schemes

	Luxembourg	Netherlands	Austria	Portugal
III. Invalidation				
1. Designation	Minimum Pension.	No special minimum in a contributory scheme. See Table VI.	<i>Ausgleichszulage</i> - compensation supplement (see Table VII "Old-age", in principle invalidity pension is calculated in the same way as old-age pension).	Minimum pension.
2. Principle	Minimum pension guaranteed if the deceased qualified as a long-standing insurance scheme contributor.	No special scheme.	Top up of contributory pensions up to the reference amount (taking account of other income).	Guarantee of a minimum amount for pensions from the contributory scheme. Subjective right.
3. Eligible groups	See Table VI.	No special scheme.	See Table VII "Old-age".	People whose pension under the contributory scheme is less than ESC 27,600 (ECU 140).
4. Main conditions of eligibility	See Table VI.	No special scheme.	See Table VII "Old-age".	To receive a pension under the contributory scheme of less than ESC 27,600 (ECU 140).
5. Amount payable	The minimum invalidity pension is fixed at 90 % of the fixed reference figure when the insured has been covered for at least 40 years (including future periods). The minimum pension amount therefore is LFR 37,566 (ECU 953) per month. If the insured has not completed this period of contributions but has been credited with at least 20 years of insurance, the minimum pension is reduced by 1/40th for each missing year. In the event of premature invalidity, the number of missing years between the beginning of the right to a pension and the age of 65 is taken into account to make up the period.	No special scheme.	See Table VII "Old-age".	The difference between the amount of the pension and ESC 27,600 (ECU 140).
6. Main factors influencing the amount	Length and "density" of membership period.	No special scheme.	See Table VII "Old-age".	Amount of the pension under the contributory scheme.
7. Number of beneficiaries		No special scheme.	77,379 (annual average 1995 - including compensation supplements to the pensions of the self-employed persons).	184,517 (1993).
8. Financing	General old-age insurance scheme.	No special scheme.	100 % State.	Budget of the social security system.

	Finland	Sweden	United Kingdom	
III. Invalidity				III. Invalidity
1. Designation	No special scheme.	No special scheme.	Long-term Incapacity Benefit. See Table VI „Invalidity“.	1. Designation
2. Principle	No special scheme.	No special scheme.	Flat-rate allowance. See Table VI.	2. Principle
3. Eligible groups	No special scheme.	No special scheme.	See Table VI.	3. Eligible groups
4. Main conditions of eligibility	No special scheme.	No special scheme.	Payable after 364 days of incapacity (subject to medical test). See Table VI.	4. Main conditions of eligibility
5. Amount payable	No special scheme.	No special scheme.	Basic rate: £ 61.15 (ECU 76) a week. Supplements for dependants. Addition depending on age when incapacity began. See Table VI.	5. Amount payable
6. Main factors influencing the amount	No special scheme.	No special scheme.	See Table VI.	6. Main factors influencing the amount
7. Number of beneficiaries	No special scheme.	No special scheme.	1,500,000 (estimated 1995/96).	7. Number of beneficiaries
8. Financing	No special scheme.	No special scheme.	National Insurance Fund.	8. Financing

Table XII.3

Guaranteeing Sufficient Resources: 3. Minima in Contributory Schemes

	Belgium	Denmark	Germany	Greece
IV. Unemployment				
1. Designation	Different minima of unemployment-insurance allowances, depending on the duration of unemployment and on number of dependants. See Table XI.	No minimum of the unemployment insurance allowances. Amounts depend on earnings. See Table XI.	No minimum of the unemployment insurance allowances. Amounts depend on earnings. See Table XI.	Minimum rate of unemployment insurance allowances. See Table XI.
2. Principle	See Table XI.	No special scheme.	No special scheme.	See Table XI.
3. Eligible groups	See Table XI.	No special scheme.	No special scheme.	See Table XI.
4. Main conditions of eligibility	See Table XI.	No special scheme.	No special scheme.	See Table XI.
5. Amount payable	See Table XI.	No special scheme.	No special scheme.	Minimum allowance: 2/3 of minimum daily wage (DR 3,836 = ECU 13).
6. Main factors influencing the amount	See Table XI.	No special scheme.	No special scheme.	See Table XI.
7. Number of beneficiaries	Not available.	No special scheme.	No special scheme.	Not available.
8. Financing	Not available.	No special scheme.	No special scheme.	

Spain	France	Ireland	Italy	
See Table XI.	Solidarity allowance.	Unemployment Benefit. See Table XI.	No minimum in contributory scheme.	IV. Unemployment 1. Designation
See Table XI.	Differential amount which varies according to age.	See Table XI.	No special scheme.	2. Principle
See Table XI.	Long-term unemployed.	See Table XI.	No special scheme.	3. Eligible groups
See Table XI.	5 years of salaried work during the 10 years preceding the end of the employment contract; revenues must not exceed a certain ceiling; trying to find work.	See Table XI.	No special scheme.	4. Main conditions of eligibility
See Table XI.	See Table XI „Unemployment“.	See Table XI.	No special scheme.	5. Amount payable
See Table XI.	Age and duration of previous insurance period.	Number of dependants.	No special scheme.	6. Main factors influencing the amount
Not available.	452,786 (January 1996).	61,122 (average for 1995).	No special scheme.	7. Number of beneficiaries
100 % State.	State and public sector employees.	Contributions plus State subsidy.	No special scheme.	8. Financing

Table XII.3

Guaranteeing Sufficient Resources: 3. Minima in Contributory Schemes

	Luxembourg	Netherlands	Austria	Portugal
IV. Unemployment				
1. Designation	No special scheme.	No special minimum in a contributory scheme. See Table XI.	Unemployment insurance (see Table XI "Unemployment").	See Table XI.
2. Principle	No special scheme.	No special scheme.	Minimum daily amount.	See Table XI.
3. Eligible groups	No special scheme.	No special scheme.	Each person fulfilling the waiting period (see Table XI "Unemployment"), is at least entitled to this daily amount of unemployment benefit.	See Table XI.
4. Main conditions of eligibility	No special scheme.	No special scheme.	See Table XI "Unemployment".	See Table XI.
5. Amount payable	No special scheme.	No special scheme.	S 55.10 (ECU 4.10) daily.	Difference between the amount of unemployment allowance and that of the minimum wage or average pay amount, if less.
6. Main factors influencing the amount	No special scheme.	No special scheme.	See Table XI "Unemployment".	Unemployment allowance less than the minimum wage or average pay amount.
7. Number of beneficiaries	No special scheme.	No special scheme.	301 persons.	62,973 (1993).
8. Financing	No special scheme.	No special scheme.	See Table II "Financing" for unemployment benefits.	Budget of the social security system.

	Finland	Sweden	United Kingdom	
IV. Unemployment				IV. Unemployment
1. Designation	No special scheme.	No special scheme.	Contribution-based Jobseeker's Allowance: see Table XI.	1. Designation
2. Principle	No special scheme.	No special scheme.	See Table XI.	2. Principle
3. Eligible groups	No special scheme.	No special scheme.	See Table XI.	3. Eligible groups
4. Main conditions of eligibility	No special scheme.	No special scheme.	See Table XI.	4. Main conditions of eligibility
5. Amount payable	No special scheme.	No special scheme.	See Table XI.	5. Amount payable
6. Main factors influencing the amount	No special scheme.	No special scheme.	Age.	6. Main factors influencing the amount
7. Number of beneficiaries	No special scheme.	No special scheme.	Not available at time of compiling.	7. Number of beneficiaries
8. Financing	No special scheme.	No special scheme.	National Insurance Fund.	8. Financing

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

Table XIII.1

Social Protection of Self-Employed: 1. Agriculture

	Belgium	Denmark	Germany	Greece
I. Health Care - Benefits in kind				
1. Scheme	Special scheme.	General scheme (see table III)	Special scheme within framework of general scheme (health insurance for farmers).	Special scheme for farmers (OGA).
2. Beneficiaries	Self-employed in general.	See table III.	Self-employed farmer, assisting members of the family and employees as well as salt-water and fresh-water fishermen and bee-keepers.	Self-employed farmers and agricultural employees, fishermen and other self-employed persons in regions with less than 5,000 inhabitants and villages with fewer than 2,000 inhabitants - with the exception of those covered by general scheme (IKA or TEVE for self-employed persons) as well as members of religious communities which are active in agriculture field.
3. Legislation	Royal order of 30 July 1964.	See table III.	Second act on health insurance for farmers.	Act 4169/61, article 7.
4. Administration	Social insurance funds and insurance companies.	See table I.	Health insurance company.	OGA.
5. Membership	Compulsory membership to insure against "major risks", voluntary membership for "minor risks".	See table III.	Compulsory membership. When membership no longer necessary, possibility to voluntarily continue insurance scheme.	Compulsory membership.
6. Qualifying period	6 months waiting period.	See table III.	Periods prior to insurance only necessary for voluntary insurance.	
7. Free cover for members of family	No, additional contributions must be made for members of the family.	See table III.	Yes.	Yes.
8. Benefits • Special conditions	No special conditions.	No special conditions.	No special conditions.	All benefits in state hospitals granted.

Spain	France	Ireland	Italy	
Special scheme for farmers. Beneficiaries: Workers enrolled and subject to social contributions, pensioners, family members or persons assimilated thereto.	Special scheme A.M.E.X.A. (sickness, invalidity and maternity).	General scheme with special provisions for self-employed farmers (see table III). See table III.	General scheme (see table III). See table III.	I. Health Care - Benefits in kind 1. Scheme 2. Beneficiaries
Decree No. 2123/1971 of 23 July, Decree No. 3772/1972 of 23 December.	Article 1106-2 of the Rural Code.	See table III.	See table III.	3. Legislation
National Health Office (<i>INSALUD</i>) or the bodies of the autonomous regions.	Social insurance funds for farmers and GAMEX.	See table III.	See table I.	4. Administration
Compulsory membership.	Compulsory membership.	See table III.	See table III.	5. Membership
None.		See table III.	See table III.	6. Qualifying period
See table III.	Yes, but family helpers excluded.	See table III.	See table III.	7. Free cover for members of family
Full entitlement for regularly insured employees. Otherwise 3 months.	See general scheme (Table III).	See table III.		8. Benefits • Special conditions

Table XIII.1

Social Protection of Self-Employed: 1. Agriculture

	Luxembourg	Netherlands	Austria	Portugal
I. Health Care - Benefits in kind				
1. Scheme	General scheme. See table III.	Where serious risks are concerned: AWBZ. See General scheme, Table III.	Special scheme for farmers.	General scheme (see Table III) based on Statutory Order no. 328/93 of 25.09.1993.
2. Beneficiaries	See Table III.	AWBZ: see table III.	Self-employed farmers, helping family members, recipients of a farmer's pension.	See Table III.
3. Legislation	See Table III.	AWBZ: see table III.	Act on the Social Insurance for Farmers (BSVG) of 11 October 1978 and amendments.	See Table III.
4. Administration	See Table I.	AWBZ: see table I.	Social Insurance Institute for Farmers.	See Table I.
5. Membership	See Table III.	AWBZ covers all residents.	Compulsory membership. When membership no longer necessary, possibility to voluntarily continue insurance scheme.	See Table III.
6. Qualifying period	See Table III.	AWBZ: see table III.	None.	See Table III.
7. Free cover for members of family	See Table III.	AWBZ covers all residents.	Yes.	See Table III.
8. Benefits • Special conditions	See general scheme (Table III).	No special conditions.	In principle insured person's participation for all benefits amounts to 20 %, except for 10% for hospital care.	No special conditions.

	Finland	Sweden	United Kingdom	
I. Health Care - Benefits in kind	General scheme (see table III).	Sweden has no special scheme for farmers. See General Scheme.	General scheme (see table III). Self-employed persons have access to health care on the same basis as other residents.	I. Health Care - Benefits in kind
1. Scheme				1. Scheme
2. Beneficiaries	See Table III.	See Table III.	See table III.	2. Beneficiaries
3. Legislation	See Table III.	See Table III.	See table III.	3. Legislation
4. Administration	See Table I.	See Table I.	National Health Service (NHS).	4. Administration
5. Membership	See Table III.	See Table III.	All residents.	5. Membership
6. Qualifying period	See Table III.	See Table III.	See Table III.	6. Qualifying period
7. Free cover for members of family	See Table III.	See Table III.	Yes.	7. Free cover for members of family
8. Benefits • Special conditions	No special conditions.	No special conditions.	No special conditions.	8. Benefits • Special conditions

Table XIII.1

Social Protection of Self-Employed: 1. Agriculture

	Belgium	Denmark	Germany	Greece
<ul style="list-style-type: none"> • Kind and amounts of benefits 	<ul style="list-style-type: none"> • Out patient: No. • Dental treatment: No. • In-patient: Yes. • Pharmaceutical products: Yes, in hospital. • Prosthesis: Yes. • Psychotherapy: Yes. 	See table III.	<ul style="list-style-type: none"> • Out patient: No. • Dental treatment: No. • In-patient: Yes. • Pharmaceutical products: Yes. • Prosthesis: Yes. • Psychotherapy: Yes. • Other: Industrial and home assistance to enable continuation of work. 	<ul style="list-style-type: none"> • Out patient: Yes. • Dental treatment: Yes. • In-patient: Yes. • Pharmaceutical products: Yes. • Prosthesis: Yes. • Psychotherapy: Yes.
<p>9. Financing</p> <ul style="list-style-type: none"> • Source of finance 	<p>56.8 % contributions 37.4 % taxes 5.8 % other.</p>	See table II.	<p>47.0 % contributions 53.0 % Federal budget</p>	
<ul style="list-style-type: none"> • Contributions 	<p>Income-related progressive contributions with a minimum contribution. Indivisible total social insurance contribution.</p>	See table II.	<p>Insurance group according to amount of land yield.</p>	

Spain	France	Ireland	Italy	
<ul style="list-style-type: none"> • Out-patient: Yes. • Dental care: Extraction only (other provisions for employment injuries or occupational diseases in the case of which the benefits are comprehensive). • In-Patient: Yes. • Pharmaceutical products: 40 % out of pocket payment of the insured. 100 % in cases of employment injuries and occupational diseases. • Prosthesis: Yes. • Psychotherapy: Yes. • Others: Plastic surgery in cases of employment injuries and occupational diseases. 	<p>See general scheme (Table III).</p>	<p>See table III.</p>	<p>See table III.</p>	<ul style="list-style-type: none"> • Kind and amounts of benefits
<p>Contributions.</p>	<p>Contributions</p>	<p>See table II.</p>	<p>See table II.</p>	<p>9. Financing</p> <ul style="list-style-type: none"> • Source of finance
<p>18.75 % on a contribution basis of PTA 80,490 (ECU 499) per month for 1996, flat rate for all common risks, with the exception of financial benefits in case of sickness and maternity.</p>	<p>Contribution (for sickness, invalidity and maternity) related to agricultural income + percentage from occupational income. Minimum contribution. Rate fixed every year.</p>	<p>Choice of method of income determination.</p>	<p>See table II.</p>	<ul style="list-style-type: none"> • Contributions

Table XIII.1

Social Protection of Self-Employed: 1. Agriculture

	Luxembourg	Netherlands	Austria	Portugal
<ul style="list-style-type: none"> • Kind and amounts of benefits 	See Table III.	AWBZ: see table III.	<ul style="list-style-type: none"> • Out-treatment: Yes. • Dental treatment: Yes. • In-treatment: Yes. • Pharmaceutical products: Yes. • Prosthesis: Yes. • Psychotherapy: Yes. • Other: Rehabilitation measures. 	See Table III.
9. Financing <ul style="list-style-type: none"> • Source of finance 	See Table II.	AWBZ: see table III.	72.80 % contributions; 22.70 % State; 4.50% others.	See Table II.
<ul style="list-style-type: none"> • Contributions 	Contribution rate as general scheme. The level of contribution base is flat rate and is assessed on the basis of animal and vegetable produce of the farm within the previous contribution year. The concept of the Community's standard gross margin is applied.	AWBZ: see table III.	6.40 % of the insurance value of the real estate - calculated in principle according to the size of the land - up to the assessment ceiling of S 45,500 (ECU 3,374) per month. Special provisions for helping family members.	See Table II.

	Finland	Sweden	United Kingdom	
<ul style="list-style-type: none"> • Kind and amounts of benefits 	See Table III.	See Table III.	Primary care, out-patient and in-patient treatment free of charge under NHS, except where patient ask for special amenities or for extra treatment which is not clinically necessary.	<ul style="list-style-type: none"> • Kind and amounts of benefits
<p>9. Financing</p> <ul style="list-style-type: none"> • Source of finance 	See Table II.	See Table II.	82.5 % General taxation 12.1 % Contributions; 4.5 % Charges and receipts; 0.9 % Miscellaneous. Figures for 1994-1995.	<p>9. Financing</p> <ul style="list-style-type: none"> • Source of finance
<ul style="list-style-type: none"> • Contributions 	See Table II.	See Table II.	See Table III.	<ul style="list-style-type: none"> • Contributions

Table XIII.1

Social Protection of Self-Employed: 1. Agriculture

	Belgium	Denmark	Germany	Greece
II. Sickness - Cash benefits	Special scheme.	General scheme (see table IV)	No scheme for independent farmers. For assisting members of the family and for employees see general scheme (see table IV).	No scheme.
1. Scheme				
2. Beneficiaries	Self-employed in general.	See table IV.	No scheme.	No scheme.
3. Legislation	Royal order of 20 July 1971.	See table IV.	No scheme.	No scheme.
4. Administration	Social insurance funds and insurance companies.	See table I.	No scheme.	No scheme.
5. Membership	Compulsory membership. Voluntary membership for assisting spouse.	Special provisions in general scheme.	No scheme.	No scheme.
6. Qualifying period	6 months waiting period for compulsory members, 12 months for voluntary members.	See table IV.	No scheme.	No scheme.
7. Benefits	3 months waiting period.	See table IV.	No scheme.	No scheme.
• Special conditions				

Spain	France	Ireland	Italy	
Special scheme for farmers.	No scheme.	No scheme exists. However, supplementary welfare allowance (see table XII).	No scheme.	II. Sickness - Cash benefits
Farmers enrolled and subject to social contributions.	No scheme.	No scheme.	No scheme.	1. Scheme
Decree No. 2123/1971 of 23 July, Decree 3772/1972 of 23 December, Royal Decree No. 1978/1982 of 24 July.	No scheme.	No scheme.	No scheme.	2. Beneficiaries
National Social Security Office (<i>INSS</i>).	No scheme.	No scheme.	No scheme.	3. Legislation
Compulsory membership, although voluntary for those who choose to be insured.	No scheme.	No scheme.	No scheme.	4. Administration
180 days.	No scheme.	No scheme.	No scheme.	5. Membership
Special waiting period of 14 days after work has been stopped.	No scheme.	No scheme.	No scheme.	6. Qualifying period
				7. Benefits • Special conditions

	Luxembourg	Netherlands	Austria	Portugal
II. Sickness - Cash benefits	General scheme with certain special provisions for farmers.	General scheme. See table IV.	No scheme.	General scheme (see Table IV) based on Statutory Order no. 328/93 of 25.09.1993.
1. Scheme				
2. Beneficiaries	See Table IV.	See table IV.	No scheme.	See Table IV.
3. Legislation	Book I of the Social Insurance Code.	See table IV.	No scheme.	See Table IV.
4. Administration	Health Insurance Fund for farmers.	See table I.	No scheme.	See Table I.
5. Membership	Compulsory membership.	Voluntary membership.	No scheme.	Voluntary membership.
6. Qualifying period	None.	See table IV.	No scheme.	See Table IV.
7. Benefits	Waiting period from the month of the treatment and for the following three month.	No special conditions.	No scheme.	No special conditions.
• Special conditions				

	Finland	Sweden	United Kingdom	
II. Sickness - Cash benefits				II. Sickness - Cash benefits
1. Scheme	General scheme (see table IV) and a special supplementary scheme.	General Scheme (see Table IV).	General scheme with special provisions. The Class 2 National Insurance. Contributions paid by self-employed persons give access to Short-term Incapacity Benefits, but not Statutory Sick Pay.	1. Scheme
2. Beneficiaries	Special supplementary scheme covers those covered by the Farmers' Pension Scheme.	See Table IV.	Special provisions for all self-employed persons covered by general scheme.	2. Beneficiaries
3. Legislation	<i>Special supplementary scheme:</i> The Act on Farmers' Short-time Sickness Compensation.	See Table IV.	See table IV.	3. Legislation
4. Administration	<i>General scheme:</i> National Insurance Institution. <i>Special supplementary scheme:</i> The Farmers' Social Insurance Institution.	See Table I.	Benefits Agency.	4. Administration
5. Membership	<i>Special supplementary scheme:</i> compulsory, if the farm contains more than 5 ha of arable land.	See Table IV.	National Insurance Contributions are compulsory for all those liable to pay.	5. Membership
6. Qualifying period		See Table IV.	See table IV.	6. Qualifying period
7. Benefits • Special conditions		No special conditions.	Incapacity Benefit (IB) as in table IV. Not entitled to Statutory Sick Pay.	7. Benefits • Special conditions

	Belgium	Denmark	Germany	Greece
<ul style="list-style-type: none"> • Kind and amounts of benefits 	Regular financial benefits. Amounts according to whether there are dependants or not.	See table IV.	No scheme.	No scheme.
<ul style="list-style-type: none"> • Commencement and duration 	After termination of waiting period, maximum 9 months.	See table IV.	No scheme.	No scheme.
8. Financing <ul style="list-style-type: none"> • Source of finance 	52.5 % contributions; 37.6 % taxes; 9.9 % other.	See table II.	No scheme.	No scheme.
<ul style="list-style-type: none"> • Contributions 	Income-related contributions with a minimum contribution. Indivisible total social insurance contribution.	See table II.	No scheme.	No scheme.

Spain	France	Ireland	Italy	
Regular benefit. 75 % of contribution base.	No scheme.	No scheme.	No scheme.	<ul style="list-style-type: none"> • Kind and amounts of benefits
After waiting period for 12 months, can be extended by 6 month. Maximum 18 months.	No scheme.	No scheme.	No scheme.	<ul style="list-style-type: none"> • Commencement and duration
Contributions.	No scheme.	No scheme.	No scheme.	<ul style="list-style-type: none"> 8. Financing <ul style="list-style-type: none"> • Source of finance
2.2 % on the basis of PTA 80,490 (ECU 499).	No scheme.	No scheme.	No scheme.	<ul style="list-style-type: none"> • Contributions

Table XIII.1

Social Protection of Self-Employed: 1. Agriculture

	Luxembourg	Netherlands	Austria	Portugal
<ul style="list-style-type: none"> • Kind and amounts of benefits 	Benefit is calculated with reference to income liable to contributions.	See table IV.	No scheme.	See Table IV.
<ul style="list-style-type: none"> • Commencement and duration 		See table IV.	No scheme.	See Table IV.
8. Financing <ul style="list-style-type: none"> • Source of finance 		See table II.	No scheme.	See Table II.
<ul style="list-style-type: none"> • Contributions 		See table II.	No scheme.	Global contribution (voluntary and compulsory schemes): General rate: 20 %. Rising up to 28 %. Voluntary contribution base between 1 and 12 minimum wages.

	Finland	Sweden	United Kingdom	
• Kind and amounts of benefits	<i>Special supplementary scheme:</i> A daily allowance is paid during the period which is not covered by the general scheme due to the waiting period in case the illness lasts for more than 3 days: 75 % of income insured under Farmers' Employment Accident Insurance.	See Table IV.	IB as in table IV. Not entitled to Statutory Sick Pay.	• Kind and amounts of benefits
• Commencement and duration	<i>Special supplementary scheme:</i> from the first day after falling ill in case the illness lasts for at least 3 days. Minimum 3 days, at most 9 days.	See Table IV.	IB as in table IV. Not entitled to Statutory Sick Pay.	• Commencement and duration
8. Financing • Source of finance	<i>Special supplementary scheme:</i> State 100 %.	See Table II.	National Insurance Fund - current income financing	8. Financing • Source of finance
• Contributions	None.	See Table II.	Self-employed persons are required to pay National Insurance Contributions on a different basis to employed earners, as follows: Class 2 contributions are required from self-employed people at a flat rate of £ 6.05 (ECU 7.50) per week. Self-employed people who expect their income to be less than £ 3,430 (ECU 4,239) in the current year can apply to be exempted from paying. Class 4 contributions are required in addition to Class 2 as a percentage (6.0 %) of profits between the lower and upper profit limits of £ 6,860 (ECU 8,478) and £ 23,660 (ECU 29,241) p.a. respectively. Class 4 contributions do not give any additional benefits rights to Class 2: They are intended to share the costs of benefits available to the self-employed in a more equitable way.	• Contributions

	Belgium	Denmark	Germany	Greece
III. Maternity - Benefits in kind	Special scheme.	General scheme (see table V).	Special scheme within framework of general scheme (health insurance for farmers).	See "Health Care".
1. Scheme				
2. Beneficiaries	Self-employed in general.	See table V.	Self-employed farmer, assisting members of family and employees as well as salt-water and fresh-water fishermen and bee-keepers.	See "Health Care".
3. Legislation	Royal order of 30 July 1964.	See table V.	Second act on health insurance for farmers.	See "Health Care".
4. Administration	Social insurance funds and insurance companies.	See table I.	Health insurance company.	See "Health Care".
5. Membership	Compulsory membership to insure against "major risks", voluntary membership for "minor risks".	See table V.	Compulsory membership.	Compulsory membership.
6. Qualifying period	6 months waiting period.	See table V.		
7. Free cover for members of family	No, additional contributions must be made for members of the family.	See table V.	Yes.	Yes.
8. Benefits	See "Health - benefits in kind".	See table V.	As in case of sickness, however, no house or industrial assistance.	See "Health Care".
9. Financing				
• Source of finance	56.8 % contributions; 37.4 % taxes; 5.8 % other.	See table II.	See "Health care".	
• Contributions	Income-related contributions with a minimum contribution. Indivisible total national insurance contribution.	See table II.		

Spain	France	Ireland	Italy	
Special scheme for farmers.	Scheme A.M.E.X.A. (sickness, invalidity and maternity).	General scheme (see table V).	General scheme with special provisions.	III. Maternity - Benefits in kind 1. Scheme
Farmers enrolled and subject to social contributions, pensioners, family members or persons assimilated thereto.		See table V.	See table V.	2. Beneficiaries
Decree No. 2123/1971 of 23 July, Decree No. 3772/1972 of 23 December. Law no. 42/1994 of 30 December.	Article 1106-2 of the Rural Code.	See table V.	See table V.	3. Legislation
National Health Office (<i>INSALUD</i>) and the bodies of the autonomous regions.	Social insurance funds for farmers and GAMEX.	See table I.	See table I.	4. Administration
Compulsory membership.	Compulsory membership.	See table V.	See table V.	5. Membership
None.	See table V.	See table V.	See table V.	6. Qualifying period
See table V.	Yes.	See table V.	See table V.	7. Free cover for members of family
Medical and pharmaceutical benefits.	See "Health care".	See table V.	See table V.	8. Benefits
Contributions.	See "Health care".	See table II.	See table II.	9. Financing • Source of finance
Contribution included in the flat rate indicated under "Health - benefits in kind".	See "Health care".	See table II.	See table II.	• Contributions

Table XIII.1

Social Protection of Self-Employed: 1. Agriculture

	Luxembourg	Netherlands	Austria	Portugal
III. Maternity - Benefits in kind	General scheme. See Table V.	General scheme. See "Health care".	See "Health care".	General scheme (see Table V) based on Statutory Order no. 328/93 of 25.09.1993.
1. Scheme				
2. Beneficiaries	See table V.	General scheme. See "Health care".	See "Health care".	See Table V.
3. Legislation	Book I of the Social Insurance Code.	General scheme. See "Health care".	See "Health care".	See Table V.
4. Administration	Health Insurance Fund for farmers.	See Table I.	See "Health care".	See Table I.
5. Membership	See table V.	General scheme. See "Health care".	See "Health care".	See Table V.
6. Qualifying period	See table V.	General scheme. See "Health care".	See "Health care".	See Table V.
7. Free cover for members of family	See table V.	General scheme. See "Health care".	See "Health care".	See Table V.
8. Benefits	See table V.	General scheme. See "Health care".	See "Health care", no participation of the insured. Temporary helps (see "Maternity - cash benefits").	See Table V.
9. Financing	See table II.	See table II.	See "Health care".	See Table II.
• Source of finance				
• Contributions	See table II.	See table II.	See "Health care".	See Table II.

	Finland	Sweden	United Kingdom	
III. Maternity - Benefits in kind	General scheme (see table V).	General scheme (see table V).	General scheme (see Table V). No special provisions.	III. Maternity - Benefits in kind
1. Scheme				1. Scheme
2. Beneficiaries	See Table V.	See Table V.	See table V.	2. Beneficiaries
3. Legislation	See Table V.	See Table V.	See table V.	3. Legislation
4. Administration	See Table V.	See Table V.	See table I.	4. Administration
5. Membership	See Table V.	See Table V.	See table V.	5. Membership
6. Qualifying period	See Table V.	See Table V.	See table V.	6. Qualifying period
7. Free cover for members of family	See Table V.	See Table V.	See table V.	7. Free cover for members of family
8. Benefits	See Table V.	See Table V.	See table V.	8. Benefits
9. Financing	See Table II.	See Table II.	As for other groups. No special provisions.	9. Financing
• Source of finance				• Source of finance
• Contributions	See Table II.	See Table II.	See table II.	• Contributions

Table XIII.1

Social Protection of Self-Employed: 1. Agriculture

	Belgium	Denmark	Germany	Greece
IV. Maternity - Cash benefits				
1. Scheme	Special scheme.	General scheme (see table V).	No special scheme for independent farmers. For assisting members of family and for employees see general scheme (table V).	See "Health Care".
2. Beneficiaries	Self-employed in general.	See table V.	See table V.	See "Health Care".
3. Legislation	Royal Order of 20 July 1971.	See table V.	See table V.	Act 1541/85.
4. Administration	Social insurance funds and insurance companies.	See table I.	See table I.	OGA.
5. Membership	Compulsory membership. Voluntary membership for assisting spouse.	See table V.	See table V.	
6. Qualifying period	6 months waiting period for compulsory members, 12 months for voluntary members.	See table V.	See table V.	

Spain	France	Ireland	Italy	
Special scheme for farmers.	Scheme A.M.E.X.A. (sickness, invalidity and maternity).	No scheme.	General scheme with special provisions.	IV. Maternity - Cash benefits 1. Scheme
Farmers enrolled and subject to social contributions, or persons assimilated thereto, due to voluntary insurance.		No scheme.		2. Beneficiaries
Decree No. 2123/1971 of 23 July, decree No. 3772/1972 of 23 December. Law no. 42/1994 of 30 December. Royal Decree No. 1976/1982 of 24 July.	Article 1106-2 of the Rural Code.	No scheme.	Law of 29 December 1987, No. 546.	3. Legislation
National Social Security Office (INSS).	Social insurance funds for farmers and GAMEX.	No scheme.	National Social Welfare Institute (INPS).	4. Administration
Voluntary membership.	Compulsory membership.	No scheme.	Compulsory membership.	5. Membership
None.		No scheme.	None.	6. Qualifying period

Table XIII.1

Social Protection of Self-Employed: 1. Agriculture

	Luxembourg	Netherlands	Austria	Portugal
IV. Maternity - Cash benefits	General scheme. See Table V.	General scheme. See Table V.	Special scheme for farmers.	General scheme (see Table V) based on Statutory Order no. 328/93 of 25.09.1993.
1. Scheme				
2. Beneficiaries	See table V.	See table V.	Self-employed farmers, helping family members.	See Table V.
3. Legislation	See table V.	See table V.	Temporary Helps Act (<i>BHG</i>) of 30 June 1982 and amendments.	See Table V.
4. Administration	Health Insurance Fund for farmers.	See table I.	Social Insurance Institute for Farmers.	See Table I.
5. Membership	Compulsory membership.	Voluntary membership.	Compulsory membership.	Voluntary membership.
6. Qualifying period	See table V.	See table V.	No minimum period.	See Table V.

	Finland	Sweden	United Kingdom	
IV. Maternity - Cash benefits	General scheme (see table V).	General scheme (see table V).	General scheme for self-employed persons covered by the scheme.	IV. Maternity - Cash benefits
1. Scheme				1. Scheme
2. Beneficiaries	See Table V.	See Table V.		2. Beneficiaries
3. Legislation	See Table V.	See Table V.	See table V.	3. Legislation
4. Administration	See Table I.	See Table I.	Benefits Agency.	4. Administration
5. Membership	See Table V.	See Table V.	National Insurance Contributions are compulsory for all those liable to pay.	5. Membership
6. Qualifying period	See Table V.	See Table V.		6. Qualifying period

Table XIII.1

Social Protection of Self-Employed: 1. Agriculture

	Belgium	Denmark	Germany	Greece
7. Benefits				
• Special conditions	No special conditions.	No special conditions.	No special conditions.	
• Kind and amounts of benefits	Flat rate benefit: BFR 35,151 (ECU 891).	See table V.	See table V.	Flat rate benefit. DR 50,000 (ECU 166) + DR 20,000 (ECU 66) for delivery in a private clinic.
• Commencement and duration	After delivery.	See table V.	See table V.	
8. Financing				
• Source of finance	52.5 % contributions; 37.6 % taxes; 9.9 % other.	See table II.	See table II.	
• Contributions	Income-related contributions with a minimum contribution. Indivisible total national insurance contribution.	See table II.	See table II.	

Spain	France	Ireland	Italy	
As general scheme (See table IV).		No scheme.	None.	7. Benefits <ul style="list-style-type: none"> • Special conditions
Financial benefit. 100 % of the contributory monthly basis.	Assistance as a replacement for the wife on the farm.	No scheme.	Daily benefit: 80 % of an agricultural worker's minimum daily wage with long-term contract.	<ul style="list-style-type: none"> • Kind and amounts of benefits
From the first day of maternity leave for 16 weeks or 18 weeks for multiple birth.	At least 7, maximum 56 days (in special cases 98 days).	No scheme.	2 months before the presumed date of delivery. Up to 3 months after delivery.	<ul style="list-style-type: none"> • Commencement and duration
Contribution included in the flat rate.	See "Health care".	No scheme.	100 % contribution.	8. Financing <ul style="list-style-type: none"> • Source of finance
Contribution indicated under Health - benefits in kind.	See "Health care".	No scheme.	Flat rate contribution of LIT 18,000 (ECU 9.30), per year modified by Decree of the Minister of Labour in line with the variations of the measure of the benefit.	<ul style="list-style-type: none"> • Contributions

Table XIII.1

Social Protection of Self-Employed: 1. Agriculture

	Luxembourg	Netherlands	Austria	Portugal
7. Benefits				
• Special conditions		No special conditions.	In principle benefits in kind in the form of temporary helps provided by the insurance fund; in the case the fund cannot provide for temporary helps and another temporary help has to be engaged or in the case no temporary help is available, maternity benefit is due for the farmer's wife.	No special conditions.
• Kind and amounts of benefits	See table V.	See table V.	Flat-rate benefit: S 250 (ECU 19) per day.	See Table V.
• Commencement and duration	See table V.	See table V.	8 weeks before the expected date of confinement. Up to 8 weeks (12 in case of problematic births) after confinement.	See Table V.
8. Financing				
• Source of finance	See table II.	See table II.	30 % contributions. 70 % Funds for the Compensation of Family Expenses.	See Table II.
• Contributions	See table II.	See table II.	(For temporary helps and part-time help): 0.40 % of the insurance value of the real estate - calculated in principle according to the size of the land - up to the assessment ceiling of S 45,500 (ECU 3,374) per month. Special provisions for helping family members.	See Table II.

	Finland	Sweden	United Kingdom	
7. Benefits • Special conditions	No special conditions.	No special conditions.	Maternity Allowance as in table V. Not entitled to Statutory Maternity Pay.	7. Benefits • Special conditions
• Kind and amounts of benefits	See Table V.	See Table V.	Maternity Allowance as in table V. Not entitled to Statutory Maternity Pay.	• Kind and amounts of benefits
• Commencement and duration	See Table V.	See Table V.	Maternity Allowance as in table V. Not entitled to Statutory Maternity Pay.	• Commencement and duration
8. Financing • Source of finance	See Table II.	See Table II.	As for „Health care“.	8. Financing • Source of finance
• Contributions	See Table II.	See Table II.		• Contributions

Table XIII.1

Social Protection of Self-Employed: 1. Agriculture

	Belgium	Denmark	Germany	Greece
V. Invalidity				
1. Scheme	Special scheme. See "Health - benefits in kind".	General scheme (see table VI).	Special scheme: Old age protection for farmers.	See "Health Care".
2. Beneficiaries	Self-employed in general.	See table VI.	Self-employed farmer, assisting members of the family and as well as salt-water and fresh-water fishermen and beekeepers.	See "Health Care".
3. Legislation	Royal order of 20 July 1971.	See table VI.	Act on old-age protection for farmers.	Decree 4575/66.
4. Administration	Social insurance funds and insurance companies.	See table I.		OGA.
5. Membership	Compulsory membership. Voluntary membership for assisting spouse.	Special provisions for self-employed farmers.	Compulsory membership.	Compulsory membership.
6. Qualifying period	6 months waiting period for compulsory members, 12 months for voluntary members.	See table VI.	Waiting period 5 years.	5 years (60 months).

Spain	France	Ireland	Italy	
Special scheme for farmers.	Scheme A.M.E.X.A. (sickness, invalidity and maternity).	No scheme. However, see "Health - financial benefits" and Disabled Persons Maintenance Allowance (see table XII).	Special scheme, similar to general scheme.	V. Invalidity 1. Scheme
Self-employed farmers enrolled and subject to social contributions, or persons assimilated thereto.	Head/manager of the farm and in some cases helping family members.	No scheme.		2. Beneficiaries
Decree No. 2123/1971 of 23 July, Decree No. 3772/1972 of 23 December.	Article 1106-3 of the Rural Code.	No scheme.	Law of 2 August 1990, No. 233.	3. Legislation
National Social Security Office (INSS)	Social insurance funds for farmers and GAMEX.	No scheme.	National Social Welfare Institute (INPS), CDCM.	4. Administration
Compulsory membership.	Compulsory membership.	No scheme.	Compulsory membership.	5. Membership
A minimum insurance period is required which varies in relation to the age of the beneficiary at the date when the risk occurs.	Proof of contribution payments 12 months before commencement of invalidity.	No scheme.	5 years of which 3 years within the last 5 years.	6. Qualifying period

Table XIII.1

Social Protection of Self-Employed: 1. Agriculture

	Luxembourg	Netherlands	Austria	Portugal
V. Invalidity				
1. Scheme	General scheme. See Table VI.	General scheme (AAW) and under certain conditions WAO.	Special scheme for farmers, similar to general scheme.	General scheme (see Table VI) based on Statutory Order no. 328/93 of 25.09.1993.
2. Beneficiaries	See table VI.	See table VI.	Self-employed farmers, helping family members.	See Table VI.
3. Legislation	Book III of the Social Insurance Code (<i>Code des assurances sociales</i>).	See table VI.	Act on the Social Insurance for Farmers (<i>BSVG-Bauern-Sozialversicherungsgesetz</i>) of 11 October 1978 and amendments.	See Table VI.
4. Administration	Pension Insurance Fund for farmers.	See table VI.	Social Insurance Institute for Farmers.	See Table I.
5. Membership	Compulsory membership.	AAW covers all residents. WAO on a voluntary basis.	Compulsory insurance. When membership no longer necessary, possibility to voluntarily continue insurance scheme.	Compulsory membership.
6. Qualifying period	See table VI.	See table VI.	See Table VI.	See Table VI.

	Finland	Sweden	United Kingdom	
V. Invalidity				V. Invalidity
1. Scheme	General scheme and special scheme.	General Scheme (see Table VI).	General scheme. Special provisions concerning National Insurance benefits and contributions for self-employed persons covered by the scheme.	1. Scheme
2. Beneficiaries	Farmers, self-employed fishermen, reindeer herders and their spouses and other persons working on the farm.	See Table VI.		2. Beneficiaries
3. Legislation	<i>General scheme:</i> The National Pensions Act. <i>Special scheme:</i> The Farmers' Pensions Act.	See Table VI.	See table VI.	3. Legislation
4. Administration	<i>General scheme:</i> The Social Insurance Institution. <i>Special scheme:</i> The Farmers' Social Insurance Institution.	See Table I.	Benefits Agency.	4. Administration
5. Membership	<i>General scheme:</i> compulsory. <i>Special scheme:</i> compulsory, if the farm contains more than 5 ha of arable land.	See Table VI.	National Insurance Contributions are compulsory for all those liable to pay.	5. Membership
6. Qualifying period	<i>Special scheme:</i> the beneficiary shall be insured in the farmers' old age pension scheme.	See Table VI.		6. Qualifying period

	Belgium	Denmark	Germany	Greece
7. Benefits			No special conditions.	
• Special conditions				
• Kind and amounts of benefits	Financial benefits according to whether there are dependants or not.	See table VI.	Pension: One twelfth of the general value plus added months per month (in total until the age of 55, from 55 to 60 years of age one third of the months, general pension value as from 1 July 1996: DM 21.55 (ECU 11).	Flat rate pension: DR 21,000 (ECU 70) per month.
• Commencement and duration	After termination of health insurance benefit until old-age pension drawn.	See table VI.	After determination of incapacity.	
• Adjustment	According to the development of cost of living.	See table VI.	On 1 July each year according to general scheme (see table VI).	
8. Financing				
• Source of finance	52.5 % contributions; 37.6 % taxes; 9.9 % other.	See table II.	30 % contributions; 70 % taxes.	
• Contributions	Income-related progressive contributions with a minimum contribution. Indivisible total national insurance contribution.	See table II.	Flat rate contribution rate with supplementary contribution.	

Spain	France	Ireland	Italy	
Current payment of contributions.		No scheme.	Benefits are granted up to a certain income level.	7. Benefits • Special conditions
Pension see table VI. In comparison to the general scheme limited rights: in case of total permanent invalidity no supplement of 20 %.	Flat rate pension. In case of partial incapacity 3/5 of this contribution. Supplements for those in need of nursing.	No scheme.	Invalidity allowance and incapacity pension (see table VI). Amounts see „Old-Age“. New System: For each contribution year, a contribution of 20 % of the annual income is credited. The amount is adjusted at the end of each year, according to changes of the GDP within the last years.	• Kind and amounts of benefits
See table VI. Unlimited unless suspension because of legal reasons.	Until pension age.	No scheme.	From the month following the application of the party concerned. Unlimited. When the beneficiary reaches pension age, the pension is transformed into old-age pension.	• Commencement and duration
See table VI.	In accordance with general with general scheme.	No scheme.	Adjustment every year to variation to cost of living.	• Adjustment
Contributions.	See "Health care".	No scheme.	See "Old-age".	8. Financing • Source of finance
Contribution included in the Flat rate indicated under "Health - benefits in kind".	See "Health care".	No scheme.		• Contributions

Table XIII.1

Social Protection of Self-Employed: 1. Agriculture

	Luxembourg	Netherlands	Austria	Portugal
7. Benefits				
• Special conditions			Benefits according to the benefits of the general scheme. Difference: instead of invalidity permanent incapacity (person is not able to work regularly).	No special conditions.
• Kind and amounts of benefits	See table VI.	See table VI.	See Table VI.	See Table VI.
• Commencement and duration	See table VI.	See table VI.	From the first day of the month following the occurrence of permanent incapacity or the application. Duration: see Table VI.	See Table VI.
• Adjustment	See table VI.	See table VI.	See Table VI.	
8. Financing				
• Source of finance	See Health Insurance.	See table II.	23.4 % contributions; 71.8 % State; 4.8 % others.	See Table II.
• Contributions		See table II.	13.5 % of the insurance value of the real estate - calculated in principle according to the size of the land - up to the assessment ceiling of S 45,500 (ECU 3,374) per month (also for old-age and survivor's pensions). Special provisions for helping family members.	See Table II.

	Finland	Sweden	United Kingdom	
7. Benefits				7. Benefits
• Special conditions	<i>General and special scheme:</i> during the first year of invalidity the insured usually receives daily allowance according to the sickness insurance. The payment of invalidity benefits begins when the payment of the daily allowance ceases.	No special conditions.	None.	• Special conditions
• Kind and amounts of benefits	<i>General scheme:</i> invalidity pension, see table VI. <i>Special scheme:</i> invalidity pension (full pension, if invalidity is at least 60 %; half pension, if invalidity is 40-60 %. Persons aged 58-64 are entitled to individual early retirement pension. See table VI).	See Table VI.	As in table VI.	• Kind and amounts of benefits
• Commencement and duration	<i>General scheme and special scheme:</i> 1 year after the beginning of invalidity until the age of 65.	See Table VI.	See Table VI.	• Commencement and duration
• Adjustment	<i>General scheme:</i> annually according to the cost-of-living index. <i>Special scheme:</i> annually according to the average of price and wage changes (TEL-index).	See Table VI.	See Table VI.	• Adjustment
8. Financing				8. Financing
• Source of finance	<i>General scheme:</i> see table VI. <i>Special scheme:</i> insured persons about 20 %, state 80 %.	See Table II.	Long-term Incapacity Benefit - as for short-term benefit at II.	• Source of finance
• Contributions	<i>General scheme:</i> see table VI. <i>Special scheme:</i> insured persons pay 10 % of their earned income to an income ceiling of FIM 93,807 (ECU 18,034) per year. If insured person's annual income is higher than the ceiling, the percentage gradually increases (max. 20,4 %).	See Table II.	Non-contributory benefits funded from general Government revenue, as described in table II.	• Contributions

Table XIII.1

Social Protection of Self-Employed: 1. Agriculture

	Belgium	Denmark	Germany	Greece
VI. Old age				
1. Scheme	Special scheme.	General scheme (see table VII).	Special scheme: Old-age protection for farmers.	See "Health Care".
2. Beneficiaries	Self-employed in general.	See table VII.	Self-employed farmer, assisting members of the family, as well as salt-water and fresh-water fishermen and beekeepers.	See "Health Care".
3. Legislation	Royal order No. 72 of 10 November 1967. Law of 15 May 1984.	See table VII.	Act on old-age protection for farmers.	Act 4169/61.
4. Administration	Social insurance funds + INASTI + ONP.	See table I.		OGA.
5. Membership	Compulsory membership.	See table VII.	Compulsory membership.	Compulsory membership.
6. Qualifying period	Waiting period of 3 months.	See table VII.	Waiting period of 15 years.	Waiting period of 300 months.
7. Benefits				
• Special conditions	No special conditions.	No special conditions.	The farm changes hands.	
• General age limit	Men: 65 years. Women: 60 years.	See table VII.	Men and women: 65 years.	65 years.
• Early age limit	Men: 60 years.	See table VII.	55 years, if spouse already receives old-age pension.	

Spain	France	Ireland	Italy	
Special scheme for farmers (R.E.A.).	Special scheme for Old-age agricultural pension.	General scheme. However, special provisions for self-employed in general (see table VII).	Special scheme, very similar to general scheme.	VI. Old age 1. Scheme
Beneficiaries: Farmers enrolled and subject to social contributions, or persons assimilated thereto.		See table VII.		2. Beneficiaries
Decree No. 2123/1971 of 23 July, Decree No. 3772/1972 of 23 December, Decree No. 1135/1979 of 4 May.		See table VII.	Law of 2 August 1990, No. 233.	3. Legislation
National Social Security Office (INSS).	Social insurance funds for farmers.	See table VII.	National Social Welfare Institute (INPS), CDCM.	4. Administration
Compulsory membership.	Compulsory membership.	See table VII.	Compulsory membership.	5. Membership
15 years.	1 year.	See table VII.	20 years. New System: 5 years of contributions.	6. Qualifying period
See table VII.	Full basic pension is paid after 150 quarters of professional activity. Reduced for cases of less than 150 quarters of employment.	See table VII.		7. Benefits • Special conditions
65 years.	60 years.	66 years.	65 years for men. 60 years for women. New System: ages 57-65. The pension amount varies according to age.	• General age limit
Non-existent.		No.	Not existent.	• Early age limit

Table XIII.1

Social Protection of Self-Employed: 1. Agriculture

	Luxembourg	Netherlands	Austria	Portugal
VI. Old age				
1. Scheme	General scheme. See Table VII.	General scheme. See Table VII.	See "Invalidity".	General scheme (see Table VII) based on Statutory Order no. 328/93 of 25.09.1993.
2. Beneficiaries	See table VII.	See table VII.	See "Invalidity".	See Table VII.
3. Legislation	Book III of the Social Insurance Code (<i>Code des assurances sociales</i>).	See table VII.	See "Invalidity".	See Table VII.
4. Administration	Pension Insurance Fund for farmers.	See table I.	See "Invalidity".	See Table I.
5. Membership	Compulsory membership.	See table VII.	See "Invalidity".	Compulsory membership.
6. Qualifying period	See table VII.	See table VII.	See Table VII.	See Table VII.
7. Benefits				
• Special conditions	Up to a maximum total of 15 years for the periods of professional activity and assimilated insurance periods prior to the introduction of the system.	No special conditions.	See Table VII.	No special conditions.
• General age limit	See table VII.	See table VII.	See Table VII.	See Table VII.
• Early age limit	See table VII.	See table VII.	See Table VII.	See Table VII.

	Finland	Sweden	United Kingdom	
VI. Old age				VI. Old age
1. Scheme	General scheme and special scheme.	General Scheme (see Table VII).	General scheme with special provisions concerning benefits and contributions for self-employed persons covered by general scheme.	1. Scheme
2. Beneficiaries	Farmers, self-employed fishermen, reindeer herders and their spouses and other persons working on the farm.	See Table VII.		2. Beneficiaries
3. Legislation	<i>General scheme:</i> The National Pensions Act. <i>Special scheme:</i> The Farmers' Pensions Act.	See Table VII.	See table VII.	3. Legislation
4. Administration	<i>General scheme:</i> The Social Insurance Institution. <i>Special scheme:</i> The Farmers' Social Insurance Institution.	See Table VII.	Benefits Agency.	4. Administration
5. Membership	<i>General scheme:</i> compulsory. <i>Special scheme:</i> compulsory, if the farm contains more than 5 ha of arable land.	See Table VII.	National Insurance Contributions are compulsory for all those liable to pay.	5. Membership
6. Qualifying period	Waiting period 4 months.	See Table VII.		6. Qualifying period
7. Benefits		No special conditions.	Basic Retirement Pension as in table VII, but no general access to earnings-related pension.	7. Benefits
• Special conditions				• Special conditions
• General age limit	<i>General and special scheme:</i> 65 years.	See Table VII.	Basic Retirement Pension: see Table VII.	• General age limit
• Early age limit	<i>General and special scheme:</i> early old age pension for 60-64 year-old. <i>Special scheme:</i> part-time pension for 58-64 year-old; early retirement pension for 55-64 year-old farmers, who transfer their farms to successors or to non-agricultural uses.	See Table VII.	Basic Retirement Pension: see Table VII.	• Early age limit

	Belgium	Denmark	Germany	Greece
<ul style="list-style-type: none"> • Kind and amounts of benefits 	Income-related for years of work post 1985, fixed rate amount for cases prior to 1985.	See table VII.	Pension: Per insurance month one twelfth of the general pension value as from 1 July 1996: DM 21.55 (ECU 11).	
<ul style="list-style-type: none"> • Adjustment 	According to development of cost of living.	See table VII.	On 1 July each year according to general scheme (see table VII).	
8. Financing <ul style="list-style-type: none"> • Source of finance 	65.7 % contributions; 32.9 % taxes; 1.4 % other.	See table II.	See "Invalidity".	
<ul style="list-style-type: none"> • Contributions 	Income-related contributions with a minimum contribution. Indivisible total national insurance contribution.	See table II.	See "Invalidity".	

Spain	France	Ireland	Italy	
See table VII.	Fixed rate basic pension: See general scheme in table VII. Income-related supplementary pension. Contributory pension: Since 1992, heads/managers of farms and their spouses can share their pension rights.	Old Age Contributory Pension.	Old-age pension. $2\% \times n \times R$. n = number of contribution years (max. 40); R = Reference wage: • for those having 15 or more occupational years on 31 December 1992: Average income liable to contributions of the last 10 years with ceiling. • for those having less than 15 occupational years on 31 December 1992: average income liable to contributions of a variable period between the last 10 years and the whole working life with ceiling. • for those just having entered employment after 31. December 1992: Average income liable to contributions of the whole period of working life with ceiling. Reference wages are conventional incomes, related to 4 values and adjusted in the line with the consumer price index and raised by 1 % for each year worked. For 1995 the last value amounts to LIT 21,469,000 (ECU 9,750). New System: For each contribution year, a contribution of 20 % of the annual income is credited. The amount is adjusted at the end of each year, according to changes of the GDP within the last years.	• Kind and amounts of benefits
See table VII.	In accordance with the general scheme.	See table VII.	Annual adjustment based on the development of the cost of living in four steps (see Table VII).	• Adjustment
Contributions	Contributions.	See table II.	100 % contribution.	8. Financing • Source of finance
Contribution included in the flat rate indicated under "Health - benefits" in kind".	Contribution in relation to income. Minimum contribution. Rates fixed every year.	See table II.	17 % of conventional income related to 4 income values from a minimum of LIT 11,043,000 = ECU 5,720 to a maximum of LIT 22,087,000 = ECU 11,441.	• Contributions

Table XIII.1

Social Protection of Self-Employed: 1. Agriculture

	Luxembourg	Netherlands	Austria	Portugal
• Kind and amounts of benefits	See table VII.	See table VII.	See Table VII.	See Table VII.
• Adjustment	See table VII.	See table VII.	See Table VII.	See Table VII.
8. Financing • Source of finance	See Health Insurance.	See table II.	See "Invalidity".	See Table II.
• Contributions		See table II.	See "Invalidity".	See Table II.

	Finland	Sweden	United Kingdom	
<ul style="list-style-type: none"> • Kind and amounts of benefits 	<p><i>General scheme:</i> basic pension, the amount of which depends on the amount of the earnings-related pension. See table VII.</p> <p><i>Special scheme:</i> earnings-related pension according to the beneficiary's annual insured income and the duration of insurance. Target is 60 % of average insured income after 40 years. Accrual rate is 1,5 % per year increased to 2,5 % after the age of 60.</p>	See Table VII.	Basic Retirement Pension: see Table VII.	<ul style="list-style-type: none"> • Kind and amounts of benefits
<ul style="list-style-type: none"> • Adjustment 	<p><i>General scheme:</i> annually according to the cost-of-living index.</p> <p><i>Special scheme:</i> Annually according to the weighted average of wage and price changes (TEL-index). Separate weights are used for pensions payable to persons under or over 65 years.</p>	See Table VII.	Basic Retirement Pension: see Table VII.	<ul style="list-style-type: none"> • Adjustment
<p>8. Financing</p> <ul style="list-style-type: none"> • Source of finance 	<p><i>General scheme:</i> see table VII.</p> <p><i>Special scheme:</i> see invalidity.</p>	See Table II.	Retirement Pension as for Sickness Benefit. Non-Contributory Retirement Pension is funded by Government.	<p>8. Financing</p> <ul style="list-style-type: none"> • Source of finance
<ul style="list-style-type: none"> • Contributions 	<p><i>General scheme:</i> see table II.</p> <p><i>Special scheme:</i> see invalidity.</p>	See Table II.		<ul style="list-style-type: none"> • Contributions

Table XIII.1

Social Protection of Self-Employed: 1. Agriculture

	Belgium	Denmark	Germany	Greece
VII. Survivors				
1. Scheme	Special scheme.	General scheme (see table VIII).	Special scheme: Old-age protection for farmers.	See "Health Care".
2. Beneficiaries	Self-employed in general.	See table VIII.	Self-employed farmer, assisting members of the family, as well as salt-water and fresh-water fishermen and beekeepers.	See "Health Care".
3. Legislation	Royal order No. 72 of 10 November 1967. Law of 15 May 1984.	See table VIII.	Act on old-age protection for farmers.	Acts 4169/61 and 1140/81.
4. Administration	Social insurance funds + INASTI + ONP.	See table I.		OGA.
5. Membership	Compulsory membership.	See table VIII.	Compulsory membership.	Compulsory membership.
6. Qualifying period	Waiting period of 3 months.	See table VIII.	5 years.	Waiting period of 36 months.

Spain	France	Ireland	Italy	
Special scheme for farmers (R.E.A.).	Special scheme for old-age agricultural pension.	General scheme. However, special provisions for self-employed in general (see table VIII).	Special scheme, very similar to the general scheme.	VII. Survivors 1. Scheme
Beneficiaries: Farmers enrolled and subject to social contributions, or persons assimilated thereto.		See table VIII.		2. Beneficiaries
Decree No. 2123/1971 of 23 July, Decree No. 3772/1972 of 23 December, Royal Decree No. 1135/79 of 4 May.		See table VIII.	Law of 2 August 1990, No. 233.	3. Legislation
National Social Security Office (INSS).		See table VIII.	National Social Welfare Institute (INPS), CDCM.	4. Administration
Compulsory membership of the deceased.	Compulsory membership.	See table VIII.	Compulsory membership.	5. Membership
500 days during the last 5 years before the risk occurred.		See table VIII.	5 years, with a least 3 years during the last 5 years.	6. Qualifying period

	Luxembourg	Netherlands	Austria	Portugal
VII. Survivors				
1. Scheme	General scheme. See Table VIII.	General scheme. See Table VIII.	See "Invalidity".	General scheme (see Table VII) based on Statutory Order no. 328/93 of 25.09.1993.
2. Beneficiaries	See table VIII.	See table VIII.	See "Invalidity".	See Table VIII.
3. Legislation	Book III of the Social Insurance Code.	See table VIII.	See "Invalidity".	See Table VIII.
4. Administration	Pension Insurance Fund for farmers.	See table I.	See "Invalidity".	See Table II.
5. Membership	Compulsory membership.	See table VIII.	See "Invalidity".	Compulsory membership.
6. Qualifying period	See table VIII.	See table VIII.	See Table VIII.	See Table VIII.

	Finland	Sweden	United Kingdom	
VII. Survivors				VII. Survivors
1. Scheme	General scheme and special scheme.	General Scheme (see Table VIII).	General scheme with special provisions concerning benefits and contributions for self-employed persons covered by the scheme.	1. Scheme
2. Beneficiaries	Widow/widower of a person, who would have been entitled to farmers' old age pension and his/her under 18-year-old children.	See Table VIII.		2. Beneficiaries
3. Legislation	<i>General scheme:</i> The National Pensions Act. <i>Special scheme:</i> The Farmers' Pensions Act.	See Table VIII.	As table VIII.	3. Legislation
4. Administration	<i>General scheme:</i> The Social Insurance Institution. <i>Special scheme:</i> The Farmers' Social Insurance Institution.	See Table I.	Benefits Agency.	4. Administration
5. Membership	<i>General scheme:</i> compulsory. <i>Special scheme:</i> compulsory, if the farm contains more than 5 ha of arable land.	See Table VIII.	National Insurance Contributions are compulsory for all those liable to pay.	5. Membership
6. Qualifying period	<i>Special scheme:</i> the deceased spouse shall have belonged to the farmers' old age pension scheme.	See Table VIII.		6. Qualifying period

	Belgium	Denmark	Germany	Greece
7. Benefits				
• Special conditions	No special conditions.	No special conditions.	The farm changes hands.	
• Kind and amounts of benefits	<i>Contribution-related widow's/widower's pension</i> : 80 % of old-age pension. In the case of where no old-age pension is paid: Benefits paid in reference to the insurance life of the deceased.	See table VIII.	Widow's/widower's pension, orphan's pension: according to the insurance periods of the deceased person added periods may be taken account of, if necessary, if death occurred before the completion of age 60. Orphans having lost one parent: 1/5 of the invalidity pension which the deceased would have received; Orphans having lost both parents: 1/5 of the invalidity pension which the deceased would have received.	Fixed rate for widows: DR 21,000 (ECU 70) per month.
• Duration	Lifelong.	See table VIII.	Until remarriage.	
• Adjustment	According to development of cost of living.	See table VIII.	On 1 July each year according to general scheme (see table VIII).	
8. Financing				
• Source of finance	65.7 % contributions; 32.9 % taxes; 1.4 % other.	See table II.	See "Invalidity".	
• Contributions	Income-related contributions with a minimum contribution. Indivisible total national insurance contribution.	See table II.	See "Invalidity".	

Spain	France	Ireland	Italy	
See general scheme (table VI).	Entitlement of deceased to old-age pension, age of survivor at least 55.	See table VIII.	Benefits are granted up to a certain income level.	7. Benefits <ul style="list-style-type: none"> • Special conditions
<ul style="list-style-type: none"> • Help in case of death. • Pension. • Orphan's pension. • Benefits to the members of the family. See table VIII.	Flat rate pension of the deceased + 50 % of the contribution-related pension (in case the widower/widow does not have their own pensions respectively).	See table VIII.	Pension for widower/ widow and orphans. <ul style="list-style-type: none"> • Spouse: 60 % of the invalidity/ old-age pension of the insured/pensioner. • Orphans: In conjunction with surviving spouse's pension: 20 % of the invalidity/ old-age pension of the insured/pensioner. If the surviving spouse does not have a pension: 40 % (30 % from 3 children onwards) of the invalidity/old-age pension of the insured/pensioner for each orphan. • Parents, brothers/sisters: 15 % of the invalidity/old-age pension of the insured/pensioner if there are no other survivors. 	<ul style="list-style-type: none"> • Kind and amounts of benefits
Unlimited unless suspension on the grounds of legal reasons.		See table VIII.	<ul style="list-style-type: none"> • Spouses: All their life if spouse does not remarry. • Orphans: Until 18 or 21 if student, or 26 if university student, unlimited if invalid. • Parent, brothers/sisters: All their life. 	<ul style="list-style-type: none"> • Duration
See table VIII.	In accordance with general scheme.	See table VIII.	Adjustment every year on the basis of the variations of the cost of living.	<ul style="list-style-type: none"> • Adjustment
Contributions.	See Old-age.	See table II.	See "Old-age".	8. Financing <ul style="list-style-type: none"> • Source of finance
Contribution included in the flat rate indicated under "Health - benefits" in kind".		See table II.		<ul style="list-style-type: none"> • Contributions

Table XIII.1

Social Protection of Self-Employed: 1. Agriculture

	Luxembourg	Netherlands	Austria	Portugal
7. Benefits				
• Special conditions		No special conditions.	See Table VIII. The surviving spouse may also continue to run the farm if he or she chooses to do so. In this case there is no entitlement to widow's/widower's pension and the insurance periods of the deceased have to be taken account of for the surviving spouse's own pension entitlements.	No special conditions.
• Kind and amounts of benefits	See table VIII.	See table VIII.	See Table VIII.	See Table VIII.
• Duration	See table VIII.	See table VIII.	See Table VIII.	See Table VIII.
• Adjustment	See table VIII.	See table VIII.	See Table VIII.	See Table VIII.
8. Financing				
• Source of finance	See Health Insurance.	See table II.	See "Invalidity".	See Table II.
• Contributions		See table II.	See "Invalidity".	See Table II.

	Finland	Sweden	United Kingdom	
7. Benefits				7. Benefits
• Special conditions	<i>Special scheme:</i> widow/widower shall have common child/children with deceased spouse or widow/widower shall be over 50 years old or invalid and married to the deceased spouse for at least 5 years.	No special conditions.		• Special conditions
• Kind and amounts of benefits	<i>General scheme:</i> widow's/widower's pension, child's pension. <i>Special scheme:</i> widow's/widower's pension, child's pension: widow/widower receives $\frac{1}{2}$ - $\frac{1}{6}$ of the pension of the deceased spouse and children $\frac{1}{2}$ - $\frac{5}{6}$ of the pension each. Income may reduce the amount of the pension. (See Table VIII).	See Table VIII.	Basic widows benefits: see table VIII. No access to any earnings-related additions.	• Kind and amounts of benefits
• Duration	<i>General scheme:</i> see table VIII. <i>Special scheme:</i> widow/widower: lifelong, children: until the age of 18.	See Table VIII.	Basic widows benefits: see table VIII.	• Duration
• Adjustment	<i>General scheme:</i> annually according to the cost-of-living index. <i>Special scheme:</i> annually according to weighted average of wage and price changes (TEL-index). Separate weights are used for pensions payable to persons under or over 65 years.	See Table VIII.	Basic widows benefits: see table VIII.	• Adjustment
8. Financing				8. Financing
• Source of finance	<i>General scheme:</i> see table II. <i>Special scheme:</i> see invalidity.	See Table II.	As for „Sickness - Cash Benefits“.	• Source of finance
• Contributions	<i>General scheme:</i> see table II. <i>Special scheme:</i> see invalidity.	See Table II.		• Contributions

Table XIII.1

Social Protection of Self-Employed: 1. Agriculture

	Belgium	Denmark	Germany	Greece
VIII. Employment injuries and occupational diseases	No scheme.	General scheme (see table IX).	General scheme (see table IX).	See "Health Care".
1. Scheme				
2. Beneficiaries	No scheme.	See table IX.	See table IX.	See "Health Care".
3. Legislation	No scheme.	See table IX.	See table IX.	Act 1287/82.
4. Administration	No scheme.	See table I.	Agricultural accident insurance companies.	OGA.
5. Membership	No scheme.	See table IX.	See table IX.	Compulsory membership.
6. Qualifying period	No scheme.	See table IX.	See table IX.	
7. Benefits	No scheme.	See table IX.	By non-compliance with general scheme, a lump sum will be paid. The amount depends on a degree of incapacity. The benefits will be reassessed every 4 years and will cease when retirement age is reached.	Fixed rate of DR 21,000 (ECU 70) per month.
8. Financing	No scheme.	See table II.	51.81 % contributions; 37.48 % taxes; 10.71 % other.	
• Source of finance				
• Contributions	No scheme.	See table II.	Contributions according to amount of land and yield.	

Spain	France	Ireland	Italy	
No protection system for farmers.	Special scheme A.A.E.X.A., subdivided according to a compulsory basic scheme and additional voluntary scheme.	No scheme. But see table XII.	General scheme. See table IX.	VIII. Employment injuries and occupational diseases 1. Scheme
No protection system for farmers.	All family members working on the farm free of charge.	No scheme.	See table IX.	2. Beneficiaries
No protection system for farmers.	Act 66-950.	No scheme.	See table IX.	3. Legislation
No protection system for farmers.	Private insurance companies.	No scheme.	See table I.	4. Administration
No protection system for farmers.	Compulsory membership.	No scheme.	See table IX.	5. Membership
No protection system for farmers.		No scheme.	See table IX.	6. Qualifying period
No protection system for farmers.	All benefits in kind to 100 %. Flat rate invalidity pensions (total or partial).	No scheme.	See table IX.	7. Benefits
No protection system for farmers.	Insurance premium.	No scheme.	100 % contribution.	8. Financing • Source of finance
No protection system for farmers.		No scheme.	Flat rate contribution of LIT 500,000 (ECU 259) per year reduced to LIT 295,000 (ECU 153) for mountainous regions.	• Contributions

Table XIII.1

Social Protection of Self-Employed: 1. Agriculture

	Luxembourg	Netherlands	Austria	Portugal
VIII. Employment injuries and occupational diseases	Special scheme.	No scheme in the Netherlands.	Special provisions in the general scheme.	General scheme (see Table IX) based on Statutory Order no. 328/93 of 25.09.1993.
1. Scheme				
2. Beneficiaries	Exclusively self-employed farmers and their helpers.	No scheme.	Self-employed farmers, helping family members.	See Table IX.
3. Legislation	Book II of the Social Insurance Code (<i>Code des assurances sociales</i>).	No scheme.	General Social Insurance Act of 9 September 1955 (ASVG) in combination with the Act on the Social Insurance for Farmers (BSVG) of 11 October 1978 and respective amendments.	See Table IX.
4. Administration	Insurance Association against accidents at work, agricultural section.	No scheme.	Social Insurance Institute for Farmers.	See Table I.
5. Membership	Compulsory membership.	No scheme.	Compulsory membership.	Voluntary membership.
6. Qualifying period	None.	No scheme.	See Table IX.	See Table IX.
7. Benefits	No cash benefits. The calculation of the pension is based on an average annual flat-rate income. According to seriousness and consequences of injury.	No scheme.	See Table IX. For the pension calculation: lump-sum assessment ceiling ("L"): S 126,008 (ECU 9,344) (for cases with "I" at least 50% and for widow's and widower's pensions) or S 62,999 (ECU 4,672) (in all other cases).	See Table IX.
8. Financing	Premium and public fund.	No scheme.	83.1 % contributions; 14.1 % State; 2.8 % others.	See Table II.
• Source of finance				
• Contributions	According to contribution group.	No scheme.	1.9 % of the insurance value of the real estate - calculated in principle according to the size of the land - up to the assessment ceiling of S 45,500 (ECU 3,374) per month.	See Table II.

	Finland	Sweden	United Kingdom	
VIII. Employment injuries and occupational diseases				VIII. Employment injuries and occupational diseases
1. Scheme	Special scheme.	General Scheme (see Table IX).	No access to Industrial Injuries Disablement Benefit for self-employed. Access to other incapacity or invalidity benefits as described in this table.	1. Scheme
2. Beneficiaries	Farmers, self-employed fishermen, reindeer herders and their spouses and other persons working on the farm.	See Table IX.	No access to Industrial Injuries Disablement Benefit for self-employed.	2. Beneficiaries
3. Legislation	The Act on Farmers' Employment Accident Insurance.	See Table IX.	No access to Industrial Injuries Disablement Benefit for self-employed.	3. Legislation
4. Administration	The Farmers' Social Insurance Institution.	See Table I.	No access to Industrial Injuries Disablement Benefit for self-employed.	4. Administration
5. Membership	Compulsory, if the farm contains more than 5 ha of arable land. Voluntary membership for unpaid family members and farmers over the age 65.	See Table IX.	No access to Industrial Injuries Disablement Benefit for self-employed.	5. Membership
6. Qualifying period		See Table IX.	No access to Industrial Injuries Disablement Benefit for self-employed.	6. Qualifying period
7. Benefits	Accident insurance covers the costs arising from accident or occupational disease (medicines, treatment, travels), daily allowances and pensions. Benefits are generally the same as in the Employment Accident Insurance Scheme (See Table IX).	See Table IX.	No access to Industrial Injuries Disablement Benefit for self-employed.	7. Benefits
8. Financing				8. Financing
• Source of finance	Insured and state 33,8 % each. The remaining part is financed by transfers from other social security insurance schemes.	See Table II.	No access to Industrial Injuries Disablement Benefit for self-employed.	• Source of finance
• Contributions	Insured pay 0.79 % of their annual insured income.	See Table II.	No access to Industrial Injuries Disablement Benefit for self-employed.	• Contributions

Table XIII.1

Social Protection of Self-Employed: 1. Agriculture

	Belgium	Denmark	Germany	Greece
IX. Family benefits	Special scheme.	General scheme (see table X).	General scheme (see table X).	See "Health Care".
1. Scheme				
2. Beneficiaries	Self-employed in general.	See table X.	See table X.	See "Health Care".
3. Legislation	Act of 29 March 1976 and Royal Order of 8 April 1976.	See table X.	See table X.	Act 4169/61.
4. Administration	Social insurance funds.	See table I.	See table X.	
5. Membership	Compulsory membership.	See table X.	See table X.	Compulsory membership.
6. Qualifying period	Waiting period of 3 months.	See table X.	See table X.	
7. Benefits	Regular, flat rate benefits as well as one-off lump sum benefits for birth and adoption. Varies according to age. Special provisions for orphans and handicapped children and children of invalid parents.	See table X.	See table X.	Monthly (fixed rate) lump sum. DR 750 (ECU 2.50) for couples under 65, who do not draw any pension. Otherwise DR 1,500 (ECU 5).
• Kind and amounts of benefits				
• Duration	Without reservations: until age of 16. During training: Until age of 25. For students: Until age of 25. For handicapped persons: Until age of 21.	See table X.	See table X.	
8. Financing	67.6 % contributions; 32.4 % taxes.	See table II.	See table II.	
• Source of finance				
• Contributions	Income-related contributions with a minimum contribution.	See table II.	No contributions.	

Spain	France	Ireland	Italy	
No protection system for farmers.	General scheme (see table X).	General scheme (see Table X).	General scheme with special provisions.	IX. Family benefits
				1. Scheme
No protection system for farmers.	See table X.	See table X.		2. Beneficiaries
No protection system for farmers.	See table X.	See table X.	Law of 14 July 1967, No. 585, Law of 25 March 1983, No. 79.	3. Legislation
No protection system for farmers.	Social insurance funds for farmers.	See table X.	National Social Welfare Institute (INPS).	4. Administration
No protection system for farmers.	Compulsory membership.	See table X.	Compulsory membership.	5. Membership
No protection system for farmers.		See table X.	None.	6. Qualifying period
No protection system for farmers.	See table X.	See table X.	Active: Family allowances of LIT 20,000 (ECU 10) per month for each dependent member of the household of the insured. Pensioners: Family allowances and supplements in the inverse function of the family income and in direct function of the number of the family members.	7. Benefits • Kind and amounts of benefits
No protection system for farmers.	See table X.	See table X.	For children normally 18; if students, 21 or if university students, 26; unlimited if invalid.	• Duration
No protection system for farmers.		See table II.	100 % State.	8. Financing • Source of finance
No protection system for farmers.	Contribution in relation to income from work. Rates fixed every year.	See table II.	No contributions.	• Contributions

Table XIII.1

Social Protection of Self-Employed: 1. Agriculture

	Luxembourg	Netherlands	Austria	Portugal
IX. Family benefits				
1. Scheme	General scheme. See table X.	General scheme. See Table X.	General scheme. See Table X. For child-raising: part-time help from special scheme for farmers and persons engaged in a business or trade (including self-employed craftsmen).	General scheme (see Table X) based on Statutory Order no. 328/93 of 25.09.1993.
2. Beneficiaries	See table X.	See table X.	Part-time help: self-employed farmers, helping family members.	See Table X.
3. Legislation	See table X.	See table X.	Part-time help: Temporary Helps Act (<i>BHG</i>) of 30 June 1982 and amendments.	See Table X.
4. Administration		See table I.	Part-time help: Social Insurance Institute for Farmers.	See Table X.
5. Membership	See table X.	See table X.	Part-time help: Compulsory membership.	Voluntary membership.
6. Qualifying period	See table X.	See table X.	Part-time help: No minimum.	See Table X.
7. Benefits	See table X.	See table X.	Part-time help: Flat-rate benefit per day S 92 (ECU 6.90) per day for married mothers or for mothers living in a relationship similar to marriage. S 139 (ECU 10) per day for single mothers.	See Table X.
• Kind and amounts of benefits				
• Duration	See table X.	See table X.	Part-time help: Subsequent to temporary help according to <i>BHG</i> (see "Sickness - cash benefits") until the child's age of 18 months.	See Table X.
8. Financing	See table II.	See table II.	Part-time help: Funds for the Compensation of Family Expenses.	See Table II.
• Source of finance				
• Contributions	See table II.	See table II.	Temporary help and part-time help: 0.40 % of the insurance value of the real estate - calculated in principle according to the size of the land - up to the assessment ceiling of S 45,500 (ECU 3,374) per month. Special provisions for helping family members.	See Table II.

	Finland	Sweden	United Kingdom	
IX. Family benefits				IX. Family benefits
1. Scheme	General scheme (see table X).	General scheme (see table X).	General scheme. No special rules for self-employed. Access on same basis as others. See Table X for details.	1. Scheme
2. Beneficiaries	See Table X.	See Table X.	See table X.	2. Beneficiaries
3. Legislation	See Table X.	See Table X.	See table X.	3. Legislation
4. Administration	See Table I.	See Table I.	See table X.	4. Administration
5. Membership	See Table X.	See Table X.	See table X.	5. Membership
6. Qualifying period	See Table X.	See Table X.	See table X.	6. Qualifying period
7. Benefits	See Table X.	See Table X.	See table X.	7. Benefits
• Kind and amounts of benefits				• Kind and amounts of benefits
• Duration	See Table X.	See Table X.	See table X.	• Duration
8. Financing	See Table II.	See Table II.	See table II.	8. Financing
• Source of finance				• Source of finance
• Contributions	See Table II.	See Table II.		• Contributions

Table XIII.2

Social Protection of Self-Employed: 2. Crafts and Commerce

	Belgium	Denmark	Germany	Greece
I. Health Care - Benefits in kind				
1. Scheme	Special scheme.	General scheme (see table III)	In principle not covered by the <u>statutory</u> health insurance.	Special schemes: • TEBE (Insurance fund for craftsmen and other occupations). • TAE (Insurance fund for tradesmen).
2. Beneficiaries	Self-employed in general.	See table III.	No statutory scheme.	TEBE: Craftsmen, other occupations and family members. TAE: Tradesmen and family members.
3. Legislation	Royal order of 30 July 1964.	See table III.	No statutory scheme.	TEBE: Law 6364/1934. TAE: Ministerial resolution n° 21891 of 3.12.1936.
4. Administration	Social insurance funds and insurance companies.	See table I.	No statutory scheme.	TEBE: Insured persons are covered by TEBE, pensioners are covered by IKA. TAE: Insured persons are covered by TAE, pensioners are covered by IKA.
5. Membership	Compulsory membership to insure against "major risks", voluntary membership for "minor risks".	See table III.	No statutory scheme.	Compulsory membership.
6. Qualifying period	6 months waiting period.	See table III.	No statutory scheme.	6 months.

Spain	France	Ireland	Italy	
Special scheme for self-employed.	Autonomous scheme for self-employed.	General scheme (see table III).	General scheme (see table III).	I. Health Care - Benefits in kind
<ul style="list-style-type: none"> • insured and registered independents, • pensioners, • family members or persons assimilated thereto 	<ul style="list-style-type: none"> • Non-salaried workers following an occupation in the craftsmen's trade, in industry or commerce, • the liberal professions, • pensioners belonging to these professional groups. 	See table III.	See table III.	1. Scheme
Decree 2530/1970 of 20 August. Legislative Royal Order 1/94 of 20 June.	Law of 12 July 1966.	See table III.	See table III.	2. Beneficiaries
<i>Instituto Nacional de la Salud</i> (National Institute of Health) or the corresponding institution of the Autonomous Region.	<ul style="list-style-type: none"> • Sickness insurance fund for self-employed (CANAM), • regional sickness insurance funds, • contracted institutions. 	See table III.	See table I.	3. Legislation
Compulsory membership.	Compulsory membership.	See table III.	See table III.	4. Administration
No minimum period required.	The insured must be up-to-date with regard to the payment of contributions.	See table III.	See table III.	5. Membership
				6. Qualifying period

	Luxembourg	Netherlands	Austria	Portugal
I. Health Care - Benefits in kind	General scheme. See table III.	Where serious risks are concerned: AWBZ. See General scheme, Table III.	Special scheme for persons engaged in a business or trade (including self-employed craftsmen).	General scheme (see Table III) based on Statutory Order no. 328/93 of 25.09.1993.
1. Scheme				
2. Beneficiaries	See table III.	AWBZ: see table III.	Members of the Chamber of Trade and Industry (in principle all persons engaged in a trade or business) and certain persons having influence on companies under commercial law, recipients of a pension for persons engaged in a business or trade.	See Table III.
3. Legislation	See table III.	AWBZ: see table III.	Act on Social Insurance for Trade and Industry (GSVG) of 11 October 1978 and amendments.	See Table III.
4. Administration	See table I.	AWBZ: see table I.	Social Insurance Institute for Trade and Industry.	See Table I.
5. Membership	See table III.	AWBZ covers all residents.	Compulsory membership. When membership no longer necessary, possibility to voluntarily continue insurance scheme. Voluntary membership possible for certain persons who are not considered as family members (e.g. partners).	See Table III.
6. Qualifying period	See table III.	AWBZ: see table III.	None. (Exception: certain benefits in addition to the essential benefits, the provision of which are within the fund's discretion).	See Table III.

	Finland	Sweden	United Kingdom	
I. Health Care - Benefits in kind				I. Health Care - Benefits in kind
1. Scheme	General scheme (see table III).	Sweden has no special scheme for independents. See General Scheme.	General scheme (see table III). Self-employed persons have access to health care on the same basis as other residents.	1. Scheme
2. Beneficiaries	See Table III.	See Table III.	See table III.	2. Beneficiaries
3. Legislation	See Table III.	See Table III.	See table III.	3. Legislation
4. Administration	See Table I.	See Table I.	National Health Service (NHS).	4. Administration
5. Membership	See Table III.	See Table III.	All residents.	5. Membership
6. Qualifying period	See Table III.	See Table III.	See Table III.	6. Qualifying period

Table XIII.2

Social Protection of Self-Employed: 2. Crafts and Commerce

	Belgium	Denmark	Germany	Greece
7. Free cover for members of family	No, additional contributions must be made for members of the family.	See table III.	No statutory scheme.	Family members are also covered.
8. Benefits • Special conditions	No special conditions.	No special conditions.	No statutory scheme.	No particular conditions.
• Kind and amounts of benefits	<ul style="list-style-type: none"> • Out patient: No. • Dental treatment: No. • In-patient: Yes. • Pharmaceutical products: Yes, in hospital. • Prosthesis: Yes. • Psychotherapy: Yes. 	See table III.	No statutory scheme.	<ul style="list-style-type: none"> • Out-patient treatment: Yes. • Dental treatment: Yes. • In-patient treatment: Yes. • Pharmaceutical products: Yes. • Prosthesis: Yes. • Other: Lab tests, health cures.
9. Financing • Source of finance	56.8 % contributions 37.4 % taxes 5.8 % other.	See table II.	No statutory scheme.	Contributions, state subventions, social funds.
• Contributions	Income-related progressive contributions with a minimum contribution. Indivisible total social insurance contribution.	See table II.	No statutory scheme.	Contributions in relation to class of insurance. Persons insured until 31.12.1992: contributions paid exclusively by the insured person. Persons insured as of 1.1.1993: 2/3 (20%) of contributions covered by the insured person, 1/3 (10%) covered by the state.

Spain	France	Ireland	Italy	
See Table III.	Yes.	See table III.	See table III.	7. Free cover for members of family
<ul style="list-style-type: none"> • Out-Patient treatment: Yes • Dental treatment (only extractions; with the exception of beneficiaries under the age of 14, who get additional assistance). • Hospitalisation: Yes. • Pharmaceutical products: Yes, payment of 40 % of the price of medicaments. • Prosthesis: Yes. • Psychotherapy: Yes. 	<p data-bbox="495 411 909 480">Benefits in case of sickness, maternity or accident (regardless whether the accident is caused by work or not).</p> <ul style="list-style-type: none"> • Out-Patient treatment: Yes. • Dental treatment: Yes. • Hospitalisation: Yes. • Pharmaceutical products: Yes. • Prosthesis: Yes. • Psychotherapy: Yes. • Others: Thermal cures, costs of transportation in case of hospitalisation, vaccinations. 	<p data-bbox="916 411 1330 432">No special conditions.</p> <p data-bbox="916 655 1330 676">See table III.</p>	<p data-bbox="1337 655 1751 676">See table III.</p>	<p data-bbox="1758 411 2110 459">8. Benefits</p> <ul style="list-style-type: none"> • Special conditions • Kind and amounts of benefits
Contributions.	Contributions.	See table II.	See table II.	9. Financing
<p data-bbox="69 1209 488 1278">28,3 % of the contribution basis chosen by the insured person within the annually fixed lower and upper limits.</p>	<p data-bbox="495 1209 909 1278"><i>Craftsmen:</i> 13,40 % (3,10 % within the limit of the social security ceiling and 10,30 % within the limit of 5 times the ceiling).</p> <p data-bbox="495 1283 909 1351"><i>Merchants:</i> 12,90 % (3,10 % within the limit of the ceiling and 9,80 % within the limit of 5 times the ceiling).</p>	See table II.	See table II.	<ul style="list-style-type: none"> • Source of finance • Contributions

Table XIII.2

Social Protection of Self-Employed: 2. Crafts and Commerce

	Luxembourg	Netherlands	Austria	Portugal
7. Free cover for members of family	See table III.	AWBZ covers all residents.	Yes. Voluntary membership possible for persons who are not considered as family members (e.g. partners).	See Table III.
8. Benefits	See general scheme (Table III).	No special conditions.	In principle beneficiary's participation 20 %. Insured persons with an annual contribution assessment ceiling of over S 546,000 (ECU 40,490) receive cash benefits instead of benefits in kind (reimbursement of expenses for services provided by the contract partners of the Social Insurance Institute).	No special conditions.
• Special conditions				
• Kind and amounts of benefits	See table III.	AWBZ: see table III.	<ul style="list-style-type: none"> • Out-treatment: Yes. • Dental treatment: Yes. • In-treatment: Yes. • Pharmaceutical products: Yes. • Prosthesis: Yes. • Psychotherapy: Yes. • Other: Rehabilitation measures. 	See Table III.
9. Financing	See table II.	AWBZ: see table II.	Contributions.	See Table II.
• Source of finance				
• Contributions	Contribution rate as general scheme. The level of contribution base is flat rate and is assessed on the basis of the professional income according to the taxation laws. The income of the preceeding tax year as communicated by the tax authorities serves as a calculation base for the contribution.	AWBZ: see table II.	9.3 % of earnings subject to income taxation up to the assessment ceiling of S 45,500 (ECU 3,374) per month.	See Table II.

	Finland	Sweden	United Kingdom	
7. Free cover for members of family	See Table III.	See Table III.	Yes.	7. Free cover for members of family
8. Benefits • Special conditions	No special conditions.	No special conditions.	No special conditions.	8. Benefits • Special conditions
• Kind and amounts of benefits	See Table III.	See Table III.	Primary care, out-patient and in-patient treatment free of charge under NHS, except where patient ask for special amenities or for extra treatment which is not clinically necessary.	• Kind and amounts of benefits
9. Financing • Source of finance	See Table II.	See Table II.	82.5 % General taxation 12.1 % Contributions; 4.5 % Charges and receipts; 0.9 % Miscellaneous. Figures for 1994-1995.	9. Financing • Source of finance
• Contributions	See Table II.	See Table II.	See Table III.	• Contributions

Table XIII.2

Social Protection of Self-Employed: 2. Crafts and Commerce

	Belgium	Denmark	Germany	Greece
II. Sickness - Cash benefits				
1. Scheme	Special scheme.	General scheme (see table IV)	In principle not covered by the <u>statutory</u> health insurance.	No scheme.
2. Beneficiaries	Self-employed in general.	See table IV.	No statutory scheme.	No scheme.
3. Legislation	Royal order of 20 July 1971.	See table IV.	No statutory scheme.	No scheme.
4. Administration	Social insurance funds and insurance companies.	See table I.	No statutory scheme.	No scheme.
5. Membership	Compulsory membership. Voluntary membership for assisting spouse.	Special provisions in general scheme.	No statutory scheme.	No scheme.
6. Qualifying period	6 months waiting period for compulsory members, 12 months for voluntary members.	See table IV.	No statutory scheme.	No scheme.
7. Benefits • Special conditions	3 months waiting period.	See table IV.	No statutory scheme.	No scheme.

Spain	France	Ireland	Italy	
Special scheme for self-employed	See "Health Care".	No scheme exists however, supplementary welfare allowance (see table XII).	No scheme.	II. Sickness - Cash benefits 1. Scheme
Insured and registered self-employed.	Craftsmen.	No scheme.	No scheme.	2. Beneficiaries
Decree 2530/1970 of 20 August. Law 42/1994 of 30 December.	Decree no. 558 of 6 May 1995.	No scheme.	No scheme.	3. Legislation
<i>Instituto Nacional de la Seguridad Social.</i>	See "Health care".	No scheme.	No scheme.	4. Administration
Voluntary membership.	Compulsory membership.	No scheme.	No scheme.	5. Membership
180 days.	One year.	No scheme.	No scheme.	6. Qualifying period
The benefit is paid from the 15th day of absence from work.	The insured person must be up-to-date with regard to the payment of the basic and supplementary contributions.	No scheme.	No scheme.	7. Benefits • Special conditions

	Luxembourg	Netherlands	Austria	Portugal
II. Sickness - Cash benefits	General scheme with certain special provisions for independents.	General scheme. See table IV.	Special scheme for persons engaged in a business or trade (including self-employed craftsmen).	General scheme (see Table IV) based on Statutory Order no. 328/93 of 25.09.1993.
1. Scheme				
2. Beneficiaries	See table IV.	See table IV.	Members of the Chamber of Trade and Industry (in principle all persons engaged in a trade or business) and certain persons having influence on companies under commercial law, in so far as they conclude a corresponding voluntary insurance.	See Table IV.
3. Legislation	Book I of the Social Insurance Code.	See table IV.	Act on Social Insurance for Trade and Industry (GSVG) of 11 October 1978 and amendments.	See Table IV.
4. Administration	Health Insurance Fund for independent professions.	See table I.	Social Insurance Institute for Trade and Industry.	See Table I.
5. Membership	Compulsory membership.	Voluntary membership.	Voluntary membership.	Voluntary membership.
6. Qualifying period		See table IV.	Qualifying period 6 months.	See Table IV.
7. Benefits	Waiting period from the month of the treatment and for the following three month.	No special conditions.	Waiting period 3 days.	No special conditions.
• Special conditions				

	Finland	Sweden	United Kingdom	
II. Sickness - Cash benefits				II. Sickness - Cash benefits
1. Scheme	General Scheme (see Table IV).	General Scheme (see Table IV).	General scheme with special provisions. The Class 2 National Insurance. Contributions paid by self-employed persons give access to Short-term Incapacity Benefits, but not Statutory Sick Pay.	1. Scheme
2. Beneficiaries	See Table IV.	See Table IV.	Special provisions for all self-employed persons covered by general scheme.	2. Beneficiaries
3. Legislation	See Table IV.	See Table IV.	See table IV.	3. Legislation
4. Administration	See Table I.	See Table I.	Benefits Agency.	4. Administration
5. Membership	See Table IV.	See Table IV.	National Insurance Contributions are compulsory for all those liable to pay.	5. Membership
6. Qualifying period	See Table IV.	See Table IV.	See table IV.	6. Qualifying period
7. Benefits • Special conditions	No special conditions.	No special conditions.	Incapacity Benefit (IB) as in table IV. Not entitled to Statutory Sick Pay.	7. Benefits • Special conditions

Table XIII.2

Social Protection of Self-Employed: 2. Crafts and Commerce

	Belgium	Denmark	Germany	Greece
• Kind and amounts of benefits	Regular financial benefits. Amounts according to whether there are dependants or not.	See table IV.	No statutory scheme.	No scheme.
• Commencement and duration	After termination of waiting period. Maximum 9 months.	See table IV.	No statutory scheme.	No scheme.
8. Financing				
• Source of finance	52.5 % contributions; 37.6 % taxes; 9.9 % other.	See table II.	No statutory scheme.	No scheme.
• Contributions	Income-related contributions with a minimum contribution. Indivisible total social insurance contribution.	See table II.	No statutory scheme.	No scheme.

Spain	France	Ireland	Italy	
Sickness benefit: 75 % of the contribution basis.	Craftsmen only. Sickness benefit. Minimum: FF 90 (ECU 14), maximum: FF 226 (ECU 35) per day.	No scheme.	No scheme.	• Kind and amounts of benefits
12 months; however, an extension for a further 6 months is possible, if it is supposed that the worker has a medical chance of recovery within this period of time.	Waiting period: 15 days. 90 days.	No scheme.	No scheme.	• Commencement and duration
Contributions.	See „Health care“.	No scheme.	No scheme.	8. Financing • Source of finance
	See „Health care“.	No scheme.	No scheme.	• Contributions

Table XIII.2

Social Protection of Self-Employed: 2. Crafts and Commerce

	Luxembourg	Netherlands	Austria	Portugal
• Kind and amounts of benefits	Benefit is calculated with reference to income liable to contributions.	See table IV.	Daily sick pay: 80% of the monthly assessment ceiling divided by 30.	See Table IV.
• Commencement and duration		See table IV.	After waiting period for 26 weeks.	See Table IV.
8. Financing • Source of finance		See table II.	Contributions.	See Table II.
• Contributions	See table II.	See table II.	4.4 % of earnings subject to income taxation up to the assessment ceiling of S 45,500 (ECU 3,374) per month.	Global contribution (voluntary and compulsory schemes): General rate: 20 %. Rising up to 28 %. Voluntary contribution base between 1 and 12 minimum wages.

	Finland	Sweden	United Kingdom	
• Kind and amounts of benefits	See Table IV.	See Table IV.	IB as in table IV. Not entitled to Statutory Sick Pay.	• Kind and amounts of benefits
• Commencement and duration	See Table IV.	See Table IV.	IB as in table IV. Not entitled to Statutory Sick Pay.	• Commencement and duration
8. Financing • Source of finance	See Table II.	See Table II.	National Insurance Fund - current income financing.	8. Financing • Source of finance
• Contributions	See Table II.	See Table II.	Self-employed persons are required to pay National Insurance Contributions on a different basis to employed earners, as follows: Class 2 contributions are required from self-employed people at a flat rate of £ 6.05 (ECU 7.50) per week. Self-employed people who expect their income to be less than £ 3,430 (ECU 4,239) in the current year can apply to be exempted from paying. Class 4 contributions are required in addition to Class 2 as a percentage (6.0 %) of profits between the lower and upper profit limits of £ 6,860 (ECU 8,478) and £ 23,660 (ECU 29,241) p.a. respectively. Class 4 contributions do not give any additional benefits rights to Class 2. They are intended to share the costs of benefits available to the self-employed in a more equitable way.	• Contributions

Table XIII.2

Social Protection of Self-Employed: 2. Crafts and Commerce

	Belgium	Denmark	Germany	Greece
III. Maternity - Benefits in kind				
1. Scheme	Special scheme.	General scheme (see table V).	In principle not covered by the <u>statutory</u> health insurance.	Special schemes: • TEBE (Insurance fund for craftsmen and other occupations). • TAE (Insurance fund for tradesmen).
2. Beneficiaries	Self-employed in general.	See table V.	No statutory scheme.	TEBE: Tradesmen, other occupations and family members. TAE : Business people and family members.
3. Legislation	Royal order of 30 July 1964.	See table V.	No statutory scheme.	TEBE: Law 6364/1934. TAE: Ministerial resolution n° 21891 of 03.12.1936.
4. Administration	Social insurance funds and insurance companies.	See table I.	No statutory scheme.	TEBE. TAE.
5. Membership	Compulsory membership to insure against "major risks", voluntary membership for "minor risks".	See table V.	No statutory scheme.	Compulsory membership.
6. Qualifying period	6 months waiting period.	See table V.	No statutory scheme.	6 months.
7. Free cover for members of family	No, additional contributions must be made for members of the family.	See table V.	No statutory scheme.	Family members are also covered.
8. Benefits	See "Health - benefits in kind".	See table V.	No statutory scheme.	Free delivery in a contracted hospital or payment of a lump sum benefit.
9. Financing				
• Source of finance	56.8 % contributions; 37.4 % taxes; 5.8 % other.	See table II.	No statutory scheme.	Contributions, state subventions, social funds.
• Contributions	Income-related contributions with a minimum contribution. Indivisible total national insurance contribution.	See table II.	No statutory scheme.	See „Sickness- Cash benefits“.

Spain	France	Ireland	Italy	
Special scheme for self-employed.	See „Health care“.	General scheme (see table V).	General scheme with special provisions.	III. Maternity - Benefits in kind 1. Scheme
• insured and registered workers, • pensioners, • family members or persons assimilated thereto.	See „Health care“.	See table V.	See table V.	2. Beneficiaries
Decree 2530/1970 of 20 August. Legislative Royal Order 1/94 of 20 June.	See „Health care“.	See table V.	See table V.	3. Legislation
<i>Instituto Nacional de la Salud</i> or the corresponding institution of the Autonomous Region.	See „Health care“.	See table V.	See table I.	4. Administration
Voluntary membership.	Compulsory membership.	See table V.	See table V.	5. Membership
No minimum period required.	See „Health care“.	See table V.	See table V.	6. Qualifying period
See Table V.	Yes.	See table V.	See table V.	7. Free cover for members of family
Medical treatment and pharmaceutical products.	See „Health care“.	See table V.	See table V.	8. Benefits
Contributions.	See „Health care“.	See table II.	See table II.	9. Financing • Source of finance
Contribution is included in the flat rate shown under „Health care“.	See „Health care“.	See table II.	See table II.	• Contributions

Table XIII.2

Social Protection of Self-Employed: 2. Crafts and Commerce

	Luxembourg	Netherlands	Austria	Portugal
III. Maternity - Benefits in kind	General scheme. See table V.	General scheme. See "Health care".	See "Health care".	General scheme (see Table V) based on Statutory Order no. 328/93 of 25.09.1993.
1. Scheme				
2. Beneficiaries		General scheme. See "Health care".	See "Health care".	See Table V.
3. Legislation	Book I of the Social Insurance Code (<i>Code des assurances sociales</i>).	General scheme. See "Health care".	See "Health care".	See Table V.
4. Administration	Health Insurance Fund for independent professions.	See Table I.	See "Health care".	See Table I.
5. Membership	See table V.	General scheme. See "Health care".	See "Health care".	See Table V.
6. Qualifying period	See table V.	General scheme. See "Health care".	See "Health care".	See Table V.
7. Free cover for members of family	See table V.	General scheme. See "Health care".	See "Health care".	See Table V.
8. Benefits	See table V.	General scheme. See "Health care".	See "Health care", no participation of insured. Temporary help (see "Maternity - cash benefits").	See Table V.
9. Financing	See table II.	See table II.	See "Health care".	See Table II.
• Source of finance				
• Contributions	See table II.	See table II.	See "Health care".	See Table II.

	Finland	Sweden	United Kingdom	
III. Maternity - Benefits in kind	General scheme (see table V).	General scheme (see table V).	General scheme (see Table V). No special provisions.	III. Maternity - Benefits in kind
1. Scheme				1. Scheme
2. Beneficiaries	See Table V.	See Table V.	See table V.	2. Beneficiaries
3. Legislation	See Table V.	See Table V.	See table V.	3. Legislation
4. Administration	See Table V.	See Table V.	See table I.	4. Administration
5. Membership	See Table V.	See Table V.	See table V.	5. Membership
6. Qualifying period	See Table V.	See Table V.	See table V.	6. Qualifying period
7. Free cover for members of family	See Table V.	See Table V.	See table V.	7. Free cover for members of family
8. Benefits	See Table V.	See Table V.	See table V.	8. Benefits
9. Financing	See Table II.	See Table II.	As for other groups. No special provisions.	9. Financing
• Source of finance				• Source of finance
• Contributions	See Table II.	See Table II.	See table II.	• Contributions

Table XIII.2

Social Protection of Self-Employed: 2. Crafts and Commerce

	Belgium	Denmark	Germany	Greece
IV. Maternity - Cash benefits				
1. Scheme	Special scheme.	General scheme (see table V).	In principle not covered by the <u>statutory</u> health insurance.	Special schemes: <ul style="list-style-type: none"> • TEBE (Insurance fund for craftsmen and other occupations). • TAE (Insurance fund for tradesmen).
2. Beneficiaries	Self-employed in general.	See table V.	No statutory scheme.	TEBE: Craftsmen, other occupations and family members. TAE: Tradesmen and family members.
3. Legislation	Royal decree of 20 July 1971.	See table V.	No statutory scheme.	TEBE: Law 6364/1934. TAE: Ministerial resolution n° 21891 of 3.12.1936.
4. Administration	Social insurance funds and insurance companies.	See table I.	No statutory scheme.	TEBE. TAE.
5. Membership	Compulsory membership. Voluntary membership for assisting spouse.	See table V.	No statutory scheme.	Compulsory membership.
6. Qualifying period	6 months waiting period for compulsory members, 12 months for voluntary members.	See table V.	No statutory scheme.	6 months.

Spain	France	Ireland	Italy	
Special scheme for self-employed.	See „Health care“.	No scheme.	General scheme with special provisions.	IV. Maternity - Cash benefits 1. Scheme
insured and registered self-employed.	Personally insured women, helping spouses.	No scheme.		2. Beneficiaries
Decree 2530/1970 of 20 August. Law 42/1994 of 30 December.	Law 82-596 of 10 July 1982. Law 95-116 of 4 February 1995.	No scheme.	Law of 29 December 1987, No. 546.	3. Legislation
<i>Instituto Nacional de la Seguridad Social.</i>	See „Health care“.	No scheme.	National Social Welfare Institute (INPS).	4. Administration
Voluntary membership.	Compulsory membership.	No scheme.	Compulsory membership.	5. Membership
	The insured person must be up-to-date with regard to the payment of contributions.	No scheme.	None.	6. Qualifying period

	Luxembourg	Netherlands	Austria	Portugal
IV. Maternity - Cash benefits	General scheme. See table V.	General scheme. See Table V.	Special scheme for farmers and persons engaged in a business or trade (including self-employed craftsmen).	General scheme (see Table V) based on Statutory Order no. 328/93 of 25.09.1993.
1. Scheme				
2. Beneficiaries	See table V.	See table V.	Members of the Chamber of Trade and Industry (in principle all persons engaged in a trade or business) and certain persons having influence on companies under commercial law.	See Table V.
3. Legislation	See table V.	See table V.	Temporary Helps Act (<i>BHG</i>) of 30 June 1982 and amendments.	See Table V.
4. Administration	Health Insurance Fund for independent professions.	See table I.	Social Insurance Institute for Trade and Industry.	See Table I.
5. Membership	Compulsory membership.	Voluntary membership.	Compulsory membership.	Voluntary membership.
6. Qualifying period	See table V.	See table V.	None.	See Table V.

	Finland	Sweden	United Kingdom	
IV. Maternity - Cash benefits				IV. Maternity - Cash benefits
1. Scheme	General scheme (see table V).	General scheme (see table V).	General scheme for self-employed persons covered by the scheme.	1. Scheme
2. Beneficiaries	See Table V.	See Table V.		2. Beneficiaries
3. Legislation	See Table V.	See Table V.	See table V.	3. Legislation
4. Administration	See Table I.	See Table I.	Benefits Agency.	4. Administration
5. Membership	See Table V.	See Table V.	National Insurance Contributions are compulsory for all those liable to pay.	5. Membership
6. Qualifying period	See Table V.	See Table V.		6. Qualifying period

Table XIII.2

Social Protection of Self-Employed: 2. Crafts and Commerce

	Belgium	Denmark	Germany	Greece
7. Benefits				
• Special conditions	No special conditions.	No special conditions.	No statutory scheme.	No particular conditions.
• Kind and amounts of benefits	Lump sum financial benefit: BFR 35,151 (ECU 921).	See table V.	No statutory scheme.	Lump sum benefit. TEBE: persons insured until 31.12.1992, DR 121,400 (ECU 402); persons insured as of 1.1.1993 or later, DR 275,744 (ECU 913). TAE: DR 132,000 (ECU 437).
• Commencement and duration	After delivery.	See table V.	No statutory scheme.	After having given birth.
8. Financing				
• Source of finance	52.5 % contributions; 37.6 % taxes; 9.9 % other.	See table II.	No statutory scheme.	Contributions, state subventions, social funds.
• Contributions	Income-related contributions with a minimum contribution. Indivisible total national insurance contribution.	See table II.	No statutory scheme.	See „Sickness- Cash benefits“.

Spain	France	Ireland	Italy	
As within the general scheme (see Table IV).	<ul style="list-style-type: none"> • Maternity recovery allowance for insured women or helping spouse regardless of whether the professional activity is ceased or not. • Substitution allowance for helping spouses, provided that the professional activity is ceased and a substitute is hired. • Lump-sum maternity allowance to be paid to insured women, provided that the professional activity is ceased for at least 30 consecutive days. 	No scheme.	None.	7. Benefits <ul style="list-style-type: none"> • Special conditions
Cash benefit: 100 % of the contribution basis.	<p>Lump sum payment:</p> <ul style="list-style-type: none"> • Monthly social security ceiling. • Real costs of hiring a substitute, up to a certain level. • 1/80 of the monthly social security ceiling. 	No scheme.	<p>Daily benefit.</p> <p>80 % of an agricultural worker's minimum daily wage with long-term contract.</p>	<ul style="list-style-type: none"> • Kind and amounts of benefits
From the first day after the confinement for 16 weeks or 18 weeks in case of multiple births.	<p>30 days before the expected date of confinement.</p> <p>60 days (30 days + 15 days + 15 days).</p>	No scheme.	<p>2 months before the presumed date of delivery.</p> <p>Up to 3 months after delivery.</p>	<ul style="list-style-type: none"> • Commencement and duration
Contributions.	See „Health care“.	No scheme.	100 % contribution.	8. Financing <ul style="list-style-type: none"> • Source of finance
Contributions are included in the global rate.	See „Health care“.	No scheme.	<p>Flat rate contribution of LIT 18.000 (ECU 9.30), per year modified by Decree of the Minister of Labour in line with the variations of the measure of the benefit.</p>	<ul style="list-style-type: none"> • Contributions

Table XIII.2

Social Protection of Self-Employed: 2. Crafts and Commerce

	Luxembourg	Netherlands	Austria	Portugal
7. Benefits				
• Special conditions		No special conditions.	In principle benefits in kind in the form of helps provided by the insurance fund; in the case the fund cannot provide for helps and another help has to be engaged or in the case no help is available, maternity benefit is due for the wife.	No special conditions.
• Kind and amounts of benefits	See table V.	See table V.	Flat-rate benefit: S 250 (ECU 19) per day.	See Table V.
• Commencement and duration	See table V.	See table V.	8 weeks before the expected date of confinement. Up to 8 weeks (12 in case of problematic births) after confinement.	See Table V.
8. Financing				
• Source of finance	See table II.	See table II.	30 % contributions. 70 % Funds for the Compensation of Family Expenses.	See Table II.
• Contributions	See table II.	See table II.	For help and part-time help. 0.05 % of earnings subject to income taxation up to the assessment ceiling of S 45,500 (ECU 3,374) per month.	See Table II.

	Finland	Sweden	United Kingdom	
7. Benefits • Special conditions	No special conditions.	No special conditions.	Maternity Allowance as in table V. Not entitled to Statutory Maternity Pay.	7. Benefits • Special conditions
• Kind and amounts of benefits	See Table V.	See Table V.	Maternity Allowance as in table V. Not entitled to Statutory Maternity Pay.	• Kind and amounts of benefits
• Commencement and duration	See Table V.	See Table V.	Maternity Allowance as in table V. Not entitled to Statutory Maternity Pay.	• Commencement and duration
8. Financing • Source of finance	See Table II.	See Table II.	As for „Health care“.	8. Financing • Source of finance
• Contributions	See Table II.	See Table II.		• Contributions

	Belgium	Denmark	Germany	Greece
V. Invalidity				
1. Scheme	Special scheme. See "Health - benefits in kind".	General scheme (see table VI).	Special provisions in the general scheme.	Special schemes: • TEBE (Insurance fund for craftsmen and other occupations). • TAE (Insurance fund for tradesmen).
2. Beneficiaries	Self-employed in general.	See table VI.	Craftsmen, other self-employed people possible.	TEBE: Craftsmen, other occupations and family members. TAE : Tradesmen and family members.
3. Legislation	Royal order of 20 July 1971.	See table VI.	Social Code, Book VI.	TEBE: Law 6364/1934. TAE: Ministerial resolution n° 21891 of 3.12.1936.
4. Administration	Social insurance funds and insurance companies.	See table I.	Pension Insurance Fund.	TEBE. TAE.
5. Membership	Compulsory membership. Voluntary membership for assisting spouse.		Compulsory membership for craftsmen. Compulsory membership possible for other persons engaged in a trade or business.	Compulsory membership.
6. Qualifying period	6 months waiting period for compulsory members, 12 months for voluntary members.	See table VI.	Qualifying period 5 years.	A minimum of 10 insured years.
7. Benefits • Special conditions	No special conditions.	No special conditions.	3 years of compulsory contribution period within the last 5 years before the reduction of earnings occurred.	No particular conditions.

Spain	France	Ireland	Italy	
Special scheme for self-employed.	Autonomous scheme for self-employed.	No scheme. However, see "Health - financial benefits" and Disabled Persons Maintenance Allowance (see table XII).	Special scheme, similar to general scheme.	V. Invalidity 1. Scheme
insured and registered self-employed or persons assimilated thereto.	Craftsmen, if compulsorily insured with an old-age pension fund for craftsmen. Industrials and merchants, if compulsorily insured with an ORGANIC old-age pension fund.	No scheme.		2. Beneficiaries
Decree 2530/1970 of 20 August.	<i>Craftsmen:</i> Decree no. 75-969 of 16 October 1975, Decree no. 86-232 of 18 February 1986. <i>Industrials and merchants:</i> Decree no. 75-19 of 8 January 1975.	No scheme.	Law of 2 August 1990, No. 233.	3. Legislation
Instituto Nacional de la Seguridad Social.	<i>Craftsmen:</i> CANCAVA - AVA <i>Industrials and merchants:</i> ORGANIC	No scheme.	National Social Welfare Institute (INPS), CDCM.	4. Administration
Compulsory membership.	Compulsory membership.	No scheme.	Compulsory membership.	5. Membership
Varies according to the age of the beneficiary at the time when the incapacity occurs. In case of accident: no minimum period required.	To be up-to-date with regard to all contributions since 1 January 1975 - contributions to be paid to the scheme for at least 6 months.	No scheme.	5 years of which 3 years within the last 5 years.	6. Qualifying period
Contribution payments must have been made regularly. No permanent partial invalidity. Contrary to the general scheme, there is no 20 % increase in case of permanent total invalidity.	<i>Craftsmen:</i> • Definite total invalidity irrespective of the kind of work. • Invalidity caused by total (temporary) occupational disability. <i>Industrials and merchants:</i> Incapacity to perform any remunerated work.	No scheme.	Benefits are granted up to a certain income level.	7. Benefits • Special conditions

	Luxembourg	Netherlands	Austria	Portugal
V. Invalidity				
1. Scheme	General scheme. See table VI.	General scheme (AAW) and under certain conditions WAO.	Special scheme for persons engaged in a business or trade (including self-employed craftsmen), similar to general scheme.	General scheme (see Table VI) based on Statutory Order no. 328/93 of 25.09.1993.
2. Beneficiaries	See table VI.	See table VI.	Members of the Chamber of Trade and Industry (in principle all persons engaged in a trade or business) and certain persons having influence on companies under commercial law.	See Table VI.
3. Legislation	Book III of the Social Insurance Code (<i>Code des assurances sociales</i>).	See table VI.	Act on Social Insurance for Trade and Industry (GSVG) of 11 October 1978 and amendments.	See Table VI.
4. Administration	Pension Insurance Fund for craftsmen, traders and industrials.	See table VI.	Social Insurance Institute for Trade and Industry.	See Table I.
5. Membership	Compulsory membership.	AAW covers all residents. WAO on a voluntary basis.	Compulsory insurance. When membership no longer necessary, possibility to voluntarily continue insurance scheme.	Compulsory membership.
6. Qualifying period	See table VI.	See table VI.	See Table VI.	See Table VI.
7. Benefits				
• Special conditions			Benefits according to the benefits of the general scheme. Difference: instead of invalidity permanent incapacity (person is not able to work regularly).	No special conditions.

	Finland	Sweden	United Kingdom	
V. Invalidity				V. Invalidity
1. Scheme	General Scheme (see Table VI).	General Scheme (see Table VI).	General scheme. Special provisions concerning National Insurance benefits and contributions for self-employed persons covered by the scheme.	1. Scheme
2. Beneficiaries	See Table VI.	See Table VI.		2. Beneficiaries
3. Legislation	See Table VI.	See Table VI.	See table VI.	3. Legislation
4. Administration	See Table I.	See Table I.	Benefits Agency.	4. Administration
5. Membership	See Table VI.	See Table VI.	National Insurance Contributions are compulsory for all those liable to pay.	5. Membership
6. Qualifying period	See Table VI.	See Table VI.		6. Qualifying period
7. Benefits				7. Benefits
• Special conditions	No special conditions.	No special conditions.	No special conditions.	• Special conditions

Table XIII.2

Social Protection of Self-Employed: 2. Crafts and Commerce

	Belgium	Denmark	Germany	Greece
<ul style="list-style-type: none"> • Kind and amounts of benefits 	Financial benefits. Amount according to whether there are dependants or not.	See table VI.	Pension on the grounds of occupational invalidity or pension on the grounds of earning incapacity. See Table VI.	TEBE: Minimum old-age pension: DR 77,625 (ECU 257). TAE: Minimum old-age pension: DR 92,400 (ECU 306). Invalidity pension for TEBE and TAE members, insured for the first time as of 1.1.1993 is increased by 8% for the first child, by 10% for the second and by 12% for the third.
<ul style="list-style-type: none"> • Commencement and duration 	After termination of health insurance benefit. Until old-age pension drawn.	See table VI.	After determination of occupational invalidity or earning incapacity. Until the age of 65.	From the point when the inability to work has been determined. The invalidity pension is paid for the term of the person's life (with certain regular checks).
<ul style="list-style-type: none"> • Adjustment 	According to the development of cost of living.	See table VI.	On 1 July each year.	From January 1 of each year.
8. Financing <ul style="list-style-type: none"> • Source of finance 	52.5 % contributions; 37.6 % taxes; 9.9 % other.	See table II.	Contributions (approx. 80%) Federal subsidy (approx. 20%)	Contributions, state subventions, social funds.
<ul style="list-style-type: none"> • Contributions 	Income-related progressive contributions with a minimum contribution. Indivisible total national insurance contribution.	See table II.		See „Sickness- Cash benefits“.

Spain	France	Ireland	Italy	
Pension. See Table VI.	<p><i>Craftsmen:</i> Percentage of the average basic old-age pension income per year.</p> <ul style="list-style-type: none"> • Definite total invalidity: 50 % of the average basic old-age pension income per year; maximum: 50 % of the social security ceiling. • Temporary disability: 50 % during the first three years and 30 % in the following years. <p><i>Industrials and merchants:</i> Lump sum: FF 39.900 (ECU 6,157) per year.</p>	No scheme.	<p>Invalidity allowance and incapacity pension (see table VI). Amounts see „Old-Age“.</p> <p><i>New System:</i> For each contribution year, a contribution of 20 % of the annual income is credited. The amount is adjusted at the end of each year, according to changes of the GDP within the last years.</p>	<ul style="list-style-type: none"> • Kind and amounts of benefits
From the first day of the month following the onset of incapacity. Unlimited; except cessation due to legal reasons.	<p><i>Craftsmen:</i> From the 91st day after the cessation of work.</p> <p><i>Industrials and merchants:</i> From the first day of the month following the application. Both categories: until the age of 60.</p>	No scheme.	From the month following the application of the party concerned. Unlimited. When the beneficiary reaches pension age, the pension is transformed into old-age pension.	<ul style="list-style-type: none"> • Commencement and duration
See Table VI.	According to the rules of the general scheme.	No scheme.	Adjustment every year to variation to cost of living.	<ul style="list-style-type: none"> • Adjustment
Contributions.	Contributions.	No scheme.	See "Old-age".	<ul style="list-style-type: none"> 8. Financing • Source of finance
Contribution included in the global flat rate.	<p><i>Craftsmen:</i> 2 % within the limit of the social security ceiling.</p> <p><i>Industrials and merchants:</i> FF 712 (ECU 110) per year (invalidity insurance: FF 680, life insurance: FF 32).</p>	No scheme.		<ul style="list-style-type: none"> • Contributions

	Luxembourg	Netherlands	Austria	Portugal
• Kind and amounts of benefits	See table VI.	See table VI.	See Table VI.	See Table VI.
• Commencement and duration	See table VI.	See table VI.	From the first day of the month following the occurrence of permanent incapacity or the application.	See Table VI.
• Adjustment	See table VI.	See table VI.	See Table VI "Invalidity".	
8. Financing • Source of finance	See Health Insurance.	See table II.	30.0 % contributions; 65.4 % State; 4.6 % others.	See Table II.
• Contributions		See table II.	13.5 % of earnings subject to income taxation up to the assessment ceiling of S 45,500 (ECU 3,374) per month (also for old-age and survivor's pensions). As of 1.1.1997 the contribution will be increased to 14.5%.	See Table II.

	Finland	Sweden	United Kingdom	
• Kind and amounts of benefits	See Table VI.	See Table VI.	As in table VI.	• Kind and amounts of benefits
• Commencement and duration	See Table VI.	See Table VI.	See Table VI.	• Commencement and duration
• Adjustment	See Table VI.	See Table VI.	See Table VI.	• Adjustment
8. Financing • Source of finance	See Table II.	See Table II.	Long-term Incapacity Benefit - as for short-term benefit at II.	8. Financing • Source of finance
• Contributions	See Table II.	See Table II.	Non-contributory benefits funded from general Government revenue, as described in table II.	• Contributions

Table XIII.2

Social Protection of Self-Employed: 2. Crafts and Commerce

	Belgium	Denmark	Germany	Greece
VI. Old age				
1. Scheme	Special scheme.	General scheme (see table VII).	Special provisions in the general scheme.	Special schemes: <ul style="list-style-type: none"> • TEBE (Insurance fund for craftsmen and other occupations). • TAE (Insurance fund for tradesmen).
2. Beneficiaries	Self-employed in general.	See table VII.	Craftsmen; other self-employed people possible.	TEBE: Craftsmen, other occupations and family members. AE: Tradesmen and family members.
3. Legislation	Royal order No. 72 of 10 November 1967. Law of 15 May 1984.	See table VII.	Social Code, Book VI	TEBE: Law 6364/1934. TAE: Ministerial resolution n° 21891 of 3.12.1936.
4. Administration	Social insurance funds + INASTI + ONP.	See table I.	Pension Insurance Fund	TEBE. TAE.
5. Membership	Compulsory membership.	See table VII.	Compulsory membership for craftsmen. Compulsory membership possible for other persons engaged in a trade or business.	Compulsory membership.
6. Qualifying period	Waiting period of 3 months.	See table VII.	Qualifying period 5 years.	A minimum of 15 insured years.
7. Benefits				
• Special conditions	No special conditions.	No special conditions.	see Table VII.	No particular conditions.
• General age limit	Men: 65 years. Women: 60 years.	See table VII.	Completion of age 65.	Men and women: 65 years.
• Early age limit	Men: 60 years.	See table VII.	60 and 63 years of age.	As of 1.1.1998: <ul style="list-style-type: none"> • Men: 60 years. • Women: 55 years.

Spain	France	Ireland	Italy	
Special scheme for self-employed.	Autonomous scheme for self-employed.	General scheme. However, special provisions for self-employed in general (see table VII).	Special scheme, very similar to general scheme.	VI. Old age 1. Scheme
Insured and registered self-employed or persons assimilated thereto.	Craftsmen and helping family members. Industrials and merchants.	See table VII.		2. Beneficiaries
Decree 2530/1970 of 20 August.	Law 48-101 of 17 January 1948.	See table VII.	Law of 2 August 1990, No. 233.	3. Legislation
<i>Instituto Nacional de la Seguridad Social.</i>	Craftsmen: CANCAVA - AVA. Industrials and merchants: ORGANIC.	See table VII.	National Social Welfare Institute (INPS), CDCM.	4. Administration
Compulsory membership.	Compulsory membership.	See table VII.	Compulsory membership.	5. Membership
15 years.	No minimum period.	See table VII.	20 years. New System: 5 years of contributions.	6. Qualifying period
The benefit is paid from the first day of the month following the date when the relevant age is reached.	Periods before 31 December 1972: the pension is calculated in points. Periods after 31 December 1972: adaptation to the general scheme.	See table VII.		7. Benefits • Special conditions
65 years.	60 years.	66 years.	65 years for men. 60 years for women. New System: ages 57-65. The pension amount varies according to age.	• General age limit
none.	None.	No.	Not existent.	• Early age limit

Table XIII.2

Social Protection of Self-Employed: 2. Crafts and Commerce

	Luxembourg	Netherlands	Austria	Portugal
VI. Old age				
1. Scheme	General scheme. See table VII.	General scheme. See Table VII.	See "Invalidity".	General scheme (see Table VII) based on Statutory Order no. 328/93 of 25.09.1993.
2. Beneficiaries	See table VII.	See table VII.	See "Invalidity".	See Table VII.
3. Legislation	Book III of the Social Insurance Code (<i>Code des assurances sociales</i>).	See table VII.	See "Invalidity".	See Table VII.
4. Administration	Pension Insurance Fund for craftsmen, traders and industrials.	See table I.	See "Invalidity".	See Table I.
5. Membership	Compulsory membership.	See table VII.	See "Invalidity".	Compulsory membership.
6. Qualifying period	See table VII.	See table VII.	See Table VII.	See Table VII.
7. Benefits				
• Special conditions	Up to a maximum total of 15 years for the periods of professional activity and assimilated insurance periods prior to the introduction of the system.	No special conditions.	No special conditions.	No special conditions.
• General age limit	See table VII.	See table VII.	See Table VII.	See Table VII.
• Early age limit	See table VII.	See table VII.	See Table VII.	See Table VII.

	Finland	Sweden	United Kingdom	
VI. Old age				VI. Old age
1. Scheme	General Scheme (see Table VII).	General Scheme (see Table VII).	General scheme with special provisions concerning benefits and contributions for self-employed persons covered by general scheme.	1. Scheme
2. Beneficiaries	See Table VII.	See Table VII.		2. Beneficiaries
3. Legislation	See Table VII.	See Table VII.	See table VII.	3. Legislation
4. Administration	See Table VII.	See Table VII.	Benefits Agency.	4. Administration
5. Membership	See Table VII.	See Table VII.	National Insurance Contributions are compulsory for all those liable to pay.	5. Membership
6. Qualifying period	See Table VII.	See Table VII.		6. Qualifying period
7. Benefits	No special conditions.	No special conditions.	Basic Retirement Pension as in table VII, but no general access to earnings-related pension.	7. Benefits
• Special conditions				• Special conditions
• General age limit	See Table VII.	See Table VII.	Basic Retirement Pension: see Table VII.	• General age limit
• Early age limit	See Table VII.	See Table VII.	Basic Retirement Pension: see Table VII.	• Early age limit

Table XIII.2

Social Protection of Self-Employed: 2. Crafts and Commerce

	Belgium	Denmark	Germany	Greece
<ul style="list-style-type: none"> • Kind and amounts of benefits 	Income-related for years of work post 1985, fixed rate amount for cases prior to 1985.	See table VII.	Old-age pension. See Table VII.	TEBE: Minimum old-age pension: DR 77,625 (ECU 257). TAE: Minimum old-age pension: DR 92,400 (ECU 306). Invalidity pension for TEBE and TAE members, insured for the first time as of 1.1.1993 is increased by 8% for the first child, by 10% for the second and by 12% for the third.
<ul style="list-style-type: none"> • Adjustment 	According to development of cost of living.	See table VII.	On 1 July each year.	From January 1 of each year.
8. Financing <ul style="list-style-type: none"> • Source of finance 	65.7 % contributions; 32.9 % taxes; 1.4 % other.	See table II.	see "invalidity".	Contributions, state subventions, social funds.
<ul style="list-style-type: none"> • Contributions 	Income-related contributions with a minimum contribution. Indivisible total national insurance contribution.	See table II.	see "invalidity".	See „Sickness- Cash benefits“.

Spain	France	Ireland	Italy	
See Table VII.	<p>Basic pension (for both categories):</p> <ul style="list-style-type: none"> • periods before 1973: number of points obtained during the years until 1973, multiplied with the point value. • periods after 1973: see General scheme. <p>Supplementary benefits:</p> <ul style="list-style-type: none"> • <i>Craftsmen</i>: Supplementary pension in retirement points. • <i>Industrialists and merchants</i>: Additional allowance for coexisting spouse. 	Old Age Contributory Pension.	<p>Old-age pension.</p> <p>$2\% \times n \times R$.</p> <p>n = number of contribution years (max. 40):</p> <p>R = Reference wage:</p> <ul style="list-style-type: none"> • for those having 15 or more occupational years on 31 December 1992: Average income liable to contributions of the last 10 years with ceiling. • for those having less than 15 occupational years on 31 December 1992: average income liable to contributions of a variable period between the last 10 years and the whole working life with ceiling. • for those just having entered employment after 31 December 1992: Average income liable to contributions of the whole period of working life with ceiling. <p>Reference wages are conventional incomes, related to 4 values and adjusted in the line with the consumer price index and raised by 1 % for each year worked. For 1995 the last value amounts to LIT 21,469,000 (ECU 9,750).</p> <p><i>New System</i>: For each contribution year, a contribution of 20 % of the annual income is credited. The amount is adjusted at the end of each year, according to changes of the GDP within the last years.</p>	<ul style="list-style-type: none"> • Kind and amounts of benefits
See Table VII.	See „General scheme“.	See table VII.	Annual adjustment based on the development of the cost of living in four steps (see Table VII).	<ul style="list-style-type: none"> • Adjustment
Contributions.	Contribution.	See table II.	100 % contribution.	<p>8. Financing</p> <ul style="list-style-type: none"> • Source of finance
Contributions are included in the flat rate.	<ul style="list-style-type: none"> • Basic pension (for both categories): 16,35% within the limit of the social security ceiling. • Supplementary pension (for craftsmen): 4,5% within the limit of 3 times the ceiling. • Additional allowance for spouse (<i>industrialists and merchants</i>): up to one third of the ceiling: 0,50 %; between one third of the ceiling and the ceiling: 1,82 %. 	See table II.	15% of conventional earned income, with a minimum of LIT 20,871,000 (ECU 10,811) and a maximum of LIT 101,145,000 (ECU 52,392).	<ul style="list-style-type: none"> • Contributions

Table XIII.2

Social Protection of Self-Employed: 2. Crafts and Commerce

	Luxembourg	Netherlands	Austria	Portugal
• Kind and amounts of benefits	See table VII.	See table VII.	See Table VII.	See Table VII.
• Adjustment	See table VII.	See table VII.	See Table VII.	See Table VII.
8. Financing • Source of finance	See Health Insurance.	See table II.	See "Invalidity".	See Table II.
• Contributions		See table II.	See "Invalidity".	See Table II.

	Finland	Sweden	United Kingdom	
<ul style="list-style-type: none"> • Kind and amounts of benefits 	See Table VII.	See Table VII.	Basic Retirement Pension: see Table VII.	<ul style="list-style-type: none"> • Kind and amounts of benefits
<ul style="list-style-type: none"> • Adjustment 	See Table VII.	See Table VII.	Basic Retirement Pension: see Table VII.	<ul style="list-style-type: none"> • Adjustment
<p>8. Financing</p> <ul style="list-style-type: none"> • Source of finance 	See Table II.	See Table II.	Retirement Pension as for Sickness Benefit. Non-Contributory Retirement Pension is funded by Government.	<p>8. Financing</p> <ul style="list-style-type: none"> • Source of finance
<ul style="list-style-type: none"> • Contributions 	See Table II.	See Table II.		<ul style="list-style-type: none"> • Contributions

Table XIII.2

Social Protection of Self-Employed: 2. Crafts and Commerce

	Belgium	Denmark	Germany	Greece
VII. Survivors				
1. Scheme	Special scheme.	General scheme (see table VIII).	Special provision in the general scheme.	Special schemes: • TEBE (Insurance fund for craftsmen and other occupations). • TAE (Insurance fund for tradesmen).
2. Beneficiaries	Self-employed in general.	See table VIII.	Craftsmen; other self-employed people possible.	Family members (husband, wife, children, parents).
3. Legislation	Royal order No. 72 of 10 November 1967. Law of 15 May 1984.	See table VIII.	Social Code, Book VI.	TEBE: Law 6364/1934. TAE: Ministerial resolution n° 21891 of 3.12.1936.
4. Administration	Social insurance funds + INASTI + ONP.	See table I.	Pension Insurance Fund.	TEBE. TAE.
5. Membership	Compulsory membership.	See table VIII.	Compulsory membership for craftsmen. Compulsory membership possible for other persons engaged in a trade or business.	Compulsory membership.
6. Qualifying period	Waiting period of 3 months.	See table VIII.	See Table VIII.	The deceased person must have been insured for 10 years.
7. Benefits • Special conditions	No special conditions.	No special conditions.	No special conditions.	No particular conditions.

Spain	France	Ireland	Italy	
Special scheme for self-employed (RETA).	See „Old-age“.	General scheme. However, special provisions for self-employed in general (see table VIII).	Special scheme, very similar to the general scheme.	VII. Survivors 1. Scheme
Spouses and relatives of the deceased in the ascending and descending lines.	See „Old-age“.	See table VIII.		2. Beneficiaries
Decree 2530/1970 of 20 August.	See „Old-age“.	See table VIII.	Law of 2 August 1990, No. 233.	3. Legislation
<i>Instituto Nacional de la Seguridad Social.</i>	See „Old-age“.	See table VIII.	National Social Welfare Institute (INPS), CDCM.	4. Administration
Compulsory membership.	See „Old-age“.	See table VIII.	Compulsory membership.	5. Membership
Contributions paid for 500 days during the last 5 years of the deceased person's life. In case of death caused by accident: no minimum period required.	<i>Industrials and merchants.</i> Accumulation of the supplement for the spouse with personal rights: contributions paid for 15 years, 90 points each.	See table VIII.	5 years, with a least 3 years during the last 5 years.	6. Qualifying period
The benefit is paid from the first day of the month following the death of the insured.	Married for at least two years. Resources must not exceed a certain ceiling.	See table VIII.	Benefits are granted up to a certain income level.	7. Benefits • Special conditions

	Luxembourg	Netherlands	Austria	Portugal
VII. Survivors				
1. Scheme	General scheme. See table VIII.	General scheme. See Table VIII.	See "Invalidity".	General scheme (see Table VII) based on Statutory Order no. 328/93 of 25.09.1993.
2. Beneficiaries	See table VIII.	See table VIII.	See "Invalidity".	See Table VIII.
3. Legislation	Book III of the Social Insurance Code (<i>Code des assurances sociales</i>).	See table VIII.	See "Invalidity".	See Table VIII.
4. Administration	Pension Insurance Fund for craftsmen, traders and industrials.	See table I.	See "Invalidity".	See Table II.
5. Membership	Compulsory membership.	See table VIII.	See "Invalidity".	Compulsory membership.
6. Qualifying period	See table VIII.	See table VIII.	See Table VIII.	See Table VIII.
7. Benefits				
• Special conditions		No special conditions.	The surviving spouse may also continue to run the business if he or she chooses to do so. In this case there is no entitlement to widow's / widower's pension and the insurance periods of the deceased have to be taken account of for the surviving spouse's own pension entitlements.	No special conditions.

	Finland	Sweden	United Kingdom	
VII. Survivors				VII. Survivors
1. Scheme	General Scheme (see Table VIII).	General Scheme (see Table VIII).	General scheme with special provisions concerning benefits and contributions for self-employed persons covered by the scheme.	1. Scheme
2. Beneficiaries	See Table VIII.	See Table VIII.		2. Beneficiaries
3. Legislation	See Table VIII.	See Table VIII.	As table VIII.	3. Legislation
4. Administration	See Table I.	See Table I.	Benefits Agency.	4. Administration
5. Membership	See Table VIII.	See Table VIII.	National Insurance Contributions are compulsory for all those liable to pay.	5. Membership
6. Qualifying period	See Table VIII.	See Table VIII.		6. Qualifying period
7. Benefits				7. Benefits
• Special conditions	No special conditions.	No special conditions.		• Special conditions

	Belgium	Denmark	Germany	Greece
• Kind and amounts of benefits	Contribution-related widow's/widower's pension: 80 % of old-age pension. In the case of where no old-age pension is paid: Benefits paid in reference to the insurance life of the deceased.	See table VIII.	Widow's/Widower's pensions, orphan's pensions. See Table VIII.	<i>Persons insured until 31.12.1992:</i> the widower (under conditions) or widow receive 70% of the deceased partner's old-age pension. Children receive 20% of the deceased person's old-age pension. Minimum pension: • TEBE: DR 65,205 (ECU 216). • TAE: DR 83,400 (ECU 276). <i>Persons insured as of 1.1.1993 or later:</i> the surviving partner receives 50% of the deceased partner's old-age pension. Children: 25% of the pension. Funeral costs (lump sum): TEBE: • Persons insured until 31.12.1992: DR 166,980 (ECU 553); • Persons insured as of 1.1.1993 or later: DR 379,148 (ECU 1,256). TAE: DR 219,000 (ECU 725).
• Duration	Lifelong.	See table VIII.	Until remarriage.	Lifelong. The pension is no longer paid in the case of remarriage.
• Adjustment	According to development of cost of living.	See table VIII.	On 1 July each year.	As of January 1 of each year.
8. Financing				
• Source of finance	65.7 % contributions; 32.9 % taxes; 1.4 % other.	See table II.	see "Invalidity".	Contributions, state subventions, social funds.
• Contributions	Income-related contributions with a minimum contribution. Indivisible total national insurance contribution.	See table II.	see "Invalidity".	See „Sickness- Cash benefits“.

Spain	France	Ireland	Italy	
Death grant, widow's and orphan's pensions as well as benefits for the family members. See Table VIII.	Survivor's pension: 54 % of the insured person's pension.	See table VIII.	Pension for widower/ widow and orphans. <ul style="list-style-type: none"> • Spouse: 60 % of the invalidity/old-age pension of the insured/pensioner. • Orphans: in conjunction with surviving spouse's pension: 20 % of the invalidity/old-age pension of the insured/pensioner. If the surviving spouse does not have a pension: 40 % (30 % from 3 children onwards) of the invalidity/old-age pension of the insured/pensioner for each orphan. • Parents, brothers/sisters: 15 % of the invalidity/old-age pension of the insured/pensioner if there are no other survivors. 	<ul style="list-style-type: none"> • Kind and amounts of benefits
Unlimited; except cessation due to legal reasons.	<i>Both categories:</i> from the age of 55. <i>Industrials and merchants:</i> supplement for the spouse: 65 years or 60 years in case of incapacity.	See table VIII.	<ul style="list-style-type: none"> • Spouses: All their live if spouse does not remarry. • Orphans: Until 18 or 21 if student, or 26 if university student, unlimited if invalid. • Parent, brothers/sisters: All their life. 	<ul style="list-style-type: none"> • Duration
See Table VIII.	See „Old-age“.	See table VIII.	Adjustment every year on the basis of the variations of the cost of living.	<ul style="list-style-type: none"> • Adjustment
Contributions.	See „Old-age“.	See table II.	See "Old-age".	8. Financing <ul style="list-style-type: none"> • Source of finance
Contributions are included in the flat rate.	See „Old-age“.	See table II.		<ul style="list-style-type: none"> • Contributions

	Luxembourg	Netherlands	Austria	Portugal
• Kind and amounts of benefits	See table VIII.	See table VIII.	See Table VIII.	See Table VIII.
• Duration	See table VIII.	See table VIII.	See Table VIII.	See Table VIII.
• Adjustment	See table VIII.	See table VIII.	See Table VIII.	See Table VIII.
8. Financing				
• Source of finance	See Health Insurance.	See table II.	See "Invalidity".	See Table II.
• Contributions		See table II.	See "Invalidity".	See Table II.

	Finland	Sweden	United Kingdom	
<ul style="list-style-type: none"> • Kind and amounts of benefits 	See Table VIII.	See Table VIII.	Basic widows benefits: see table VIII. No access to any earnings-related additions.	<ul style="list-style-type: none"> • Kind and amounts of benefits
<ul style="list-style-type: none"> • Duration 	See Table VIII.	See Table VIII.	Basic widows benefits: see table VIII.	<ul style="list-style-type: none"> • Duration
<ul style="list-style-type: none"> • Adjustment 	See Table VIII.	See Table VIII.	Basic widows benefits: see table VIII.	<ul style="list-style-type: none"> • Adjustment
8. Financing <ul style="list-style-type: none"> • Source of finance 	See Table II.	See Table II.	As for „Sickness - Cash Benefits“.	8. Financing <ul style="list-style-type: none"> • Source of finance
<ul style="list-style-type: none"> • Contributions 	See Table II.	See Table II.		<ul style="list-style-type: none"> • Contributions

Table XIII.2

Social Protection of Self-Employed: 2. Crafts and Commerce

	Belgium	Denmark	Germany	Greece
VIII. Employment injuries and occupational diseases	No scheme.	General scheme (see table IX).	Special provisions in the general scheme.	<i>TEBE</i> : in the case of an employment injury, the insured person receives a monthly benefit for the maximum period of 4 months. The benefit is three times the insured person's last monthly contribution from the final month of the previous year. In addition he/she is entitled to all benefits in kind granted in the case of illness.
1. Scheme				
2. Beneficiaries	No scheme.	See table IX.	Self-employed persons.	
3. Legislation	No scheme.	See table IX.	RVO Reich Insurance Code, Book III.	
4. Administration	No scheme.	See table I.	Accident Insurance Funds.	
5. Membership	No scheme.	See table IX.	Compulsory membership by virtue of statutes or voluntary.	
6. Qualifying period	No scheme.	See table IX.	Not of significance in accident insurance.	
7. Benefits	No scheme.	See table IX.	see Table IX. Particularities apply for example for the calculation of the annual income and the grounds of certain waiting periods.	
8. Financing	No scheme.	See table II.	Contributions.	
• Source of finance				
• Contributions	No scheme.	See table II.	Determination of contributions depending on risks.	

Spain	France	Ireland	Italy	
No scheme for self-employed.	General scheme (see table IX).	No scheme. But see table XII.	General scheme. See table IX.	VIII. Employment injuries and occupational diseases
				1. Scheme
No scheme for self-employed.	See table IX.	No scheme.	See table IX.	2. Beneficiaries
No scheme for self-employed.	See table IX.	No scheme.	See table IX.	3. Legislation
No scheme for self-employed.	Local sickness insurance fund.	No scheme.	See table I.	4. Administration
No scheme for self-employed.	Voluntary membership.	No scheme.	See table IX.	5. Membership
No scheme for self-employed.	None.	No scheme.	See table IX.	6. Qualifying period
No scheme for self-employed.	Same kind of benefits as within the general scheme, with the exception of daily allowances.	No scheme.	See table IX.	7. Benefits
No scheme for self-employed.	Contributions.	No scheme.	100 % contribution.	8. Financing
				• Source of finance
No scheme for self-employed.	The contribution rate varies according to the kind of occupation. The reference income varies between a minimum and a maximum, depending on the insured person's choice.	No scheme.	Flat rate contribution of LIT 500,000 (ECU 259) per year reduced to LIT 295,000 (ECU 153) for mountainous regions.	• Contributions

Table XIII.2

Social Protection of Self-Employed: 2. Crafts and Commerce

	Luxembourg	Netherlands	Austria	Portugal
VIII. Employment injuries and occupational diseases	General scheme. See table IX.	No scheme in the Netherlands.	General scheme. See Table IX.	General scheme (see Table IX) based on Statutory Order no. 328/93 of 25.09.1993.
1. Scheme				
2. Beneficiaries	See table IX.	No scheme.	See Table IX.	See Table IX.
3. Legislation	See table IX.	No scheme.	See Table IX.	See Table IX.
4. Administration	See table IX.	No scheme.	See Table I.	See Table I.
5. Membership	See table IX.	No scheme.	See Table IX.	Voluntary membership.
6. Qualifying period	See table IX.	No scheme.	See Table IX.	See Table IX.
7. Benefits	See table IX.	No scheme.	See Table IX. For the pension calculation: lump-sum assessment ceiling ("L"): S 126,008 (ECU 9,344), unless voluntary higher insurance was concluded.	See Table IX.
8. Financing				
• Source of finance	See table II.	No scheme.	Contributions.	See Table II.
• Contributions	See table II.	No scheme.	Flat-rate contribution per year: S 946 (ECU 70).	See Table II.

	Finland	Sweden	United Kingdom	
VIII. Employment injuries and occupational diseases	General Scheme (see Table IX).	General Scheme (see Table IX).	No access to Industrial Injuries Disablement Benefit for self-employed. Access to other incapacity or invalidity benefits as described in this table.	VIII. Employment injuries and occupational diseases
1. Scheme				1. Scheme
2. Beneficiaries	See Table IX.	See Table IX.	No access to Industrial Injuries Disablement Benefit for self-employed.	2. Beneficiaries
3. Legislation	See Table IX.	See Table IX.	No access to Industrial Injuries Disablement Benefit for self-employed.	3. Legislation
4. Administration	See Table I.	See Table I.	No access to Industrial Injuries Disablement Benefit for self-employed.	4. Administration
5. Membership	Voluntary membership for self-employed persons (if ownership alone or with a family is above 50%).	See Table IX.	No access to Industrial Injuries Disablement Benefit for self-employed.	5. Membership
6. Qualifying period	See Table IX.	See Table IX.	No access to Industrial Injuries Disablement Benefit for self-employed.	6. Qualifying period
7. Benefits	See Table IX.	See Table IX.	No access to Industrial Injuries Disablement Benefit for self-employed.	7. Benefits
8. Financing	See Table II.	See Table II.	No access to Industrial Injuries Disablement Benefit for self-employed.	8. Financing
• Source of finance				• Source of finance
• Contributions	See Table II.	See Table II.	No access to Industrial Injuries Disablement Benefit for self-employed.	• Contributions

Table XIII.2

Social Protection of Self-Employed: 2. Crafts and Commerce

	Belgium	Denmark	Germany	Greece
IX. Family benefits				
1. Scheme	Special scheme.	General scheme (see table X).	General scheme (see table X).	No scheme.
2. Beneficiaries	Self-employed in general.	See table X.	See table X.	No scheme.
3. Legislation	Act of 29 March 1976 and Royal Decree of 8 April 1976.	See table X.	Federal Child Benefit Act.	No scheme.
4. Administration	Social insurance funds.	See table I.	Labour Offices.	No scheme.
5. Membership	Compulsory membership.	See table X.	Compulsory	No scheme.
6. Qualifying period	Waiting period of 3 months.	See table X.	System of inhabitants.	No scheme.
7. Benefits				
• Kind and amounts	Regular, flat rate benefits as well as one-off lump sum benefits for birth and adoption. Varies according to age. Special provisions for orphans and handicapped children and children of invalid parents.	See table X.	see Table X	No scheme.
• Duration	Without reservations: until age of 16. During training: until age of 25. For students: until age of 25. For handicapped persons: until age of 21.	See table X.	see Table X	No scheme.
8. Financing				
• Source of finance	67.6 % contributions; 32.4 % taxes.	See table II.	Tax-financed.	No scheme.
• Contributions	Income-related contributions with a minimum contribution.	See table II.	No contributions.	No scheme.

Spain	France	Ireland	Italy	
No scheme for self-employed.	General scheme (see table X).	General scheme (see Table X).	General scheme with special provisions.	IX. Family benefits
				1. Scheme
No scheme for self-employed.	See table X.	See table X.		2. Beneficiaries
No scheme for self-employed.	See table X.	See table X.	Law of 14 July 1967, No. 585, Law of 25 March 1983, No. 79.	3. Legislation
No scheme for self-employed.	CNAF, CAF.	See table X.	National Social Welfare Institute (INPS).	4. Administration
No scheme for self-employed.	Compulsory.	See table X.	Compulsory membership.	5. Membership
No scheme for self-employed.	See table X.	See table X.	None.	6. Qualifying period
No scheme for self-employed.	See table X.	See table X.	Active: Family allowances of LIT 20,000 (ECU 10) per month for each dependent member of the household of the insured. Pensioners: Family allowances and supplements in the inverse function of the family income and in direct function of the number of the family members.	7. Benefits • Kind and amounts
No scheme for self-employed.	See table X.	See table X.	For children normally 18; if students, 21 or if university students, 26; unlimited if invalid.	• Duration
No scheme for self-employed.	See table II.	See table II.	100 % State.	8. Financing • Source of finance
No scheme for self-employed.	5.4% (within 0.5% of ceiling amount and 4.9% of total income).	See table II.	No contributions.	• Contributions

Table XIII.2

Social Protection of Self-Employed: 2. Crafts and Commerce

	Luxembourg	Netherlands	Austria	Portugal
IX. Family benefits				
1. Scheme	General scheme. See table X.	General scheme. See Table X.	Family benefits: General scheme (see Table X). For child-raising: part-time help from special scheme for farmers and persons engaged in a business or trade (including self-employed craftsmen).	General scheme (see Table X) based on Statutory Order no. 328/93 of 25.09.1993.
2. Beneficiaries	See table X.	See table X.	Part-time help: Members of the Chamber of Trade and Industry (in principle all persons engaged in a trade or business) and certain persons having influence on companies under commercial law.	See Table X.
3. Legislation	See table X.	See table X.	Part-time help: Temporary Helps Act (<i>BHG</i>) of 30 June 1982 and amendments.	See Table X.
4. Administration	See table I.	See table I.	Part-time help: Social Insurance Institute for Trade and Industry.	See Table X.
5. Membership	See table X.	See table X.	Part-time help: Compulsory membership.	Voluntary membership.
6. Qualifying period	See table X.	See table X.	Part-time help: No minimum period.	See Table X.
7. Benefits	See table X.	See table X.	Part-time help: Flat-rate per day S 92 (ECU 6.80) per day for married mothers or for mothers living in a relationship similar to marriage. S 139 (ECU 10) per day for single mothers.	See Table X.
• Kind and amounts				
• Duration	See table X.	See table X.	Part-time help: Subsequently to temporary help according to <i>BHG</i> (see "Sickness - cash benefits") until the child's age of 18 months.	See Table X.
8. Financing	See table II.	See table II.	Part-time help: Funds for the Compensation of Family Expenses.	See Table II.
• Source of finance				
• Contributions	See table II.	See table II.	(Temporary help and part-time help). 0.05 % of earnings subject to income taxation up to the assessment ceiling of S 45,500 (ECU 3,374) per month.	See Table II.

	Finland	Sweden	United Kingdom	
IX. Family benefits				IX. Family benefits
1. Scheme	General scheme (see table X).	General scheme (see table X).	General scheme. No special rules for self-employed. Access on same basis as others. See Table X for details.	1. Scheme
2. Beneficiaries	See Table X.	See Table X.	See table X.	2. Beneficiaries
3. Legislation	See Table X.	See Table X.	See table X.	3. Legislation
4. Administration	See Table I.	See Table I.	See table X.	4. Administration
5. Membership	See Table X.	See Table X.	See table X.	5. Membership
6. Qualifying period	See Table X.	See Table X.	See table X.	6. Qualifying period
7. Benefits	See Table X.	See Table X.	See table X.	7. Benefits
• Kind and amounts				• Kind and amounts
• Duration	See Table X.	See Table X.	See table X.	• Duration
8. Financing	See Table II.	See Table II.	See table II.	8. Financing
• Source of finance				• Source of finance
• Contributions	See Table II.	See Table II.		• Contributions

APPENDIX

Rates of Exchange, Purchase Power Parities and Price Level Index

July 1996

		Rate of exchange July 1996	Purchase Power Parity July 1996	Price Level Index
Currency		1 ECU = national currency	1 Unit = national currency	EUR 15 = 100
Belgium	BFR	39.36230	41.3090	105
Denmark	DKR	7.36763	9.4999	129
Germany	DMK	1.91083	2.1694	114
Greece	GRD	302.05200	237.6001	75
Spain	PTA	161.39200	135.6098	84
France	FF	6.47101	7.2479	112
Ireland	IR£	0.79232	0.6968	88
Italy	ITL	1939.80000	1719.5164	89
Luxembourg	LFR	39.36230	42.0027	107
Netherlands	HFL	2.14448	2.2190	103
Austria	ÖS	13.44750	15.3184	114
Portugal	ESC	196.50100	135.4181	69
Finland	FMK	5.82689	6.7188	115
Sweden	SKR	8.43833	10.7154	127
United Kingdom	UK£	0.81768	0.7210	81

Source: EUROSTAT

DICTIONARY OF KEYWORDS

1. Dansk - English / English - Dansk	616
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Dansk

administrationsomkostninger
 alder
 alderspension, folkepension

arbejdsløshed
 anvendelsesområde
 arbejder
 arbejdsgiver
 arbejdsulykke, arbejdsskade
 ægtefælle
 barn/börn
 barselsorlov
 behandling
 berettiget
 betingelser (for at modtage en ydelse)
 bidrag
 bopæl
 briller
 bruttoindtægt
 dagpenge
 död
 efterlevende, efterladte
 enke/enkemand
 erhvervsgren
 erhvervsudygtighed
 erhvervs sygdom
 faglig uddannelse
 familiedydelser
 fikseret beløb
 finansiering
 fødsel
 førtidspension
 førtidspension, invalidepension
 forældreløs
 fordeling
 forebyggelse
 forsikring
 forsikringsperiode
 forsikringspræmie

English

administrative costs
 old-age
 old-age pension,
 retirement pension
 unemployment
 field of application
 worker
 employer
 employment injury
 spouse
 child
 maternity leave
 treatment
 beneficiary, eligible
 qualifying condition
 contributions
 residence
 spectacles
 gross earnings
 cash benefits
 death
 survivor
 widow(er)
 occupational sector
 incapacity for work
 occupational disease
 vocational training
 family benefits
 flat-rate
 financing
 confinement
 anticipatory pension
 invalidity pension
 orphan
 current income financing
 prevention
 insurance
 period of insurance
 insurance premiums

Dansk

frivillig
 funktionær
 garanteret minimumsindkomst
 handicap
 helbred
 hjælp, bistand
 høreapparat
 hustru
 indkomst, indtægt
 indtægtsbestemt
 invalidepension
 invaliditet

invaliditet på grund af arbejdsskade
 jordemoder
 kapitalisering
 karenstid
 kontantydelse
 kur
 læge
 lægemiddel, medicin

lægevalg
 loft
 lønmodtager
 medhjælpende ægtefælle
 minimallön
 minimumsbidrag
 moderskab
 modtagere, berettigede
 naturalydelser
 nyt ægteskab
 obligatorisk, tvungen
 ophold på sygehus
 patientens egenandel
 (af udgifter til sygebehandling)
 pensionist
 pensionsalder
 person, der forsörges

English

voluntary
 salaried employee
 guaranteed minimum income
 disability
 health
 assistance
 hearing-aid
 spouse
 earnings
 means tested
 invalidity pension
 incapacity, invalidity,
 general invalidity
 occupational disability
 midwife
 capital cover
 waiting period
 cash benefits
 courses of treatment
 doctor
 medicament, medicine, drug,
 pharmaceutical product
 choice of doctor
 ceiling, membership ceiling
 employee
 spouse helping
 minimum wage
 minimum contributions
 maternity
 beneficiary
 benefits in kind
 remarriage
 compulsory
 hospitalization
 patient's contribution

pensioner
 retirement age
 dependent

Dansk

regulering
 ret til ydelser, berettigelse
 selvstændigt erhvervsdrivende
 skat/skatter
 social beskyttelse
 spædbarn
 stat
 statstilskud
 størrelse af ydelser
 svagelighed
 sygdom
 sygehjælp
 sygehus, hospital
 tandbehandling
 tilladelse
 tillæg
 tillægs-, supplerende
 tillægspension
 tvungent/obligatorisk medlemskab
 udgifter
 ugentlig
 varighed af ydelser
 vederlag, løn, betaling
 ventetid
 voksen
 ydelse
 ydelser

English

adjustment
 entitlement
 self-employed
 taxes
 social protection
 baby
 state
 state subsidy exchequer supplement
 amount of the benefits
 infirmity
 sickness
 health care
 hospital
 dental treatment
 approval
 supplement
 additional
 supplementary pension
 compulsory membership
 expenditures
 weekly
 duration of benefits
 payment
 qualifying period
 adult
 grant, allowance
 benefits

English

additional
 adjustment
 administrative costs
 adult
 amount of the benefits
 anticipatory pension
 approval
 assistance
 baby
 beneficiary
 beneficiary, eligible
 benefits
 benefits in kind
 capital cover
 cash benefits
 ceiling
 child
 choice of doctor
 compulsory
 compulsory membership
 confinement
 contributions
 courses of treatment
 current income financing
 death
 dental treatment
 dependent
 disability
 doctor
 duration of benefits
 earnings
 employee
 employer
 employment injury
 entitlement
 expenditures
 family benefits
 field of application
 financing

Dansk

tillægs-, supplerende
 regulering
 administrationsomkostninger
 voksen
 størrelse af ydelser
 førtidspension
 tilladelse
 hjælp, bistand
 spædbarn
 modtagere, berettigede
 berettiget
 ydelser
 naturalydelser
 kapitalisering
 dagpenge, kontantydelse
 loft
 barn/börn
 lægevalg
 obligatorisk, tvungen
 tvungent/obligatorisk medlemskab
 fødsel
 bidrag
 kur
 fordeling
 død
 tandbehandling
 person, der forsørges
 handicap
 læge
 varighed af ydelser
 indkomst, indtægt
 lønmodtager
 arbejdsgiver
 arbejdsulykke, arbejdsskade
 ret til ydelser, berettigelse
 udgifter
 familieydelser
 anvendelsesområde
 finansiering

English

flat-rate
 general invalidity
 grant, allowance
 gross earnings
 guaranteed minimum income
 health
 health care
 hearing-aid
 hospital
 hospitalization
 incapacity
 incapacity for work
 infirmity
 insurance
 insurance premiums
 invalidity
 invalidity pension
 maternity
 maternity leave
 means tested
 medicament, medicine, drug
 membership ceiling
 midwife
 minimum contributions
 minimum wage
 occupational disability
 occupational disease
 occupational sector
 old-age
 old-age pension
 orphan
 patient's contribution

 payment
 pensioner
 period of insurance
 pharmaceutical product,
 drug, medicament
 prevention

Dansk

fikseret beløb
 invaliditet
 ydelse
 bruttoindtægt
 garanteret minimumsindkomst
 helbred
 sygehjælp
 høreapparat
 sygehus, hospital
 ophold på sygehus
 invaliditet
 erhvervsudygtighed
 svagelighed
 forsikring
 forsikringspræmie
 invaliditet
 invalidepension
 moderskab
 barselsorlov
 indtægtsbestemt
 lægemiddel, medicin
 loft
 jordemoder
 minimumsbidrag
 minimallön
 invaliditet på grund af arbejdsskade
 erhvervssygdom
 erhvervsgren
 alder
 alderspension, folkepension
 forældreløs
 patientens egenandel
 (af udgifter til sygebehandling)
 vederlag, lön, betaling
 pensionist
 forsikringsperiode
 lægemiddel, medicin

 forebyggelse

English

qualifying condition
 qualifying period
 remarriage
 residence
 retirement age
 retirement pension
 salaried employee
 self-employed
 sickness
 social protection
 spectacles
 spouse
 spouse helping
 state
 state subsidy, exchequer supplement
 supplement
 supplementary pension
 survivor
 taxes
 treatment
 unemployment
 vocational training
 voluntary
 waiting period
 weekly
 widow(er)
 worker

Dansk

betingelser (for at modtage en ydelse)
 ventetid
 nyt ægteskab
 bopæl
 pensionsalder
 alderspension, folkepension
 funktionær
 selvstændigt erhvervsdrivende
 sygdom
 social beskyttelse
 briller
 hustru, ægtefælle
 medhjælpende ægtefælle
 stat
 statstilskud
 tillæg
 tillægspension
 de efterlevende, efterladte
 skat/skatter
 behandling
 arbejdsløshed
 faglig uddannelse
 frivillig
 karenstid
 ugentlig
 enke/enkemand
 arbejder

Ελληνικά	English	Ελληνικά	English
αδεια μητρότητας	maternity leave	εργάζομενος, μισθωτός	employee
ακουστικό βαρηκοίας	hearing-aid	εργάζομενος	
αναπηρία	invalidity	εργατής	worker
ανεργία	unemployment	εργατικό ατυχήμα	employment injury
ανικανότητα λόγω ασθένειας	infirmity	εργοδοτής	employer
ανικανότητα προς εργασία	incapacity	εφάραξ (παροχή)	flat-rate
ασθένεια	incapacity for work	ημέρες απουχίας (απουσίας), χρόνος αναμονής	waiting period
ασφαλιστική περίοδος	sickness	θάνατος	death
ασφάλιση	period of insurance	θεραπεία, θεραπευτική αγωγή	courses of treatment
ασφάλιστρο	insurance	θεραπεία	treatment
αυτοτελώς απασχολούμενος	insurance premiums	ιδιωτικός υπάλληλος	salaried employee
βιοποριστική ανικανότητα	self-employed	κάθαρος μισθός, καθαρές αποδοχές	net earnings
βρεφός	general invalidity	κατώτατος μισθός	minimum wage
γηράς	baby	κεφαλαιοποίηση	capital
γιατρός	old-age doctor	κράτος	state
γυάλια	spectacles	κρατική επιχορήγηση	state subsidy, exchequer supplement
δαπάνες	expenditures	κοινωνική προστασία	social protection
διαμονή μονιμή	residence	μαία	midwife
(προσωρινή διαμονή)		μητρότητα	maternity
διαρκεία των παροχών	duration of benefits	μισθός αναφοράς	earnings taken as reference
διανεμητική διαδικασία	current income financing	μικτός μισθός, μικτές αποδοχές	gross earnings
δικαιούχος	beneficiary, eligible	μισθός, αποδοχές	earnings
δικαιώμα για παροχές	entitlement	νεός γάμος	remarriage
διοικητικά έξοδα	administrative costs	νοσήλεια, νοσοκομεικ περιθαλάψη	hospitalization
εβδομαδιαία	weekly	νοσοκομείο	hospital
εγγυημένη ελάχιστη ασφάλεια	guaranteed minimum income	οδοντιατρική περιθαλάψη	dental treatment
ειδική αναγκη	disability	οικογενειακά βοηθήματα	family benefits
εισφορά (-ες)	contributions	οικογένεια με ένα γονέα	single parent
εισοδήμα	earnings	οριο ηλικίας συνταξιοδότησης	retirement age
ελάχιστη εισφορά (-ες)	minimum contributions	οριο υποχρεωτικής ασφάλισης	membership ceiling
ελάχιστος εισοδήματος	means tested	ορφανός	orphan
ενηλίκος	adult	παιδί	child
επταετή ανικανότητα	occupational disability	παροχές	benefits
επταετή καταρτιση	vocational training	παροχές σε είδος	benefits in kind
επταετής κλάδος	occupational sector	παροχές σε είδος σε περιπτώση ασθένειας	health care
επταετής νοσος	occupational disease	παροχές σε χρήμα	cash benefits
επιζώντες	survivor		
επιλογή γιατρού	choice of doctor		

Ελληνικά

παροχή
πεδίο εφαρμογής
πλαφόν (άνωτατο όριο)
πληρωμή
προαιρετικά
πρόληψη
προνοία
προσαρμογή
προσαύξηση
προστατευόμενα μέλη, μέλος
οικογενείας
προυποθέσεις χορήγησης
προώρη συνταξή, προσυνταξή
συζυγός
συζυγός(η)
συμμετοχή στις ιατρικές δαπάνες
συμμετέχουσα συζυγός,
συμβοηθούσα συζυγός
συμπληρωματικά
συμπληρωματική συνταξή
συναινεση,συγκαταθεση
συνταξή γηρατος
συνταξή αποχωρησης
συνταξή αναπηριας
συνταξιούχος
τοκετός
υγεία
υποχρεωτική υπαγωγή/ασφάλιση
(στην ασφάλιση)
υποχρεωτικός
υψος παροχών
φαρμακευτικόν προϊόν

φάρμακο
φοροί
χήρα/χηρός
χρηματοδότηση
χρονός αναμονής

English

grant, allowance
field of application
ceiling
payment
voluntary
prevention
assistance
adjustment
supplement
dependent

qualifying condition
early pension
spouse
spouse
patient's contribution
spouse helping

additional
supplementary pension
approval
old-age pension
retirement pension
invalidity pension
pensioner
confinement
health
compulsory membership

compulsory
amount of the benefits
pharmaceutical product,
drug, medicament
medicament, medicine, drug
taxes
widow(er)
financing
qualifying period

English

additional
adjustment
administrative costs
adult
amount of the benefits
approval
assistance
baby
beneficiary
beneficiary, eligible
benefits
benefits in kind
capital
cash benefits
ceiling
child
choice of doctor
compulsory
compulsory membership

confinement
contributions
courses of treatment
current income financing
death
dental treatment
dependent

disability
doctor
duration of benefits
early pension
earnings
earnings taken as reference
employee

employer
employment injury
entitlement

Ελληνικά

συμπληρωματικά
προσαρμογή
διοικητικά έξοδα
ενήλικος
υψος παροχών
συναινεση, συγκαταθεση
προνοία
βρεφος
δικαιούχος
δικαιούχος
παροχές
παροχές σε είδος
κεφαλαιοποίηση
παροχές σε χρήμα, εισοδήμα
πλαφόν (άνωτατο όριο)
παιδί
επιλογή γιατρού
υποχρεωτικός
υποχρεωτική υπαγωγή/ασφάλιση
(στην ασφάλιση)
τοκετός
εισφορά (-ες)
θεραπεία, θεραπευτική αγωγή
διανεμητική διαδικασία
θανάτος
οδοντιατρική περιθαλψη
προστατευόμενα μέλη, μέλος
οικογενείας
ειδική ανάγκη
γιατρός
διάρκεια των παροχών
προώρη συνταξή, προσυνταξή
εισοδήμα, μισθός, αποδοχές
μισθός αναφοράς
εργαζόμενος, μισθωτός
εργαζόμενος
εργοδοτής
εργατικό ατύχημα
δικαιώμα για παροχές

English

expenditures
family benefits
field of application
financing
flat-rate
general invalidity
gross earnings
guaranteed minimum income
health
health care

hearing-aid
hospital
hospitalization
incapacity
incapacity for work
infirmary
insurance
insurance premiums
invalidity
invalidity pension
maternity
maternity leave
means tested
medicament, medicine, drug
membership ceiling
midwife
minimum contributions
minimum wage
net earnings

occupational disability
occupational disease
occupational sector
old-age
old-age pension
orphan
patient's contribution
payment

Ελληνικά

δαπανες
οικογενειακα βοηθηματα
πεδιο εφαρμογης
χρηματοδοτηση
εφαπαξ (παροχη)
βιοποριστικη ικανοτητα
μικτος μισθος, μικτες αποδοχες
εγγυημενο ελαχιστο ασφαλεια
υγεια
παροχες σε ειδος σε περιπτωση
ασθeneιας
ακουστικο βαρηκοιας
νοσοκομειο
νοσηλεια, νοσοκομικ περιθαλψη
ανικανοτητα
ανικανοτητα προς εργασια
ανικανοτητα λογω ασθeneιας
ασφαλιση
ασφαλιστρο
αναπηρια
συνταξη αναπηριας
μητροτητα
αδεια μητροτητας
ελεγχος εισοδηματος
φαρμακο
οριο υποχρεωτικης ασφαλισης
μαια
ελαχιστη εισφορα (-ες)
κατωτατος μισθος
καθαρος μισθος, καθαρες
αποδοχες
επαγγελματικη ανικανοτητα
επαγγελματικη νοσος
επαγγελματικος κλαδος
γηρας
συνταξη γηρατος
ορφανος
συμμετοχη στις ιατρικες δαπανες
πληρωμη

English

pensioner
period of insurance
pharmaceutical product,
drug, medicament
prevention
qualifying condition
qualifying period
remarriage
residence

retirement age
retirement pension
salaried employee
self-employed
sickness
single parent
social protection
spectacles
spouse
spouse helping

state
state subsidy, exchequer supplement
supplement
supplementary pension
survivor
taxes
treatment
unemployment
vocational training
voluntary
waiting period

weekly
widow(er)
worker

Ελληνικά

συνταξιουχος
ασφαλιστικη περιοδος
φαρμακευτικον προιον

προληψη
προυποθεσεις χορηγησης
χρονος αναμονης
νεος γαμος
διαμονη μονιμη
(προσωρινη διαμονη)
οριο ηλικιας συνταξιοδοτησης
συνταξη αποχωρησης
ιδιωτικος υπαλληλος
αυτοτελως απασχολουμενος
ασθeneια
οικογενεια με ενα γονεα
κοινωνικη προστασια
γυαλια
συζυγος(η), συζυγος
συμμετεχουσα συζυγος,
συμβοηθουσα συζυγος
κρατος
κρατικη επιχορηγηση
προσαυξηση
συμπληρωματικη συνταξη
επιζωντες
φοροι
θεραπεια
ανεργια
επαγγελματικη καταρτιση
προαιρετικα
ημερες αποχης (απουσιας),
χρονος αναμονης
εβδομαδιαια
χηρα/χηρος
εργατης

Español	English	Español	English
accidente de trabajo	employment injury	hospitalización	hospitalization
actualización, revalorización	adjustment	huérfano	orphan
adulto	adult	impuestos	taxes
afiliación obligatoria (alta)	compulsory membership	incapacidad	incapacity
aportación del Estado	state subsidy, exchequer supplement	incapacidad laboral	incapacity for work
asignación económica	grant, allowance	ingresos	earnings
asistencia	assistance	invalidez	invalidity
asistencia sanitaria	health care	invalidez (general)	general invalidity
autorización, aprobación	approval	invalidez (profesional)	occupational disability
beneficiarios	beneficiary	lactante	baby
campo de aplicación	field of application	maternidad	maternity
cantidad a tanto alzado	flat-rate	medicamento	medicament, medicine, drug
capitalización	capital cover	médico	doctor
comadrona	midwife	minusvalía	disability
complementario	additional	muerte	death
complemento	supplement	nuevas nupcias	remarriage
condiciones de acceso al derecho	qualifying condition	obligatorio	compulsory
cónyuge	spouse	participación en los gastos médicos	patient's contribution
cónyuge colaborador	spouse helping	parto	confinement
cotización	contributions	pensión anticipada	early pension
cotización mínima	minimum contributions	pensión complementaria	supplementary pension
cuantía de las prestaciones	amount of the benefits	pensión de invalidez	invalidity pension
derecho a las prestaciones	entitlement	pensión de jubilación	old-age pension, retirement pension
descanso por maternidad	maternity leave		
desempleo	unemployment	pensionista	pensioner
duración de las prestaciones	duration of benefits	período de espera	waiting period
edad legal de jubilación	retirement age	período de seguro	period of insurance
elección de médico	choice of doctor	período mínimo de cotización	qualifying period
empresario	employer	persona a cargo	dependent
enfermedad	sickness	prestación	benefits
enfermedad profesional	occupational disease	prestaciones económicas	cash benefits
Estado	state	prestaciones en especie	benefits in kind
financiación	financing	prestaciones familiares	family benefits
formación profesional	vocational training	prevención	prevention
gafas	spectacles	primas de seguro	insurance premiums
gastos	expenditures	producto farmacéutico	pharmaceutical product, drug, medicament
gastos de administración	administrative costs		
hijo(s)	child	protección social	social protection
hospital	hospital	prótesis auditiva	hearing-aid

Español

reducción anatómica o funcional
 remuneración, pago
 reparto
 residencia
 salario bruto
 salario mínimo
 salario mínimo de integración
 salud
 sector profesional
 seguro
 semanal
 sometido a examen de rentas
 supervivientes
 titular
 tope máximo
 tope máximo de cotización
 trabajador
 trabajador por cuenta ajena
 trabajador por cuenta propia
 tratamiento
 trabajador
 tratamiento
 tratamiento odontológico
 vejez
 viudo/viuda
 voluntario

English

infirmary
 payment
 current income financing
 residence
 gross earnings
 minimum wage
 guaranteed minimum income
 health
 occupational sector
 insurance
 weekly
 means tested
 survivor
 beneficiary, eligible
 ceiling
 membership ceiling
 employee
 salaried employee
 self-employed
 courses of treatment
 worker
 treatment
 dental treatment
 old-age
 widow(er)
 voluntary

English

additional
 adjustment
 administrative costs
 adult
 amount of the benefits
 approval
 assistance
 baby
 beneficiary
 beneficiary, eligible
 benefits
 benefits in kind
 capital cover
 cash benefits
 ceiling
 child
 choice of doctor
 compulsory
 compulsory membership
 confinement
 contributions
 courses of treatment
 current income financing
 death
 dental treatment
 dependent
 disability
 doctor
 duration of benefits
 early pension
 earnings
 employee
 employer
 employment injury
 entitlement
 expenditures
 family benefits
 field of application
 financing

Español

complementario
 actualización, revalorización
 gastos de administración
 adulto
 cuantía de las prestaciones
 autorización, aprobación
 asistencia
 lactante
 beneficiario
 titular
 prestación
 prestaciones en especie
 capitalización
 prestaciones económicas
 tope máximo
 hijo(s)
 elección de médico
 obligatorio
 afiliación obligatoria (alta)
 parto
 cotización
 tratamiento
 reparto
 muerte
 tratamiento odontológico
 persona a cargo
 minusvalía
 médico
 duración de las prestaciones
 pensión anticipada
 ingresos
 trabajador
 empresario
 accidente de trabajo
 derecho a las prestaciones
 gastos
 prestaciones familiares
 campo de aplicación
 financiación

English

flat-rate
 general invalidity
 grant, allowance
 gross earnings
 guaranteed minimum income
 health
 health care
 hearing-aid
 hospital
 hospitalization
 incapacity
 incapacity for work
 infirmity
 insurance
 insurance premiums
 invalidity
 invalidity pension
 maternity
 maternity leave
 means tested
 medicament, medicine, drug
 membership ceiling
 midwife
 minimum contributions
 minimum wage
 occupational disability
 occupational disease
 occupational sector
 old-age
 old-age pension
 orphan
 patient's contribution
 payment
 pensioner
 period of insurance
 pharmaceutical product,
 drug, medicament
 prevention
 qualifying condition

Español

cantidad a tanto alzado
 invalidez (general)
 asignación económica
 salario bruto
 salario mínimo de integración
 salud
 asistencia sanitaria
 prótesis auditiva
 hospital
 hospitalización
 incapacidad
 incapacidad laboral
 reducción anatómica o funcional
 seguro
 primas de seguro
 invalidez
 pensión de invalidez
 maternidad
 descanso por maternidad
 sometido a examen de rentas
 medicamento
 tope máximo de cotización
 comadrona
 cotización mínima
 salario mínimo
 invalidez (profesional)
 enfermedad profesional
 sector profesional
 vejez
 pensión de jubilación
 huérfano
 participación en los gastos médicos
 remuneración, pago
 pensionista
 período de seguro
 producto farmacéutico
 prevención
 condiciones de acceso al derecho

English

qualifying period
 remarriage
 residence
 retirement age
 retirement pension
 salaried employee
 self-employed
 sickness
 social protection
 spectacles
 spouse
 spouse helping
 state
 state subsidy, exchequer supplement
 supplement
 supplementary pension
 survivor
 taxes
 treatment
 unemployment
 vocational training
 voluntary
 waiting period
 weekly
 widow(er)
 worker

Español

período mínimo de cotización
 nuevas nupcias
 residencia
 edad legal de jubilación
 pensión de jubilación
 trabajador por cuenta ajena
 trabajador por cuenta propia
 enfermedad
 protección social
 gafas
 cónyuge
 cónyuge colaborador
 Estado
 aportación del Estado
 complemento
 pensión complementaria
 supervivientes
 impuestos
 tratamiento
 desempleo
 formación profesional
 voluntario
 período de espera
 semanal
 viudo/viuda
 trabajador

Italiano

a condizione di reddito
 accordo
 adulto
 ammontare delle prestazioni
 assegno
 assistenza
 assistenza sanitaria
 assicurazione
 aventi diritto
 bambino
 beneficiario
 campo di applicazione
 capitalizzazione
 complementare
 congedo di maternità
 coniuge
 coniuge coadiuvante
 contribuzione
 contribuzione minima
 cura
 cure dentarie
 datore di lavoro
 dipendente
 diritto a prestazione
 disoccupazione
 durata delle prestazioni
 età pensionabile
 figlio
 finanziamento
 forfettario
 formazione professionale
 gravidanza
 handicap
 imposta
 in caso di nuovo matrimonio
 incapacità
 incapacità di lavoro
 indennità pecuniarie
 infermità

English

means tested
 approval
 adult
 amount of the benefits
 grant, allowance
 assistance
 health care
 insurance
 beneficiary, eligible
 baby
 beneficiary
 field of application
 capital cover
 additional
 maternity leave
 spouse
 spouse helping
 contributions
 minimum contributions
 courses of treatment
 dental treatment
 employer
 employee
 entitlement
 unemployment
 duration of benefits
 retirement age
 child
 financing
 flat-rate
 vocational training
 confinement
 disability
 taxes
 remarriage
 incapacity
 incapacity for work
 cash benefits
 infirmity

Italiano

infortunio sul lavoro
 intervento, partecipazione dello Stato
 invalidità
 invalidità (generale)
 invalidità (professionale)
 iscrizione obbligatoria
 lavoratori autonomi e liberi
 professionisti
 limite massimo/tetto
 maggiorazione/supplemento
 malattia
 malattia professionale
 maternità
 medico
 medicina
 moglie
 morte
 obbligatorio
 occhiali
 operaio
 orfano
 ospedale
 ospedalizzazione
 ostetrica
 partecipazione alle spese
 per cure mediche
 partecipazione dello Stato
 pensionato
 pensione anticipata
 pensione complementare
 pensione di anzianità
 pensione di invalidità
 pensione di vecchiaia
 periodo assicurativo
 periodo necessario per l'acquisizione
 del diritto
 persona a carico
 premio di assicurazione
 prestazione

English

employment injury
 state subsidy, exchequer supplement
 invalidity
 general invalidity
 occupational disability
 compulsory membership
 self-employed

 membership ceiling
 supplement
 sickness
 occupational disease
 maternity
 doctor
 medicament, medicine, drug
 spouse
 death
 compulsory
 spectacles
 worker
 orphan
 hospital
 hospitalization
 midwife
 patient's contribution

 state subsidy, exchequer supplement
 pensioner
 early pension
 supplementary pension
 old-age pension
 invalidity pension
 retirement pension
 period of insurance
 waiting period

 dependent
 insurance premiums
 benefits

Italiano

prestazione in denaro
prestazioni familiari
prestazioni in natura
prevenzione
prodotto farmaceutico

protesi-auricolare
protezione sociale
ramo o settore di attività
reddito
reddito minimo/garanzia di risorse
remunerazione
requisito
requisito minimo di iscrizione
residenza
retribuzione di riferimento
retribuzione lorda
retribuzione minima
retribuzione netta
ripartizione
rivalutazione
(in caso di aggiustamento di salario)
salarinato/dipendente
salute
scelta del medico
settimanale
spese
spese di amministrazione
Stato
superstiti
tetto
trattamento
vecchiaia
vedovo/a
volontario

English

cash benefits
family benefits
benefits in kind
prevention
pharmaceutical product,
drug, medicament
hearing-aid
social protection
occupational sector
earnings
guaranteed minimum income
payment
qualifying condition
qualifying period
residence
earnings taken as reference
gross earnings
minimum wage
net earnings
current income financing
adjustment

salaried employee
health
choice of doctor
weekly
expenditures
administrative costs
state
survivor
ceiling
treatment
old-age
widow(er)
voluntary

English

additional
adjustment

administrative costs
adult
amount of the benefits
approval
assistance
baby
beneficiary
beneficiary, eligible
benefits
benefits in kind
capital cover
cash benefits

ceiling
child
choice of doctor
compulsory
compulsory membership
confinement
contributions
courses of treatment
current income financing
death
dental treatment
dependent
disability
doctor
duration of benefits
early pension
earnings
earnings taken as reference
employee
employer
employment injury
entitlement
expenditures

Italiano

complementare
rivalutazione
(in caso di aggiustamento di salario)
spese di amministrazione
adulto
ammontare delle prestazioni
accordo
assistenza
bambino
beneficiario
aventi diritto
prestazione
prestazioni in natura
capitalizzazione
prestazione in denaro indennità
pecuniarie
tetto
figlio
scelta del medico
obbligatorio
iscrizione obbligatoria
gravidanza
contribuzione
cura
ripartizione
morte
cure dentarie
persona a carico
handicap
medico
durata delle prestazioni
pensione anticipata
reddito, retribuzione, salario
retribuzione di riferimento
dipendente
datore di lavoro
infortunio sul lavoro
diritto a prestazione
spese

English

family benefits
 field of application
 financing
 flat-rate
 general invalidity
 grant, allowance
 gross earnings
 guaranteed minimum income
 health
 health care
 hearing-aid
 hospital
 hospitalization
 incapacity
 incapacity for work
 infirmity
 insurance
 insurance premiums
 invalidity
 invalidity pension
 maternity
 maternity leave
 means tested
 medicament, medicine, drug
 membership ceiling
 midwife
 minimum contributions
 minimum wage
 net earnings
 occupational disability
 occupational disease
 occupational sector
 old-age
 old-age pension
 orphan
 patient's contribution

 payment
 pensioner

Italiano

prestazioni familiari
 campo di applicazione
 finanziamento
 forfettario
 invalidità (generale)
 assegno
 retribuzione lorda
 reddito minimo/garanzia di risorse
 salute
 assistenza sanitaria
 protesi-auricolare
 ospedale
 ospedalizzazione
 incapacità
 incapacità di lavoro
 infermità
 assicurazione
 premio di assicurazione
 invalidità
 pensione di invalidità
 maternità
 congedo di maternità
 a condizione di reddito
 medicina
 limite massimo/tetto
 ostetrica
 contribuzione minima
 retribuzione minima
 retribuzione netta
 invalidità (professionale)
 malattia professionale
 ramo o settore di attività
 vecchiaia
 pensione di anzianità
 orfano
 partecipazione alle spese
 per cure mediche
 remunerazione
 pensionato

English

period of insurance
 pharmaceutical product,
 drug, medicament
 prevention
 qualifying condition
 qualifying period
 remarriage
 residence
 retirement age
 retirement pension
 salaried employee
 self-employed

 sickness
 single parent

 social protection
 spectacles
 spouse
 spouse helping
 state
 state subsidy, exchequer supplement
 supplement
 supplementary pension
 survivor
 taxes
 treatment
 unemployment
 vocational training
 voluntary
 waiting period

 weekly
 widow(er)
 worker

Italiano

periodo assicurativo
 prodotto farmaceutico

 prevenzione
 requisito
 requisito minimo di iscrizione
 in caso di nuovo matrimonio
 residenza
 età pensionabile
 pensione di vecchiaia
 salariato/dipendente
 lavoratori autonomi e liberi
 professionisti
 malattia
 famiglia monoparentale, genitore
 singolo
 protezione sociale
 occhiali
 coniuge, moglie
 coniuge coadiuvante
 Stato
 intervento, partecipazione dello Stato
 maggiorazione/supplemento
 pensione complementare
 superstiti
 imposta
 trattamento
 disoccupazione
 formazione professionale
 volontario
 periodo necessario per l'acquisizione
 del diritto
 settimanale
 vedovo/a
 operaio

Nederlands

aanpassing
aanvullend
aanvullend pensioen
alleenstaande ouder/éénouder-gezin
arbeidsongeschiktheid

arbeidsongeval
arts
bedrijfssector
behandeling
belasting
beloning
beroepsopleiding
beroepsziekte
bevalling
bijstand
brillen
bruto loon
duur van de prestaties
echtgen(o)t(e)
echtgenote
eigen bijdrage
in medische kosten
financiering
gebrek
gehoorapparaat
genes- en verbandmiddelen

gepensioneerde
gerechtigde
gewaarbord minimum inkomen
gezinsbijslagen
gezondheid
handicap
hertrouwen
hoogte van de uitkeringen
inkomen
inkomensafhankelijk

English

adjustment
additional
supplementary pension
single parent
incapacity, incapacity for work
general invalidity,
occupational disability
employment injury
doctor
occupational sector
treatment
taxes
payment
vocational training
occupational disease
confinement
assistance
spectacles
gross earnings
duration of benefits
spouse
spouse
patient's contribution

financing
infirmity
hearing-aid
pharmaceutical product,
drug, medicament
pensioner
beneficiary, eligible
guaranteed minimum income
family benefits
health
disability
remarriage
amount of the benefits
earnings
means tested

Nederlands

invaliditeit
invaliditeitspensioen
kapitaaldekking
keuze van arts
kind
kuur
medicijnen
medische zorg
meewerkende echtgenote
minimumloon
minimumpremie
moederschap
moederschapsverlof
nagelaten betrekking
netto loon
omslagstelsel
ouderdom
ouderdomspensioen

overheidsbijdrage
overlijden
plafond
premie
prestaties
preventie
recht op prestaties
rechthebbende
referteperiode
referentie loon
sociale zekerheid
Staat
tandheelkundige behandeling
te laste komende gezinsleden
toelating
toepassingsgebied
toeslag
uitgaven
uitkering
uitkeringen

English

invalidity
invalidity pension
capital cover
choice of doctor
child
courses of treatment
medicament, medicine, drug
health care
spouse helping
minimum wage
minimum contributions
maternity
maternity leave
survivor
net earnings
current income financing
old-age
old-age pension,
retirement pension
state subsidy, exchequer supplement
death
ceiling
contributions
benefits
prevention
entitlement
beneficiary
qualifying period
earnings taken as reference
social protection
state
dental treatment
dependent
approval
field of application
supplement
expenditures
grant, allowance
cash benefits

Nederlands

uitvoeringskosten
 vast bedrag
 verloskundige
 verplicht
 verplicht lidmaatschap
 verstrekkingen
 vervroegde pensionering
 verzekering
 verzekeringsgrens
 verzekeringspremie
 verzekeringstijdvak
 volwassen
 voorwaarden voor het recht
 vrijwillig
 wachtdagen
 weduwe/weduwenaar
 wees
 wekelijks
 werkgever
 werkloosheid
 werknemer
 wettelijke pensioenleeftijd
 woonplaats
 zelfstandige
 ziekenhuis
 ziekenhuisopname
 ziekte
 zuigeling

English

administrative costs
 flat-rate
 midwife
 compulsory
 compulsory membership
 benefits in kind
 early pension
 insurance
 membership ceiling
 insurance premiums
 period of insurance
 adult
 qualifying condition
 voluntary
 waiting period
 widow(er)
 orphan
 weekly
 employer
 unemployment
 salaried employee, worker, employee
 retirement age
 residence
 self-employed
 hospital
 hospitalization
 sickness
 baby

English

additional
 adjustment
 administrative costs
 adult
 amount of the benefits
 approval
 assistance
 baby
 beneficiary
 beneficiary, eligible
 benefits
 benefits in kind
 capital cover
 cash benefits
 ceiling
 child
 choice of doctor
 compulsory
 compulsory membership
 confinement
 contributions
 courses of treatment
 current income financing
 death
 dental treatment
 dependent
 disability
 doctor
 duration of benefits
 early pension
 earnings
 earnings taken as reference
 employee
 employer
 employment injury
 entitlement
 expenditures
 family benefits
 field of application

Nederlands

aanvullend
 aanpassing
 uitvoeringskosten
 volwassen
 hoogte van de uitkeringen
 toelating
 bijstand
 zuigeling
 rechthebbende
 gerechtigde
 prestaties
 verstrekkingen
 kapitaaldekking
 uitkeringen
 plafond
 kind
 keuze van arts
 verplicht
 verplicht lidmaatschap
 bevalling
 premie
 kuur
 omslagstelsel
 overlijden
 tandheelkundige behandeling
 te laste komende gezinsleden
 handicap
 arts
 duur van de prestaties
 vervroegde pensionering
 inkomen, loon
 referentie loon
 werknemer
 werkgever
 arbeidsongeval
 recht op prestaties
 uitgaven
 gezinsbijslagen
 toepassingsgebied

English

financing
flat-rate
general invalidity
grant, allowance
gross earnings
guaranteed minimum income
health
health care
hearing-aid
hospital
hospitalization
incapacity
incapacity for work
infirmity
insurance
insurance premiums
invalidity
invalidity pension
maternity
maternity leave
means tested
medicament, medicine, drug
membership ceiling
midwife
minimum contributions
minimum wage
net earnings
occupational disability
occupational disease
occupational sector
old-age
old-age pension
orphan
patient's contribution
payment
pensioner
pharmaceutical product,
drug, medicament
period of insurance

Nederlands

financiering
vast bedrag
arbeidsongeschiktheid
uitkering
bruto loon
gewaarborgd minimum inkomen
gezondheid
medische zorg
gehoorapparaat
ziekenhuis
ziekenhuisopname
arbeidsongeschiktheid
arbeidsongeschiktheid
gebrek
verzekering
verzekeringspremie
invaliditeit
invaliditeitspensioen
moederschap
moederschapsverlof
inkomensafhankelijk
medicijnen
verzekeringsgrens
verloeskundige
minimumpremie
minimumloon
netto loon
arbeidsongeschiktheid
beroepsziekte
bedrijfssector
ouderdom
ouderdompensioen
wees
eigen bijdrage in medische kosten
beloning
gepensioneerde
genees- en verbandmiddelen
verzekeringstijdvak

English

prevention
qualifying condition
qualifying period
remarriage
residence
retirement age
retirement pension
salaried employee
self-employed
sickness
single parent
social protection
spectacles
spouse
spouse helping
state
state subsidy, exchequer supplement
supplement
supplementary pension
survivor
taxes
treatment
unemployment
vocational training
voluntary
waiting period
weekly
widow(er)
worker

Nederlands

preventie
voorwaarden voor het recht
referteperiode
hertrouwen
woonplaats
wettelijke pensioenleeftijd
ouderdompensioen
werknemer
zelfstandige
ziekte
alleenstaande ouder/éénouder-gezin
sociale zekerheid
brillen
echtgen(o)t(e), echtgenote
meewerkende echtgenote
Staat
overheidsbijdrage
toeslag
aanvullend pensioen
nagelaten betrekking
belasting
behandeling
werkloosheid
beroepsopleiding
vrijwillig
wachtdagen
wekelijks
weduwe/weduwnaar
werknemer

Português

acidente de trabalho
 actividade profissional
 assistência médica e medicamentosa
 adulto
 ajustamento
 alimentação, aleitação
 âmbito, campo de aplicação
 assistência
 autorização, acordo
 capitalização
 complementar
 condições de atribuição
 cônjuge
 cônjuge colaborador
 contribuição
 contribuição mínima
 cuidados dentários
 cura
 custos de administração
 deficiência
 dependente do beneficiário
 que confere direito a prestações
 descendentes
 desemprego
 despesas
 destinatários das prestações
 direito às prestações
 doença
 doença profissional
 duração das prestações
 empregado
 empregador, patrão
 escolha de médico
 esposa
 Estado
 financiamento
 fixo
 formação profissional
 garantia de recursos

English

employment injury
 occupational sector
 health care
 adult
 adjustment
 baby
 field of application
 assistance
 approval
 capital cover
 additional
 qualifying condition
 spouse
 spouse helping
 contributions
 minimum contributions
 dental treatment
 courses of treatment
 administrative costs
 disability
 beneficiary, eligible

 child
 unemployment
 expenditures
 beneficiary
 entitlement
 infirmity, sickness
 occupational disease
 duration of benefits
 salaried employee
 employer
 choice of doctor
 spouse
 state
 financing
 flat-rate
 vocational training
 guaranteed minimum income

Português

hospital
 hospitalização
 idade legal de reforma
 imposto
 incapacidade
 incapacidade para o trabalho
 independente
 intervenção do Estado
 invalidez
 invalidez para a profissão
 invalidez total e absoluta
 licença por maternidade
 limite de remuneração para
 vinculação
 limite máximo
 majoração
 maternidade
 médico
 medicamentos
 monoparental
 montante das prestações
 morte
 nascimento
 novo casamento
 obrigatório
 óculos
 orfão
 parteira
 participação nos custos médicos
 pensão antecipada
 pensão complementar
 pensão de invalidez
 pensão de reforma
 pensão de velhice
 pensionista
 período de espera
 período de vinculação
 pessoas a cargo
 prazo de garantia

English

hospital
 hospitalization
 retirement age
 taxes
 incapacity
 incapacity for work
 self-employed
 state subsidy, exchequer supplement
 invalidity
 occupational disability
 general invalidity
 maternity leave
 membership ceiling

 ceiling
 supplement
 maternity
 doctor
 medicament, medicine, drug
 single parent
 amount of the benefits
 death
 confinement
 remarriage
 compulsory
 spectacles
 orphan
 midwife
 patient's contribution
 early pension
 supplementary pension
 invalidity pension
 old-age pension
 retirement pension
 pensioner
 waiting period
 period of insurance
 dependent
 qualifying period

Português

prémio de seguro
prestação
prevenção
prestações pecuniárias
prestações em espécie
prestações familiares
prestações pecuniárias
produto farmacêutico

protecção social
prótese auditiva
remuneração, salário
rendimento
repartição
residência
salário de referência
salário líquido
salário líquido
salário mínimo
saúde
seguro
semanal
sob condição de recurso
sobrevivos
trabalhador manual
trabalhador por conta de outrem
tratamento
velhice
vinculação obrigatória
viuvo/a
voluntário

English

insurance premiums
grant, allowance, benefits
prevention
cash benefits
benefits in kind
family benefits
cash benefits
pharmaceutical product,
drug, medicament
social protection
hearing-aid
payment
earnings
current income financing
residence
earnings taken as reference
gross earnings
net earnings
minimum wage
health
insurance
weekly
means tested
survivor
worker
employee
treatment
old-age
compulsory membership
widow(er)
voluntary

English

additional
adjustment
administrative costs
adult
amount of the benefits
approval
assistance
baby
beneficiary
beneficiary, eligible

benefits
benefits in kind
capital cover
cash benefits
ceiling
child
choice of doctor
compulsory
compulsory membership
confinement
contributions
courses of treatment
current income financing
death
dental treatment
dependent
disability
doctor
duration of benefits
early pension
earnings
earnings taken as reference
employee
employer
employment injury
entitlement
expenditures
family benefits

Português

complementar
ajustamento
custos de administração
adulto
montante das prestações
autorização, acordo
assistência
alimentação, aleitação
destinatários das prestações
dependente do beneficiário
que confere direito a prestação
prestação
prestações em espécie
capitalização
prestações pecuniárias
limite máximo
descendentes
escolha de médico
obrigatório
vinculação obrigatória
nascimento
contribuição
cura
repartição
morte
cuidados dentários
pessoas a cargo
deficiência
médico
duração das prestações
pensão antecipada
rendimento
salário de referência
trabalhador por conta de outrem
empregador, patrão
acidente de trabalho
direito às prestações
despesas
prestações familiares

English

field of application
financing
flat-rate
general invalidity
grant, allowance
gross earnings
guaranteed minimum income
health
health care
hearing-aid
hospital
hospitalization
incapacity
incapacity for work
infirmity
insurance
insurance premiums
invalidity
invalidity pension
maternity
maternity leave
means tested
medicament, medicine, drug
membership ceiling

midwife
minimum contributions
minimum wage
net earnings
occupational disability
occupational disease
occupational sector
old-age
old-age pension
orphan
patient's contribution
payment
pharmaceutical product,
drug, medicament

Português

âmbito, campo de aplicação
financimento
fixo
invalidez total e absoluta
prestação
salário ilícito
garantia de recursos
saúde
assistência médica e medicamentosa
prótese auditiva
hospital
hospitalização
incapacidade
incapacidade para o trabalho
doença
seguro
prémio de seguro
invalidez
pensão de invalidez
maternidade
licença por maternidade
sob condição de recurso
medicamentos
limite de remuneração para
vinculação
parteira
contribuição mínima
salário mínimo
salário líquido
invalidez para a profissão
doença profissional
actividade profissional
velhice
pensão de reforma
orfão
participação nos custos médicos
remuneração, salário
produto farmacêutico

English

pensioner
period of insurance
prevention
qualifying condition
qualifying period
remarriage
residence
retirement age
retirement pension
salaried employee
self-employed
sickness
single parent
social protection
spectacles
spouse
spouse helping
state
state subsidy, exchequer supplement
supplement
supplementary pension
survivor
taxes
treatment
unemployment
vocational training
voluntary
waiting period
weekly
widow(er)
worker

Português

pensionista
período de vinculação
prevenção
condições de atribuição
prazo de garantia
novo casamento
residência
idade legal de reforma
pensão de velhice
empregado
independente
doença
monoparental
protecção social
óculos
cônjuge, esposa
cônjuge colaborador
Estado
intervenção do Estado
majoração
pensão complementar
sobrevivos
imposto
tratamento
desemprego
formação profissional
voluntário
período de espera
semanal
viuvo/a
trabalhador manual

Suomi

aikuinen
 äitiys
 äitiysloma
 ammatillinen koulutus
 ammatillinen työkyvyttömyys
 ammattiala
 ammattitauti
 ansiot
 apu, avustus
 asuinpaikka
 avustava puoliso
 avustus
 bruttoansiot
 edellytykset etuuden saamiseen
 edunsaaja
 eläkeikä
 eläkeläinen
 ennaltaehkäisy
 etuudet
 etuuksien suuruus
 etuuskausi
 etuuteen oikeutettu
 hallintokulut
 hammashoito
 heikkous
 hoito
 hoitosarja
 huollettava
 hyväksyntä
 jälkeenjäänyt
 jäsenrajoite
 karenssi, omavastuu-aika, odotusaika
 kätilö
 katto
 kuolema
 kuukausipalkkainen työntekijä
 kuulolaite
 kyvyttömyys
 lääkäri

English

adult
 maternity
 maternity leave
 vocational training
 occupational disability
 occupational sector
 occupational disease
 earnings
 assistance
 residence
 spouse helping
 grant, allowance
 gross earnings
 qualifying condition
 beneficiary
 retirement age
 pensioner
 prevention
 benefits
 amount of the benefits
 duration of benefits
 beneficiary, eligible
 administrative costs
 dental treatment
 infirmity
 treatment
 courses of treatment
 dependent
 approval
 survivor
 membership ceiling
 waiting period
 midwife
 ceiling
 death
 salaried employee
 hearing-aid
 incapacity
 doctor

Suomi

lääkärin valintamahdollisuus
 lääke
 lääkevalmiste

 lapsi/lapset
 leski
 lisä
 lisä-
 lisäeläke
 luontoisetuudet
 maksu
 menot, kulut
 nettoansiot
 oikeus
 orpo
 pääomakate/pääomitus
 pakollinen
 pakollinen jäsenyys
 perhe-etuudet
 pikkulapsi, vauva
 potilaan maksuosuus
 puoliso
 rahaetuudet
 rahoitus
 sairaala
 sairaalahoito
 sairaus
 silmälasit
 sopeutus
 sosiaaliturva
 soveltamisala
 synnytys
 taattu vähimmäistoimeentulo
 tarveharkintainen
 tasasuuruinen
 terveydenhuolto
 terveys
 tulo-rahoitteinen
 työkyvyttömyys

English

choice of doctor
 medicament, medicine, drug
 pharmaceutical product,
 drug, medicament
 child
 widow(er)
 supplement
 additional
 supplementary pension
 benefits in kind
 payment
 expenditures
 net earnings
 entitlement
 orphan
 capital cover
 compulsory
 compulsory membership
 family benefits
 baby
 patient's contribution
 spouse
 cash benefits
 financing
 hospital
 hospitalization
 sickness
 spectacles
 adjustment
 social protection
 field of application
 confinement
 guaranteed minimum income
 means tested
 flat-rate
 health care
 health
 current income financing
 incapacity for work, invalidity

Suomi

työkyvyttömyyseläke
työnantaja
työntekijä
työtapaturma
työttömyys
uusi avioliitto
vähimmäismaksu
vähimmäispalkka
vaimo
vakuutus
vakuutuskausi
(vakuutus)maksu
vakuutusmaksu
valtio
valtion osuus
vamma
vanhuus
vanhuuseläke

vapaaehtoinen
varhaiseläke
verot
vertailuansiot
viikottainen
yksinhuoltaja
(yleinen) työkyvyttömyys
yrittäjä

English

invalidity pension
employer
employee, worker
employment injury
unemployment
remarriage
minimum contributions
minimum wage
spouse
insurance
period of insurance
contributions
insurance premiums
state
state subsidy, exchequer supplement
disability
old-age
old-age pension,
retirement pension
voluntary
early pension
taxes
earnings taken as reference
weekly
single parent
general invalidity
self-employed

English

additional
adjustment
administrative costs
adult
amount of the benefits
approval
assistance
baby
beneficiary
beneficiary, eligible
benefits
benefits in kind
capital cover
cash benefits
ceiling
child
choice of doctor
compulsory
compulsory membership
confinement
contributions
courses of treatment
current income financing
death
dental treatment
dependent
disability
doctor
duration of benefits
early pension
earnings
earnings taken as reference
employee
employer
employment injury
entitlement
expenditures
family benefits
field of application

Suomi

lisä-
sopeutus
hallintokulut
aikuinen
etuuksien suuruus
hyväksyntä
apu, avustus
pikkulapsi, vauva
eduunsaja
etuuteen oikeutettu
etuudet
luontoisetuudet
pääomakate/pääomitus
rahaetuudet
katto
lapsi/lapset
lääkärin valintamahdollisuus
pakollinen
pakollinen jäsenyys
synnytys
(vakuutus) maksu
hoitosarja
tulorahoitteinen
kuolema
hammashoito
huollettava
vamma
etuuskausi
etuuskaisi
varhaiseläke
ansiot
vertailuansiot
työntekijä
työnantaja
työtapaturma
oikeus
menot, kulut
perhe-etuudet
soveltamisala

English

financing
flat-rate
general invalidity
grant, allowance
gross earnings
guaranteed minimum income
health
health care
hearing-aid
hospital
hospitalization
incapacity
incapacity for work
infirmity
insurance
insurance premiums
invalidity
invalidity pension
maternity
maternity leave
means tested
medicament, medicine, drug
membership ceiling
midwife
minimum contributions
minimum wage
net earnings
occupational disability
occupational disease
occupational sector
old-age
old-age pension
orphan
patient's contribution
payment
pensioner
period of insurance
pharmaceutical product,
drug, medicament

Suomi

rahoitus
tasasuuruinen
(yleinen) työkyvyttömyys
avustus
bruttoansiot
tattu vähimmäistoimeentulo
terveys
terveydenhuolto
kuulolaite
sairaala
sairaalahoito
kyvyttömyys
työkyvyttömyys
heikkous
vakuutus
vakuutusmaksu
työkyvyttömyys
vanhuusekäle
äitiys
äitiysloma
tarveharkintainen
lääke
jäsenrajoite
kättilö
vähimmäismaksu
vähimmäispalkka
nettoansiot
ammattillinen työkyvyttömyys
ammattitauti
ammattiala
vanhuus
työkyvyttömyyseläke
orpo
potilaan maksuosuus
maksu
eläkeläinen
vakuutuskausi
lääkevalmiste

English

prevention
qualifying condition
qualifying period
remarriage
residence
retirement age
retirement pension
salaried employee
self-employed
sickness
single parent
social protection
spectacles
spouse
spouse helping
state
state subsidy, exchequer supplement
supplement
supplementary pension
survivor
taxes
treatment
unemployment
vocational training
voluntary
waiting period
weekly
widow(er)
worker

Suomi

ennaltaehkäisy
odotusaika
edellytykset etuuden saamiseen
uusi avioliitto
asuinpaikka
eläkeikä
vanhuusekäle
kuukausipalkkainen työntekijä
yrittäjä
sairaus
yksinhuoltaja
sosiaaliturva
silmälasit
puoliso, vaimo
avustava puoliso
valtio
valtion osuus
lisä
lisäeläke
jälkeenjäänyt
verot
hoito
työttömyys
ammattillinen koulutus
vapaaehtoinen
kaarensi, omavastuu-aika, odotusaika
viikottainen
leski
työntekijä

Svenska

administrationskostnader
 ålder
 ålderspension

 änka/änkling
 arbetsgivare
 arbetslöshet
 arbetsförmåga
 arbetsförmåga till följd av arbetsskada
 arbetssjukdom
 arbetsskada
 arbetstagare
 avgifter
 barn
 barn som mist en eller båda föräldrarna
 barnmorska
 behandling
 bidrag, förmån
 bosättning
 bransch
 bruttoinkomst
 död, dödsfall
 efterlevande
 egenföretagare
 ekonomiskt beroende
 enhetligt belopp
 ensam/ensamstående förälder
 ersättning, utbetalning
 familjeförmåner
 finansiering
 föräldraledighet
 fördelningsfinansiering
 förebyggande åtgärd
 förmånens storlek
 förmåner
 förmånsberättigad
 förmånstagare
 försäkring
 försäkringsperiod

English

administrative costs
 old-age
 old-age pension,
 retirement pension
 widow(er)
 employer
 unemployment
 incapacity, incapacity for work
 occupational disability
 occupational disease
 employment injury
 worker
 contributions
 child
 orphan
 midwife
 treatment, courses of treatment
 grant, allowance
 residence
 occupational sector
 gross earnings
 death
 survivor
 self-employed
 dependent
 flat-rate
 single parent
 payment
 family benefits
 financing
 maternity leave
 current income financing
 prevention
 amount of the benefits
 benefits
 beneficiary, eligible, entitlement
 beneficiary
 insurance
 period of insurance

Svenska

försäkringspremie
 förtida uttag av pension
 förtidspension, sjukbidrag
 förvärvsoförmåga
 frivillig
 funktionshinder
 garanterad minimiinkomst
 glasögon
 hälsa gezondheid
 handikapp
 hörapparat
 hustru/maka
 inkomst
 inkomstprövad, behovsprövad
 kapitalisering
 karenstid
 kontantförmåner, dagersättning
 kvalifikationsperiod, karenstid
 kvalifikationsvillkor
 lägsta avgift
 läkare
 läkarval
 läkemedel, medicin

 löntagare, anställd
 löntagare, arbetstagare
 make/maka
 medelinkomst
 minimilön
 moderskap, föräldraskap
 nedkomst
 nedsatt funktionsförmåga
 nettoinkomst
 obligatorisk
 obligatorisk anslutning
 omgifte
 patientavgift
 pensionär
 pensionsålder

English

insurance premiums
 early pension
 invalidity pension
 general invalidity
 voluntary
 infirmity
 guaranteed minimum income
 spectacles
 health
 disability
 hearing-aid
 spouse
 earnings
 means tested
 capital cover
 waiting period
 cash benefits
 qualifying period
 qualifying condition
 minimum contributions
 doctor
 choice of doctor
 medicament, medicine, drug,
 pharmaceutical product
 salaried employee
 employee
 spouse, spouse helping
 earnings taken as reference
 minimum wage
 maternity
 confinement
 invalidity
 net earnings
 compulsory
 compulsory membership
 remarriage
 patient's contribution
 pensioner
 retirement age

Svenska
per vecka
reglering
sjukdom
sjukhus
sjukhusvård
sjukvård
skatt/skatter
social trygghet
spädbarn
stat
statsbidrag
stöd, bidrag
tak
tandvård
tillägg, tillskott
tilläggs-
tilläggspension
tillämpningsområde
tillstånd
utgifter
varaktighet
vårdförmåner, naturaförmåner
vuxen
yrkesutbildning

English
waiting period
adjustment
sickness
hospital
hospitalization
health care
taxes
social protection
baby
state
state subsidy, exchequer supplement
assistance
ceiling, membership ceiling
dental treatment
supplement
additional
supplementary pension
field of application
approval
expenditures
duration of benefits
benefits in kind
adult
vocational training

English
additional
adjustment
administrative costs
adult
amount of the benefits
approval
assistance
baby
beneficiary
beneficiary, eligible
benefits
benefits in kind
capital cover
cash benefits
ceiling
child
choice of doctor
compulsory
compulsory membership
confinement
contributions
courses of treatment
current income financing
death
dental treatment
dependent
disability
doctor
duration of benefits
early pension
earnings
earnings taken as reference
employee
employer
employment injury
entitlement
expenditures
family benefits
field of application

Svenska
tilläggs-
reglering
administrationskostnader
vuxen
förmånens storlek
tillstånd
stöd, bidrag
spädbarn
förmånstagare
förmånsberättigad
förmåner
vårdförmåner, naturaförmåner
kapitalisering
kontantförmåner, dagersättning
tak
barn
läkarval
obligatorisk
obligatorisk anslutning
nedkomst
avgifter
behandling
fördelingsfinansiering
död, dödsfall
tandvård
ekonomiskt, beroende
handikapp
läkare
varaktighet
förtida uttag av pension
inkomst
medelinkomst
löntagare, arbetstagare
arbetsgivare
arbetskada
förmånsberättigad
utgifter
familjeförmåner
tillämpningsområde

English

financing
flat-rate
general invalidity
grant, allowance
gross earnings
guaranteed minimum income
health
health care
hearing-aid
hospital
hospitalization
incapacity
incapacity for work
infirmity
insurance
insurance premiums
invalidity
invalidity pension
maternity
maternity leave
means tested
medicament, medicine, drug
membership ceiling
midwife
minimum contributions
minimum wage
net earnings
occupational disability

occupational disease
occupational sector
old-age
old-age pension
orphan

patient's contribution
payment
pensioner
period of insurance

Svenska

finansiering
enhetligt belopp
förvärvsoförmåga
bidrag, förmån
bruttoinkomst
garanterad minimiinkomst
hälsa
sjukvård
hörapparat
sjukhus
sjukhusvård
arbetsoförmåga
arbetsoförmåga
funktionshinder
försäkring
försäkringspremie
nedsatt funktionsförmåga
ålderspension
moderskap, föräldraskap
föräldraledighet
inkomstprövad, behovsprövad
läkemedel, medicin
tak
barnmorska
längsta avgift
minimilön
nettoinkomst
arbetsoförmåga till följd av
arbetskada
arbetsjukdom
bransch
ålder
förtidspension, sjukbidrag
barn som mist en eller båda
föräldrarna
patientavgift
ersättning, utbetalning
pensioner
försäkringsperiod

English

pharmaceutical product,
drug, medicament
prevention
qualifying condition
qualifying period
remarriage
residence
retirement age
retirement pension
salaried employee
self-employed
sickness
single parent
social protection
spectacles
spouse
spouse helping
state
state subsidy, exchequer supplement
supplement
supplementary pension
survivor
taxes
treatment
unemployment
vocational training
voluntary
waiting period
weekly
widow(er)
worker

Svenska

läkemedel, medicin

förebyggande åtgärd
kvalifikationsperiod, karenstid
kvalifikationsvillkor
omgifte
bosättning
pensionsålder
ålderspension
löntagare, anställd
egenföretagare
sjukdom
ensam/ensamstående förälder
social trygghet
glasögon
hustru/maka, make/maka
make/maka
stat
statsbidrag
tillägg, tillskott
tilläggs pension
efterlevande
skatt/skatter
behandling
arbetslöshet
yrkesutbildning
frivillig
karenstid
per vecka
änka/änkling
arbetstagare

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Situation on 1 July 1996 and evolution



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